

Star Health – Medi-Classic Individual – One Pager

A. Salient Features

1. Low cost plan available at lower sum assured
2. Room rent limit applicables
3. Restoration benefit of 200% of sum assured
4. Medical above 50 years

B. Policy Criteria

Criteria	Description
Type of cover	Only Individual, no family floater
Entry age	5 months to 65 years
Sum assured	1.5 lacs, 2 lacs, 3 lacs, 4 lacs, 5 lacs, 10 lacs, 15 lacs
Policy tenure	1 year, 2 years
Pre-policy medical test	Above 50 years

C. Policy benefits

Features	Description
Room rent limit	2% of sum assured subject to maximum INR 5,000 per day
Pre-hospitalization	Up to 30 days Prior to hospitalization (At Actual)
Post Hospitalization	Up to 60 days (subject to 7% of hospitalization expenses excluding room rent or 5,000 whichever is lower)
Pre-existing diseases	Covered after 4 years of continuous insurance
Renewal	Lifelong renewal offered. A grace period of 30 days allowed for renewal
Automatic Restoration	200% of sum assured when basic sum assured is fully exhausted
No claim bonus	5% increase in sum assured on every claim free year. Maximum 25% of sum assured
	In event of claim, bonus sum assured reduced by 5%
Health Check up	For sum assured of INR 2 lacs and above - 1% of sum assured after 4 claim free years or Max 5000
	For sum assured of INR 1.5 lacs – Health check-up benefit not provided
Co-pay	No copayment on policy purchased till 60 years of age – No copay
	10% of each and every claim on policy purchased from 60-65 years of age and renewed thereafter
Non- allopathic Treatment (Inpatient)	Covered up to 25% of Sum Insured subject to max of INR 25,000 per Policy Period
Ambulance charges	INR 750 per hospitalization and overall INR 1500 per policy period
Day care Procedures	101 day care treatments are allowed

D. Exclusions

Exclusion	Description
Pre-existing diseases	4 years
Initial waiting period	30 days only for disease related hospitalization. Accident related cover starts from Day 1
Specific illness waiting period	2 years for cataract, gall bladder, uterine prolapse, joint diseases (other than caused by accident), joint replacement (other than caused by accident)