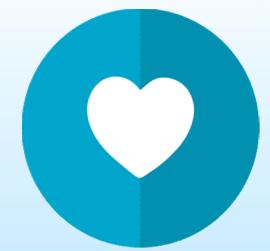




STAR HEALTH AND ALLIED INSURANCE CO. LTD.

Corporate Profile



Market Position

Health Portfolio FY 2019-20



29%

Market's Retail Health



No. 1

**Industry Position –
Retail
Industry Leader**



Group Bz

**No.1 - SAHI Space
No.4 - Pvt Insurers**

Claim Management - Makes us the BEST



Largest Network Hospitals.



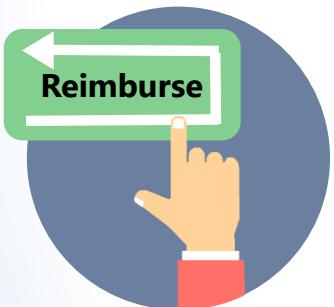
24 X 7 In house Toll Free Call Centre.



Field Visit by Star Doctor



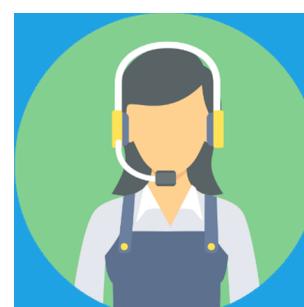
90% Cashless claims settled in less than 2 hours



Re-imbursement Claims - Settlement within 7 days on receipt of docs



In-house Doctors for claim settlement- No TPA



Claim Relationship cell for hassle free claim.



Industry BEST Claim Settlement Ratio

Policy Coverage Details : FAMILY PLAN (Employee+Spouse+Children)

Extensions Offered

- Sum Insured per employee - 500000/- (FLOATER)
- 30 days waiting Period - Exclusion no.1 appearing in the policy clause stands deleted.
- First Year Exclusion - Exclusion no.2 appearing in the policy clause stands deleted.
- First Two Year Exclusion - Exclusion no.3 appearing in the policy clause stands deleted.
- Pre-existing Diseases Exclusion - Exclusion no.4 appearing in the policy clause stands deleted.

- Room Rent limits including Boarding, Nursing
Single Standard AC room for Normal & ICU Actuals
- If the Insured occupies a room with a room rent limit other than his eligibility as per the insurance policy, all the other charges shall be limited to the charges applicable for the eligible room rent or actuals, whichever is lower.
- Treatment in our network hospitals only, However in the case of Medical Emergencies & Accidents, treatment can be taken in other Hospitals. In all cases immediate intimation shall be given to our Call Center within 24 hours of Hospitalization
- Pre & Post Hospitalization limits :
 - Pre Hospitalization - 30 Days - Pre hospitalization expenses incurred prior to inception of policy with the company is inadmissible
 - Post Hospitalization - 60 Days.

- Ambulance charges:
Emergency ambulance charges up-to a sum of Rs.750/- per hospitalization and overall limit of Rs.1,500/- per policy period

Maternity Benefits limits :

- Maternity benefits, applicable only for the Employee or Dependent spouse, subject to a limit of Rs. 75,000/- for normal and Rs. 75,000/- for caesarean delivery.
- New Born baby Cover : Day 1 cover for New born baby coverage limit, The benefit payable hereunder shall be up to full floater sum insured.

Policy Coverage Details : PARENTS PLAN

Extensions Offered

- Sum Insured - 500000/- (FLOATER PARENTS)
- 30 days waiting Period - Exclusion no.1 appearing in the policy clause stands deleted.
- First Year Exclusion - Exclusion no.2 appearing in the policy clause stands deleted.
- First Two Year Exclusion - Exclusion no.3 appearing in the policy clause stands deleted.
- Pre-existing Diseases Exclusion - Exclusion no.4 appearing in the policy clause stands deleted.

- Room Rent limits including Boarding, Nursing
Single Standard AC room for Normal & ICU Actuals
- If the Insured occupies a room with a room rent limit other than his eligibility as per the insurance policy, all the other charges shall be limited to the charges applicable for the eligible room rent or actuals, whichever is lower.
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- Pre & Post Hospitalisation limits : Pre Hospitalization - 30 Days
 - Pre hospitalization expenses incurred prior to inception of policy with the company is inadmissible.
 - Post Hospitalization - 60 Days.
 - Emergency ambulance charges up-to a sum of Rs.750/- per hospitalization and overall limit of Rs.1,500/- per policy period

ADDITIONAL BENEFIT – HEALTH CHECK UP

Complimentary health checkup for the persons given in quote at the time of entry.

Complimentary health checkup list

- Fasting blood sugar
- Postprandial blood sugar
- BP
- BMI
- ECG
- Thyroid

WHAT IS NOT COVERED : FAMILY AND PARENTS PLAN

- Obesity/ Weight Control
- Change-of-Gender treatments
- Cosmetic or plastic Surgery
- Hazardous or Adventure sports
- Breach of law
- Treatment for Alcoholism, drug or substance abuse or any addictive condition
- Dietary supplements and substances that can be purchased without prescription
- Unproven Treatments

WHAT IS NOT COVERED : FAMILY AND PARENTS PLAN

- Sterility and Infertility
- Intentional self injury
- Congenital External/Internal diseases
- Venereal disease and Sexually transmitted diseases
- Injury or disease directly or indirectly caused by or contributed to by nuclear weapons
- Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization
- Medical and / or surgical treatment of Sleep apnea, treatment for endocrine disorders (NOTE: blood pressure , diabetic and thyroid will be covered in this policy)
- Hospital registration charges, admission charges, record charges, telephone charges and such other charges
- Any hospitalizations which are not Medically Necessary

CLAIM PROCESS

- Approach the insurance desk at a network hospital. Intimation can be given either through contacting us at 1800 425 2255 / 1800 102 4477 or e-mail us at support@starhealth.in.
- Show your Star Health ID card for identification purpose at the hospital reception.
- Submit to the hospital Pre admission investigations and Doctor's consultation papers.
- Network hospitals will verify your identity and submit duly filled pre - authorization form with Star Health.
- Our doctors verifies all the submitted documents before processing the claim as per terms and conditions.
- An assigned field doctor may visit the patient at the hospital if required.
- After discharge, the hospital will send the claim documents to the company and the authorized amount will be settled directly to the hospital.

Reimbursement Claim

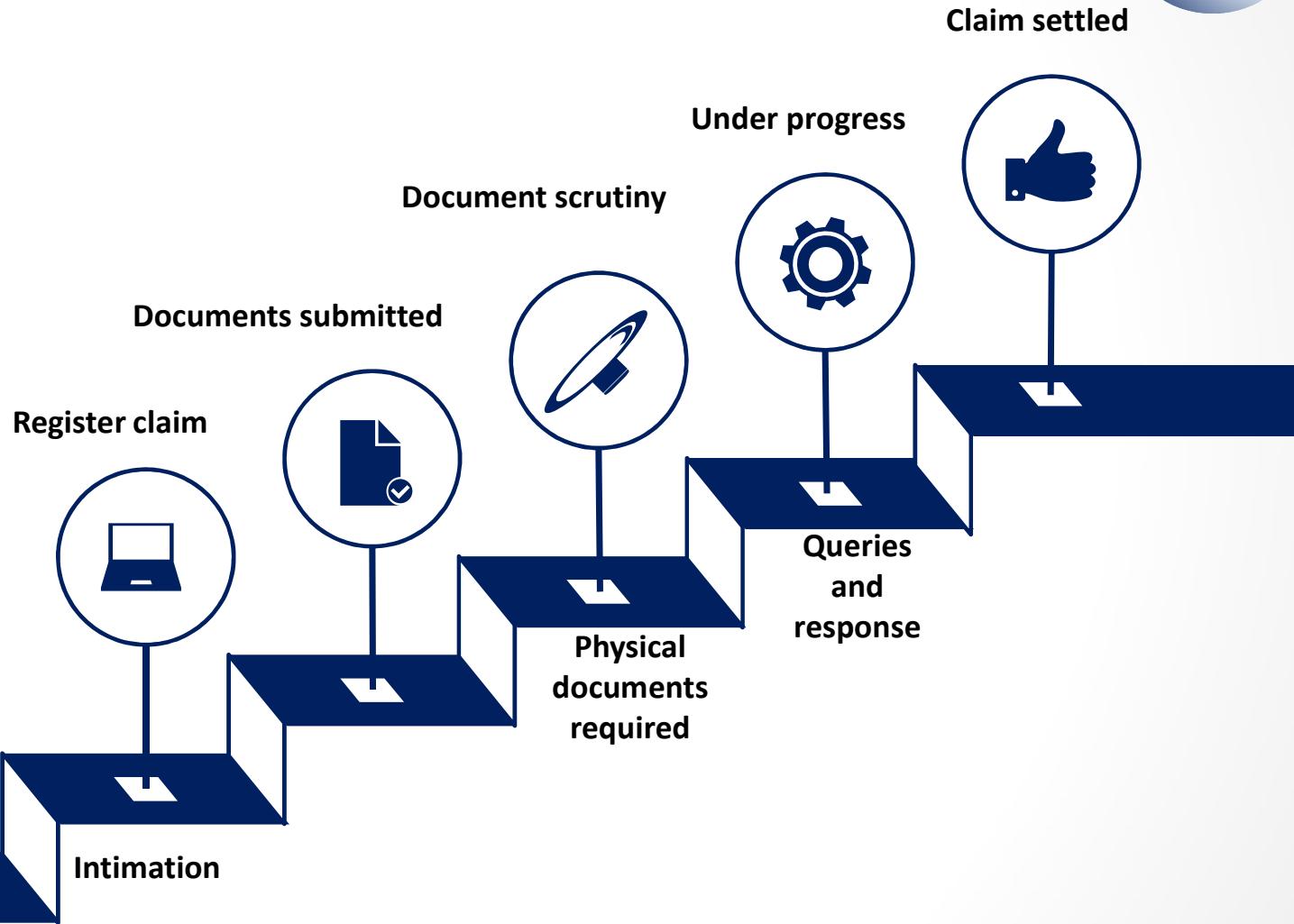
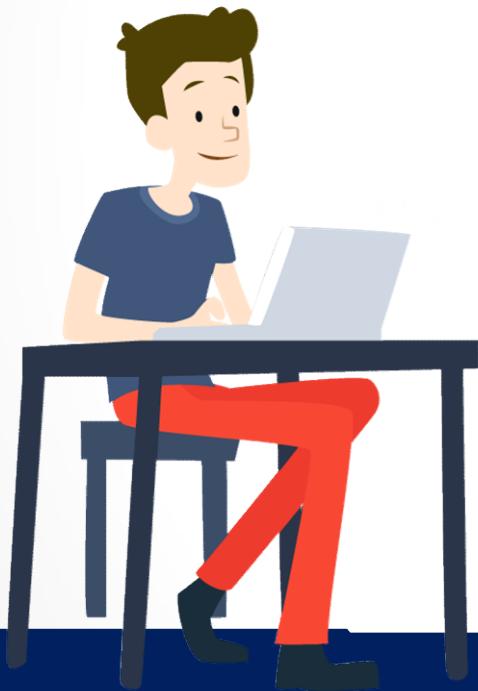
- When the Insured gives prior intimation about the treatment and the insured pays the expenses himself with the hospital and then claims for a reimbursement of those expenses within 15 days from the date of discharge.
- (i) Procedure for Reimbursement of Claim
- All claims need to be intimated within 24 hours of hospitalization.
Reimbursement facility is available at network hospitals as well as at non-network hospitals
- Avail treatment, settle all bills and file a claim for reimbursement.
- Submit the claim documents to the company within 15 days from the date of discharge.
- To receive the claim form, cite your policy number and intimate Star Health about hospitalization.

Reimbursement Claim Procedure :

- Upon discharge, pay all hospital bills and collect all original documents of treatment undergone and expenses incurred.
- Claim form has to be filled in and along with, all the relevant original documents have to be submitted at the nearest Star Office
- We settle the claim in subject to policy terms and conditions.
- Non-Payable items would be at the insured's own cost.
- Documents required for reimbursement claim submission
 - Copy of Health card
 - Duly filled claim form
 - Pre admission investigations and Doctor's consultation papers
 - Discharge summary from hospital in Original.
 - Investigation reports (e.g. X-ray, scans, blood report, etc.)
 - Pharmacy invoices supported by respective prescriptions
 - Case receipts from hospital, chemist
 - In cases of accidents, Medico Legal Certificate (MLC) and / or FIR

- Copy of the KYC documents
- NEFT details, Contact number and E-mail ID

Online Claims Support



Digital Capabilities



User friendly
Informative
website

ONE CLICK



Digital Capabilities



User friendly
Informative
website



Broker's Portal



Agent's Portal



SM's Portal



Claim's Portal

ONE CLICK PORTALS



Portal's Advantage

- Online Issuance through Portals**
- Online Renewal through Portals**
- Business MIS**
- Online claims query submission**

Our Clients



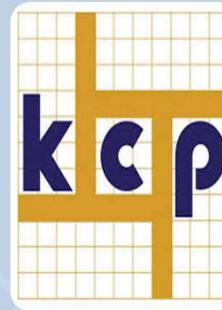
Our Clients

Hospitality/Information Technology



Our Clients

Infrastructure/Insurance/Logistics



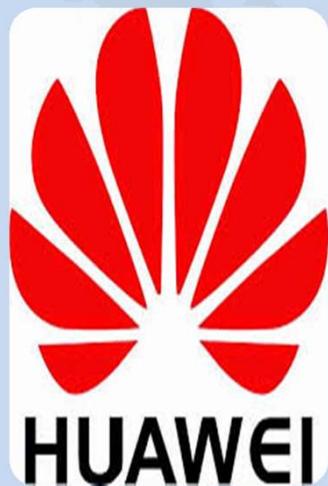
Our Clients

Media/Real Estate/Retail



Our Clients

Telecom/Religious/Textile/Staffing



Rewards & Recognition



Health Insurance Provider of the Year, Outlook Money Awards Year - 2019 - 20



Health Insurance Company of the Year - India Insurance Summit & Awards - Year - 2019 -20

Rewards & Recognition



*India's Leading Health
Insurance Company - BFSI
Summit & Awards 2019 -2020*



*Best Health Insurance
Provider of the year - Financial
Awards - 2019-2020*

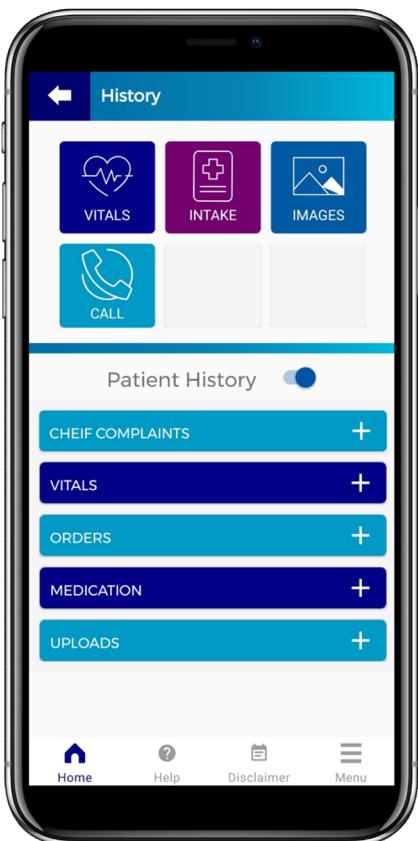


Wellness & Telemedicine services

From Illness to wellness

Tele Health Consultation

Offers a COVID helpline, Teleconsultation and 14 specialties



Call us at 7676-905-905



Telemedicine Consultations – Audio/Video/Chat Services available on all 7 days between 8AM to 10PM

30+ In-House Specialist Doctors across 14 Medical sub specialties like Cardiology, Oncology, Obgyn, Neuro, Diabetology, Ortho, Dentistry, Ophthal...

Major Indian Languages

E-Prescriptions, Investigations & diagnosis @ click of a button

HIPAA and Telemedicine Practice Guidelines compliant platform – 100% data security ensured

100,000+ Consultations handled from inception

23,000+ Calls are for Specialist Doctors

Saving ~ Rs 2 – 3 Crores value delivered free

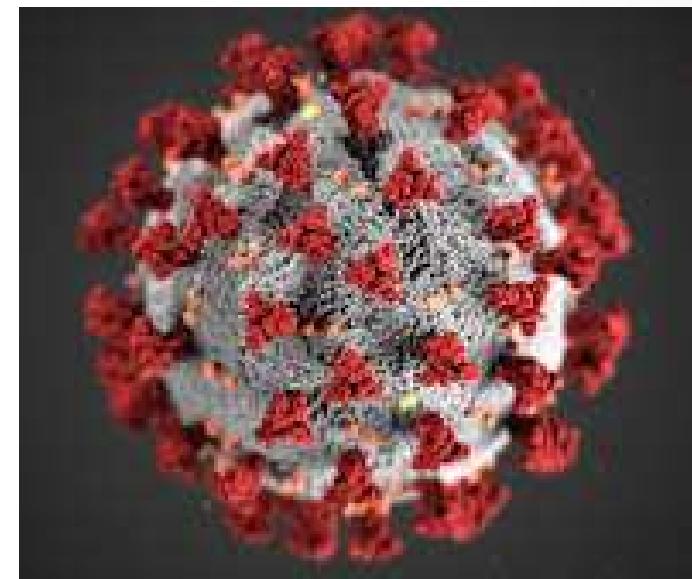


Covid-19 Helpline



Over 2,500 individuals have been offered COVID advisory & home quarantine support

- Identify and manage specific COVID positive individuals for Home quarantine
- Advisory on Sensitization, Sanitization, Sterilization Protocols, Travel and Quarantine
- Testing and Therapeutics of COVID
- Counselling for Chronic Disease care during the pandemic
- Counselling for work place surveillance and management of COVID positive employees



Call us at 7676-905-905

New Normal: Surge in Demand for Online Healthcare On Demand Telemedicine Services



Star Eye Care

Expert panel of **Ophthalmologists**, to help patrons cope with prolonged screen time and associated Symptoms like migraine, eye sore, floaters, etc

Care for non COVID disease for chronically ill patients

Star Mind Health

Team of trained **Psychiatrists** and **Psychologists** for customers seeking Stress and Anxiety related issues

"Work from home syndrome" awareness programs planned for our Customers to alleviate stress and induce a feeling of wellbeing

Chronic Disease Support

Due to the lack of normal Hospital infrastructure during the Pandemic, many Chronic patients, suffering from **Asthma**, **TB**, **Diabetes**, **Hypertension**, **Thyroid** are devoid of care

Team of **expert Doctors** provide treatment and support for these patients

Call us at 7676-905-905

ePharmacy

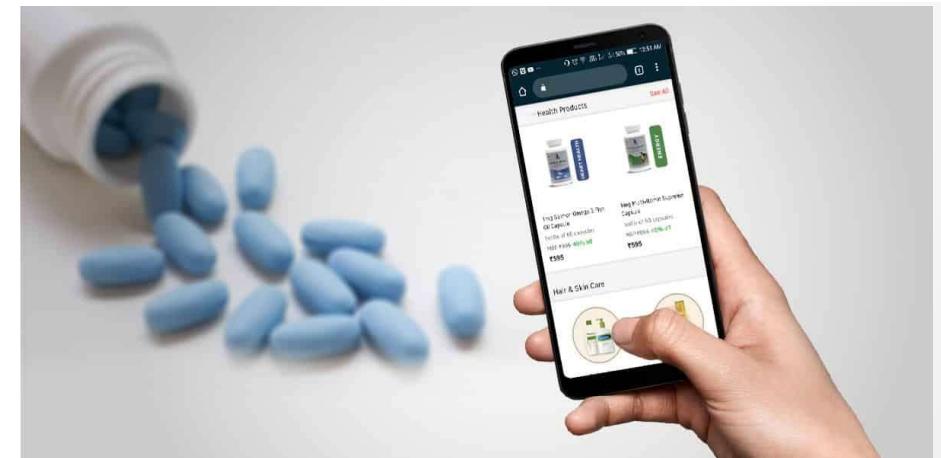


- Available at 2,780 cities around the country
- New Order or refills
- Upload prescription and delivery address
- Call center will call to confirm order details
- Cash on Delivery
- Offered to Star Health Customers @ discount

<https://sop.starhealth.in/>

Home delivery
› 48 to 72 hours delivery

Store pickup
› Order will be ready for pickup in 5 hours



Diagnostic Centers



- Access to 1,635 diagnostic centers in the country
- Across 21 states and 3 union territories
- Home pickup option for lab tests available
- Preventive Health checkup at your doorstep

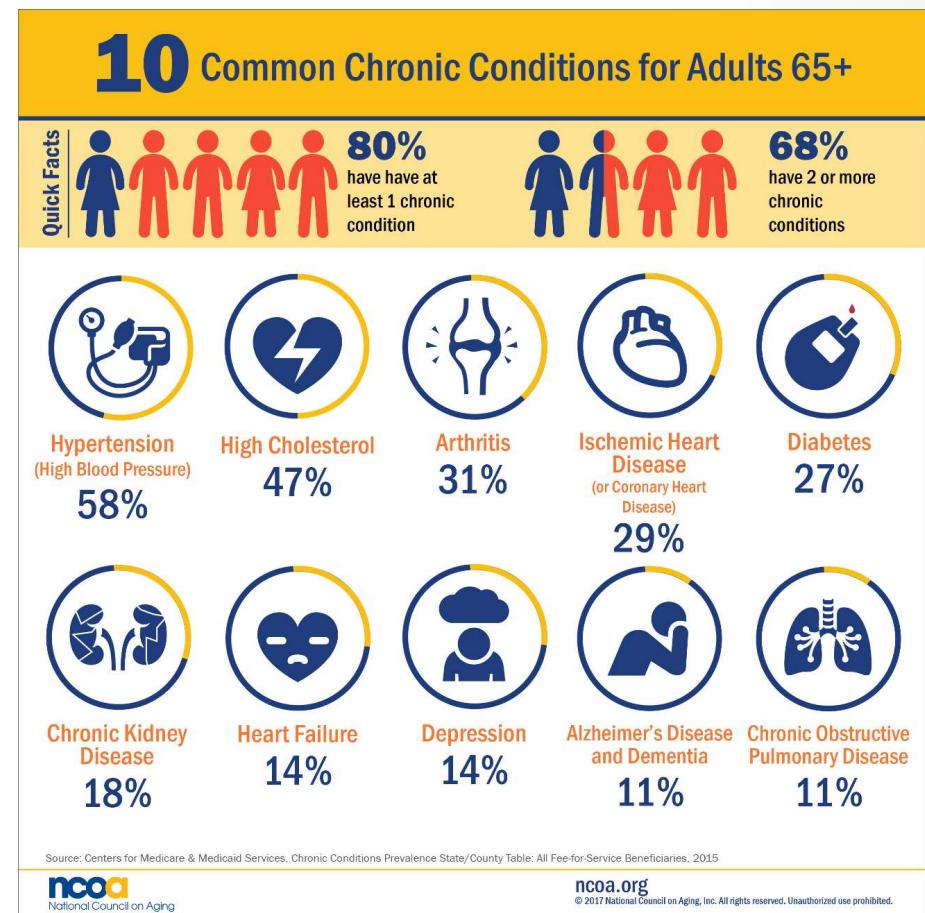
- Offered to Star Health Customers @ discount

<https://www.starhealth.in/network-hospitals#6>



ERAS: Healthy Ageing

- Elderly Risk Assessment & Support
- Specific Medical health and Lifestyle assessed of elderly customers
- Personalized recommendations provided on Diet & Nutrition, Movement and Lifestyle.
- Follow-through based on need with Teleconsultation doctors and wellness coaches.





THANK YOU