

Features of Insurance Policy from Star Health

Mediclaim policy is a cashless or reimbursement of treatment against any disease that require hospitalization for more than 24 hours. Star Health is covering day care treatment against any illness or disease also & where 24 hrs. Hospitalization is not required.

- 1- This is family floater coverage where employee, spouse & children will be insured.
- 2- Retail policies have few exclusions being mentioned below:

- A) 30 days waiting period
- B) Few diseases/surgeries are covered after 2 years
- C) Pre-existing diseases are covered after 48 months

Star is offering waiver of all these exclusions & all these A,B & C clause are not applicable for your GMC policy.

- 3- Maternity benefits coverage is being extended to employees where 25K in case of Normal delivery & 35k is payable for Caesarean.
- 4- Even Maternity benefits coverage can be availed from day 1 rather to wait for 9 months.
- 5- Extended child cover also from day one.