# Star health comprehensive

## Eligibility

Entry age between 3 and 65 years

No pre acceptance medical screening

Day care procedures covered

## Coverage

Room- single private AC room

automatic restoration of sum insured- it is said that Restoration is only once during the policy period. What does it mean by policy period- is it one year?

## Co pay

This policy is subject to co-payment of 10% of each and every claim amount for fresh as well as renewal policies for insured persons

whose age at the time of entry is above 60 years. This co-payment will not apply for those insured persons who have entered the

policy before attaining 60 years of age and renew the policy continuously without any break. This co-payment is applicable for

Section 1 A to 1 G. 1 1, Section 4, Section 7 and Section 9

## Out patient

Out Patient Dental Ophthal Coverage- Once in a block of every 3 years of continuous renewal

## Hospital cash

What is hospital cash benefit in section 5

Hospital Cash upto 7 days per occurence & upto

120 days per policy period. (1 day time excess)

## Claim procedure

* Call the 24 hour help-line for assistance - 1800 425 2255/1800 104 2277
* Inform the ID number for easy reference
* On admission in the hospital, produce the ID Card issued by the Company at the Hospital Helpdesk
* Obtain the Pre-authorisation Form from the Hospital Help Desk, complete the Patient Information and resubmit to the Hospital Help Desk.
* In case of emergency hospitalization, information to be given within 24 hours after hospitalization
* In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents

## Doubts

What is hospital cash benefit in section 5

Buyback pre-existing diseases- a one time payment or every year payment

Buyback pre-existing diseases- related add on will require pre-medical screening cost might be borne by the company and condition supply that I might want to pay 50% at companies discretion- what is **pre-medical screening**

**How much hospital cash per day?**

**Does it has pan india coverage? How does it affect? What is meant by zones?**

### Free look period

**I did not understand these**

a refund of the premium paid less any expenses incurred by the Insurer on medical examination of the insured persons and the

stamp duty charges

where the risk has already commenced and the option of return of the policy is exercised by the policy holder, a deduction

towards the proportionate risk premium for period on cover

Or

where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance

coverage during such period.

Free look period shall not be applicable at the time of renewal

# Care- supreme

## pros

Automatic Recharge for Related & Unrelated Illnesses

Up to 100% of Sum Insured on Ambulance Cover - \*100% of SI available only for `15 Lakh and above SI on road ambulance, For SI below `15 lac – up to `10,000

E-consultation with General Physician

AYUSH treatment coverage up to 100% of Sum Insured

Coverage for treatment expenses at home up to 100% of Sum Insured under - Domiciliary Hospitalization

Advance technology methods covered up to 100% of Sum insured

No reduction in Cumulative Bonus even if you claim

Pre-policy Issuance Medical Check up-yes

In-Patient Care Up to SI

Day Care Treatment All Day Care Procedures

Advance Technology Methods Up to SI

ICU Cover Up to SI

AYUSH Treatment Up to SI

Domiciliary Hospitalization Up to SI

Cumulative Bonus 50% of SI per year, max up to 100% of SI; Shall not reduce in case of claim

**Unlimited Automatic Recharge Available for unlimited times for unrelated or same illness.**

Wellness benefit- program?

## Cons

Pre-Existing Diseases -48 Months

## Doubts

What does Tenure Options 1/2/3 Years mean?

Earn up to 30% Discount on Renewal - Through Active days fitness program under Wellness Benefit (Optional Cover). - what does this mean?

Is there any sublimit on advance technology methods?

No reduction in Cumulative Bonus even if you claim, what does this mean?

What is Named Ailment?

# Manipal cigna – Prime Senior

## Pros

No mandatory pre policy medical check up

A plan with provision for coverage without co-payments and sub-limits even for higher ages\*

Mental Illness/modern and advanced treatments/HIV/AIDs and STDs cover **without any sub-limits**.

At the rate of 10% of Sum Insured maximum up to of 100% of Sum Insured

The coverage restores to 100% of Sum Insured, every time, any number of times for related/unrelated illnesses, so your parents are always protected, and you stay blessed with their love.

UNLIMITED TELE-CONSULTATIONS -> Immediate help, is just a call away whenever your parents need it for consultations including specialists

Lifetime RenewabilitY

FULLER COVERAGE WITH UNLIMITED 100% RESTORATION OF SUM INSURED (Available with Elite Plan)-Every time, multiple times for related or unrelated illnesses/injuries, because a coverage should mean full coverage always. Applicable from 2nd claim onwards

Premium Waiver Benefit (Available with Elite Plan) Waiver of next one year renewal policy premium if the Proposer who is also an Insured is diagnosed with any of the listed Critical Illnesses or suffers an Accidental Death

### BETTER OPTIONAL COVERS

Get comfort along with treatment and avail the option to upgrade to ‘Any room’ category during hospitalization with no proportionate deduction

## Cons

Only 36 listed critical illness treated?

## Doubts

ROOM CATEGORY FLEXIBILITY WITH NO PROPORTIONATE DEDUCTION - what does this mean? And how much is room category flexibility

Is there No mandatory pre policy medical check up?

Is rider needed for co-payments?

At the rate of 10% of Sum Insured maximum up to of 100% of Sum Insured- explain how SI increases Year after year

How many days is pre and post hospitalization expenses covered?

Such as capping on the limit of room and option to choose from wide range of deductible options?

A plan that gives you flexibility with lower waiting periods and provides Coverage for Pre-Existing Disease conditions – is it 91 days?

In-patient, pre & post, screening and complications with respect to the donor for an organ transplant?

What are the list of illness covered under this insurance?

A fixed daily cash benefit for each continuous and completed 24 hours of hospitalization in a shared accommodation. Applicable only after 48 hours of hospitalization. The benefit shall be payable from 1st day onwards, **how much is daily cash benefit?**

Ayurveda Yoga & Naturopathy, Unani, Siddha Homeopathy - In-patient medical expenses or hospitalization towards non-allopathic treatments because you should decide the treatment you want and not your coverage

What is Cumulative Bonus?

What is premium management?

What is shield (ManipalCigna Health 360)

### BETTER OPTIONAL COVERS

Limit on room accommodation for our price sensitive customers? -> **is it only available to classic plan?**

Do we need to pay PED rider for 2 years?

Do we need to pay (all)riders every year?

Unlimited 100% restoration of Sum Insured (Available with Classic Plan) Every time, multiple times for related or unrelated illnesses/injuries, because a coverage should mean full coverage always. Applicable from 2nd claim onwards -> **is it only available to classic plan?**

### Better add on covers

Standing Instruction Discount??

Long Term Discount?

Health 360 OPD Option to choose from flexible packages to cover for consultation, prescribed diagnostics and pharmacy?

## Note:

We might have to go with **elite** as classic does not have unlimited restorations, daily cash

Which OPD should we take?

**Is screening required?**

# Important points

What is the rate at which premium (that we pay) increases YOY basis

Check network hospitals again clearly