

# H-Star: Health Insurance Plan

---

## Coverage Details:

- **Hospitalization:** This plan covers room charges, doctor's fees, and surgery costs associated with hospital stays. It ensures that all necessary medical expenses incurred during hospitalization are covered, providing financial protection against significant medical bills.
- **Pre-hospitalization:** The policy covers expenses incurred 30 days before hospitalization, including diagnostic tests, consultations, and treatments necessary for the illness leading to hospitalization. This ensures that preparatory costs are also taken care of.
- **Post-hospitalization:** Expenses incurred up to 60 days after discharge from the hospital are covered. This includes follow-up consultations, medications, and any necessary treatments to ensure a full recovery.
- **Daycare Procedures:** The policy covers medical expenses for certain procedures that do not require overnight hospitalization, such as cataract surgery or minor surgeries, providing flexibility and comprehensive coverage.
- **Ambulance Charges:** The insurance plan includes coverage for ambulance expenses up to \$500 per claim, ensuring that transportation costs to the hospital are also taken care of in case of emergencies.

## Exclusions:

- **Pre-existing Conditions:** Any medical condition that existed before the policy inception is excluded from coverage. This clause is crucial for managing risk and ensuring fair premium pricing.
- **Cosmetic Surgery:** Surgeries performed for aesthetic purposes, such as plastic surgery to enhance appearance, are not covered under this policy. This ensures that the focus remains on necessary medical treatments.
- **Alternative Treatments:** Treatments like Ayurveda, Homeopathy, and other non-allopathic medical practices are excluded, ensuring that the coverage is limited to scientifically proven medical procedures.
- **Maternity Expenses:** Costs related to childbirth and related treatments, including prenatal and postnatal care, are not covered. This helps manage the costs and risks associated with childbirth.
- **Dental Treatments:** Except for accidental injuries, routine dental treatments, and surgeries for dental issues are excluded from the policy. This ensures that only essential medical treatments are covered.

## Treatment Guidelines:

- **Inpatient Treatment:** Requires at least 24 hours of hospital stay. This ensures that only significant medical conditions necessitating extended medical care are covered under hospitalization benefits.
- **Outpatient Treatment:** Covers doctor consultations and diagnostic tests without requiring hospitalization, providing flexibility for minor health issues and routine medical check-ups.
- **Emergency Treatment:** Covers immediate medical attention required for sudden illnesses or injuries. This ensures that policyholders have access to urgent care when needed the most.

#### **Claims Process:**

1. **Intimation:** Notify the insurance provider within 24 hours of hospitalization to initiate the claim process. Timely notification ensures smooth processing and minimizes delays.
2. **Documentation:** Submit necessary documents, including medical reports, discharge summary, and bills, to support the claim. Accurate documentation is crucial for verification and approval.
3. **Review:** The insurance company will review the submitted documents and process the claim. This step involves verification of details and ensuring compliance with policy terms.
4. **Settlement:** Approved claims will be settled directly with the hospital or reimbursed to the policyholder. This ensures that the financial burden on the policyholder is minimized.

#### **Contact Information:**

- **Customer Service:** For any inquiries or assistance, contact customer service at 1-800-123-4567. They provide support for claims, policy details, and other questions.
- **Email:** Reach out via email at [support@healthinsurance.com](mailto:support@healthinsurance.com) for detailed queries and support. Email provides a documented trail for communication.
- **Address:** Visit or send mail to the office at 123 Health Street, Wellness City, USA. This is the physical location for in-person assistance and correspondence.