

Eligibility			
Entry Age	For Individual SI: 18 years to Any Age; For Floater SI: 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.)	Zone A	Zone B	Zone C
	7.5 L, 10 L, 15 L, 20 L, 25 L, 50 L, 1 Cr, Unlimited SI	5 L, 7.5 L, 10 L, 15 L, 20 L, 25 L, 50 L, 1 Cr, Unlimited SI	5 L, 7.5 L, 10 L, 15 L, 20 L, 25 L, 50 L, 1 Cr, Unlimited SI
	SI options 1 Crore & Unlimited can be offered only up to 65 years of age (fresh policies)		
Co-Payment	Not Applicable		
Family definition for multi-individual cover	Self, spouse, children, parents, siblings, parents-in-law, grandparents & grandchildren, son-in-law and daughter-in-law, uncle, aunt, nephew, niece, brother-in-law & sister-in-law		
Zone wise Premium	Zone A, Zone B, Zone C		
Mid-term Inclusion	Available for Newly Wedded Spouse, Newborn and Legally adopted Child.		
Policy Term	1/2 Years	1/2/3/4/5 Years	
	Available for 5 L & 7.5 L SI	Available 10 L, 15 L, 20 L, 25 L, 50L, 1 Cr, Unlimited SI	
DISCOUNTS			
Early Renewal Discount	2.5% discount if renewed 30 days before the premium due date Note: Early renewal discount to be offered only during 2nd & 3rd year renewals (Applicable to both Indian insured & NRI customers)		
Long Term Discount	10% on 2nd year premium; 12.5% on 3rd year premium		
Wellness Discount	Wellness rewards up to 20% on renewal premium		
WAITING PERIODS			
Initial Waiting Period	30 days		
Specified Diseases Waiting Period	24 months		
PED Waiting Period	36 months		
BASE COVERS			
Room Rent	SI 5 L	SI 7.5L and Above	
	Single Private AC Room	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% SI, 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 SI		
Organ Donor Expenses	Coverage for organ transplantation and related expenses up to the SI, 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 and STAR Wellness 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	
ADDITIONAL COVERS		
Consumables Cover	68 Non-payable items will be covered. For more details, please visit our website: www.starhealth.in	
E-International Second Opinion	Second medical opinion from an international panel, once per policy year for each insured person, based on medical records only	
Annual Health Check-up	Up to 1% of Sum Insured or Rs. 25,000 (whichever is lower) in a policy year, including vaccinations, if chosen within the first 3 years (available on cashless basis only)	
Limitless Care	One Unlimited Claim Cover in a lifetime (only if chosen during the first 3 years) Available for SI 10 L, 15 L, 20 L, 25 L, 50L, 1 Cr only.	
Room Rent Modification	SI 5 L	SI 7.5L and Above
	Option to modify room rent eligibility from Single Private AC Room to Shared Room/ General Ward.	Option to modify room rent eligibility from Any Room to Single Private AC Room/ Shared Room/ General Ward.
OPTIONAL COVERS		
Future Shield	Continuity benefits for all waiting periods for a newly added spouse Conditions: Spouse must be added within 120 days of marriage; available for individual policies only. Entry age of Spouse upto 35 years.	
Maternity Expenses	Delivery expenses (24-month waiting period) + Newborn Cover	
Quick Shield	Waives PED Waiting Period for Diabetes, Hypertension, Asthma, Hyperlipidemia, and certain Coronary Artery Diseases. Coverage from 31st day. (available only for individuals aged up to 65 years)	
Super Star Bonus (Guaranteed Bonus)	100% additional SI after each renewal (irrespective of claim) without any maximum limit on accumulation (UNLIMITED). Available for SI 10 L, 15 L, 20 L, 25 L, 50L, 1 Cr only.	
Durable Medical Equipment Cover	Up to Rs. 5 Lakhs Coverage for rental/ purchase of necessary medical equipment (e.g., oxygen concentrators, wheelchairs, etc.), payable once in a lifetime	
Compassionate Visit	Up to Rs. 10,000 for immediate family travel in case of a life-threatening emergency away from home, provided if the hospitalisation claim is admissible under the policy	
This is an abridged version, for full details refer prospectus.		