

Star Health – Young Star– One Pager

A. Salient Features

1. No pre policy medical check up.
2. Pre-existing disease waiting period is only 1 year.
3. Increase in SI by 25% if the insured person meets with an accident.
4. Annual Health check up available every year at star's network hospital.
5. Delivery expenses and Hospital daily cash Facility is available in the gold plan*.

B. Policy criteria

Criteria	Description
Type of cover	Individual and family Floater both
Entry age	18-40 years,91 days to 25Years for children in floater policies
Sum Assured	3lakh(available only for individual),5lakh,10lakh,15 lakh,20 lakh.25lakh.50 lakh,75lakh, 1cr
Policy Tenure	1 and 2 years
Pre policy medical Test	NA

C. Policy Benefits

Features	Description															
Room Rent	Single private AC room															
Pre-Hospitalization	Upto 60 days															
Post-Hospitalization	Upto 90 days															
Pre existing Disease	Covered after 1 year															
Automatic Restoration	100% of sum assured when basic sum assured is fully exhausted															
No claim bonus	20% of every claim free year, max upto 100%															
Health Check Up*	<table border="1" style="width: 100%; text-align: center;"> <thead> <tr style="background-color: yellow;"> <th>SI/Type</th> <th>300000</th> <th>500000</th> <th>1000000</th> <th>1500000 and above</th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td>1500</td> <td>2000</td> <td>3000</td> <td>3500</td> </tr> <tr> <td>Floater</td> <td>NA</td> <td>3000</td> <td>4000</td> <td>5000</td> </tr> </tbody> </table>	SI/Type	300000	500000	1000000	1500000 and above	Individual	1500	2000	3000	3500	Floater	NA	3000	4000	5000
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Day Care Procedures	All day care Procedures are covered															

Ambulance Charges	Covered
Ayush Treatment	Not covered
Co pay	No co pay

D. Exclusions

Exclusion	Description
Pre existing Diseases	Covered after 1 year
Initial Waiting period	30 days only for disease related hospitalization. Accident related cover starts from Day 1
Specific illness waiting period	12 months for gallbladder,ENT and thyroid, Hernia ,kidney and urinary tract

E. Other Features

- **Midterm addition of Member**-Spouse, Legally adopted child and New born Baby can be covered*.
- Covers Surgeons,anesthetists,medical practitioners,consultant and specialist fees.
- **E medical opinione**-Given only on the basis of the reports submitted by the user.
- Wellness discount upto 10% is also applicable(T&C apply).
- Special discounts at the time of renewal when the customer turns 40.The customer should have bought the policy before turning 36(Read brochure for more details).

F. Key

- **Delivery Expenses**- Are capped at Rs30000 that too after a waiting period of 36 months.This can be claimed only 2 times for a single policy.
- **Hospital Cash**-Rs 1000 will be paid for each completed day of hospitalization subject to a maximum of 7 days per hospitalization and 14 days per policy period.
- **Midterm addition of Member**-Spouse and legally adopted child can be added only if the imitation of the marriage or adoption is given within 45 days whereas the intimation of the new born child can be given within 90 days, where the child will be covered from the 91st day.
- **Annual Health Check up**-Only applicable at star's network hospital.