**Star Health Gain Insurance Policy**

**Unique id: SHAHLIP18088V021718**

**Operational Instructions**

We are happy to inform you that the Star Health Gain Insurance Product has been revised with modified / additional coverages and will be launched with effect from 27/12/2017.

**Policy Term** : 1 year

**Age Limit** : 18 years to 65 years

(Dependent child can be covered from 91 days to 25 years)

**Policy Type** : Individual & Floater

For Individual: One person only can be covered under one policy.

For Floater: Available family schemes are 2A, 2A+1C, 2A+2C, 2A+3C,

1A+1C, 1A+2C & 2A+3C.

**Plan type / premium**: Following 4 types of plan is available. Plan type is based on

the premium.

Type 1 : Rs.15,000/- + Tax

Type 2 : Rs.20,000/- + Tax

Type 3 : Rs.25,000/- + Tax

Type 4 : Rs.30,000/- + Tax

**Coverage** : Section I - Inpatient treatment

Section II - Out Patient Treatment

**Sum Insured Options under Section I (inpatient Treatment)** : The following sum insured options are available under each plan types.

Rs.1,00,000/-   
Rs.2,00,000/-   
Rs.3,00,000/-   
Rs.4,00,000/-   
Rs.5,00,000/-

The benefits under the Section II will vary depending upon the chosen plan type, sum Insured, family scheme & age of the highest insured person.

Wherever, it is mentioned as “NA” under the Out patient benefits chart that option for granting cover is not available under this policy and policy cannot be offered for those combination.

**Health Screening**: No pre Medial screening.

Whenever there is a Self Declared PED and / or High BMI, the Proposal will be routed to Lab Portal for medical underwriting.

**Copay**: 20% for fresh as well as renewal policies for insured persons whose age at the time of entry is above 60 years. It is applicable only for claim under section 1.

**Acceptance limits**: All proposals can be underwritten at operating offices itself. If any proposal having a self declared PED and / or high BMI, it should be underwritten subject to Medical Opinion through lab portal by the Centralized Medical Underwriting (CMU) Doctor.

**Revision of Sum Insured:** Reduction or enhancement of sum insured is not permissible during mid-term of the policy period.

Sum insured enhancement is permissible at the time of renewal from any level to any level. If any PED and/or Claim under any of the previous year policies, it can be done subject to Medical opinion through sum insured enhancement workflow.

**No Claim Discount / Bonus**: Not Available.

**Product Migration**:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **From** | **To** |  | **From** | **To** |
| Health Gain | Mediclassic |  | Mediclassic (Ind) | Health Gain |
| Family Health Optima |  | Micro |
| Diabetes Safe |  | Star True Value |
| Senior Citizen |  | Family Health Optima |
| Star Comprehensive |  | Star Criticare |
| Star Criticare |  | Star Wedding Gift |
| Star Delite |  | Star Comprehensive |
| Star Care |  | Star Delite |
| Star Unique health |  |  |  |
| Star Wedding Gift |  |  |  |

**Portability**: Available as per our portability guidelines.

**Income Tax benefits:**   
Insured Person is eligible for relief under Section 80-D of the Income Tax Act 1961 in respect of the amount paid by any mode other than cash.

**Note:**

The revised terms, conditions and rates come into effect from 27.12.2017 in respect of fresh policies and for renewals from 01.04.2018. In respect of renewals due between 27.12.2017 and 31.03.2018 option is available for renewal as per the expiring terms or as per the revised plan.

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