Preferred

STAR Personal & Caring Health Insurance | SUPER STAR | Future ke har move, covered!

Eligibility	
Entry Age	**For Individual Sum Insured**: 18 years to Any Age; **For Floater Sum Insured** : Adults: 18 years to Any Age; Dependent Children: 91 days to 25 years; **Family Size under Floater:** 2 Adults + 4 Children (Self, Spouse & Dependent Children)
Sum Insured Options (Rs. in Lakhs)	**Zone A, B, C**
	7.5/10/15/20/25/50/100
	Sum Insured option 100 lakh can be offerd only upto 60 years of entry age
Policy Term	**1/2/3Years**
Waiting periods	
Initial Waiting Period	30 days
Specified Diseases Waiting Period	24 months
PED Waiting Period	36 months
Base covers	
Room Rent	Any Room
Professional Fees, Tests, Medicines, ICU	Covered up to the Sum Insured
Freeze your Age	Insured will pay premium as per the entry age till the Insured makes the first claim (hospitalisation/ day care claim) this will be available up to 50 years only
Automatic Restoration of Sum Insured	Up to 100% Sum Insured, unlimited times in a policy year for related and unrelated illness for subsequent hospitalisation and triggers on partial/ full utilisation of SI
Cumulative Bonus	50% after each renewal (if claim-free); maximum up to 100% of Sum Insured
Organ Donor Expenses	Coverage for organ transplantation up to the Sum Insured, including the donor's post-donation complications
Dental Check-up and Cleaning	Consultation, IOPA (X-Ray) and Scaling, available for one person under each policy in the 2nd and 3rd policy years. Available on cashless basis only.
Unlimited Tele-consultation	Available on Star Health App (along with AI-driven Face scan)
Home Care Treatment	Covered up to the Sum Insured
Domiciliary Hospitalisation	Covered up to the Sum Insured
Pre and Post Hospitalisation	90 days and 180 days respectively, covered up to the Sum Insured
Day Care Treatment	All Day Care Treatments covered up to the Sum Insured
Modern Treatments	Covered up to the Sum Insured
AYUSH Treatment	Covered up to the Sum Insured
Road Ambulance	Covered up to the Sum Insured
Air Ambulance	Covered up to RS. 5 Lakh in a policy year
Premium Waiver	One year premium is waived if the proposer, who is also insured, is diagnosed with a listed critical illness or dies due to an accident
STAR Wellness Program	The STAR Wellness Program—accessible through the STAR Health App allows you to earn over 1,000 points each year through various wellness activities. These points can be redeemed for up to a **20%** discount on renewal premiums.
Value Added Services	Available (Discounts on Pharmacy/ Diagnostics/ Consultations)
E-Domestic Second Medical Opinion	Access to a second medical opinion from a network doctor based on submitted medical records

* Above 60 yrs of entry age: Premium Return, Limitless Loyalty Bonus & Sum Insured Multiplier will not be available

Additional covers	
Limitless Loyalty Bonus	100% Additional Sum Insured for each renewel (Irrespective of claim) with out any upper limit
Sum Insured Multiplier	Insured can combine & utilize the annual Sum Insured of base policy across the policy term. Applicable only for long term policies
Premium Return	If no In-patient claim for 5 years, 1st year base premium of base policy will be refunded
Health Booster	100% of base Sum Insured is additionally provided, for every block of 7 claim free years
Durable Medical Equipment Cover	Covered up to Rs.1 Lakh in a policy year for rental/ purchase of necessary medical equipment (e.g., oxygen concentrators, wheelchairs, etc.)
E-Connect	(i) Access to virtual fitness sessions, nutritionist (ii) Insured can obtain E-International second medical opinion twice per policy in a policy year
Grace Period Cover	Coverage available during the grace period for policies due for renewal
Optional covers	
Limitless care	One unlimited claim cover in a lifetime of the base policy for in patient/day care treatment. Available from 10 lakh Sum Insured
Nursing at Home	Rs.1,000 per day, maximum up to 10 days in a policy year post hospitalization, for the medical services of a qualified nurse at Insured person's residence
Preventive Health Check-Up	Each insured aged 18 years and above can avail preventive health check-up as per the applicable package, available once in each policy year
StayFit	Insured can avail visits to the 'fitness centers' (gyms and fitness studios) up to 7 sessions per week ; Entry age - 18 years to 60 years
Mamta (Women Wellness Care)	Insured women can avail the listed comprehensive online services as specified under this cover on Company's Network / digital platforms as per the plan opted and as specified in the policy schedule; Entry age - 12 years and above
Param Seva (Senior citizen wellness care)	Insured aged 56 years and above can avail the comprehensive online services as specified under this cover, on Company's network / digital platforms during the policy period as per the plan opted and specified in the policy schedule
In-clinic Consultation	Insured can avail In-person consultation with general physicians & Specialists up to 4 consultations incase of Individual policy & 8 consultations incase of Floater policy. Available only up to 60 years of entry age
Consumables Cover	68 Non-payable items will be covered. For more details, please visit our website: www.starhealth.in
Value Network	15% discount will be given if the Insured chooses value network
Voluntary Deductible	Options - Up to SI 10 lakh: 25,000/50,000/1,00,000 Sum Insured >10 - 25 lakh: 50,000/1,00,000/2,00,000/3,00,000 Sum Insured above 25 lakh: 50,000/1,00,000/2,00,000/3,00,000/4,00,000/5,00,000 (Aggregate deductible for each policy year)
Long Term Deductible	Options - Up to Sum Insured 10 lakh: 25,000/50,000/75,000/1,00,000 Sum Insured >10 - 25 lakh: 50,000/75,000/1,00,000/2,00,000/3,00,000 Sum Insured above 25 lakh: 50,000/75,000/1,00,000/2,00,000/3,00,000/4,00,000/5,00,000 (Aggregate deductible for each policy term)
Voluntary Co-pay	Options - 10%/ 20% (applicable on each and every admissible claim amount arising due to hospitalization expenses)
Quick Shield	Claim related to the following Pre-existing disease will be covered from 31st day from the time of first purchase of the base policy: a) Diabetes II (b) Hypertension (c) Hyperlipidemia (d) Asthma (e) Coronary Artery disease with PTCA done prior to 1 year
Future Shield	Provides continuity benefit for all waiting periods served by the insured member to the spouse added
Maternity Expenses	Up to Rs 50,000/ 1 Lakh as opted (24-month waiting period)
Room Rent Modification	Any Room to Single Private AC Room/ Twin sharing/Multi bed sharing (3 bed or more or General Ward)

This is an abridged version, for full details refer prospectus.

Note:

The terms "Classic," "Essential," "Preferred" and "Secure" are used for marketing and representation purposes only. These are not separate insurance Products but refer to coverage options under the base product "Super Star" (UIN: SHAHLIP25036V012425) and the add-on "Star Flexi" (UIN: SHAHLIA26040V012526). The naming is meant to simplify customer choices without altering the scope, terms, or conditions of the filed product or add-on.

For any modifications to the available benefit packages, customers can contact us at our **Toll-Free number: 1800 425 2255.**