Classic

STAR Personal & Caring | Health Insurance

SUPER STAR
SHAHLIP25036V012425

Future ke har move, covered!

| Eligibility | | | |
|---|---|---|---|
| **Entry Age** | **For Individual Sum Insured** : 18 years to Any Age;<br>**For Floater Sum Insured** : Adults: 18 years to Any Age; Dependent Children: 91 days to 25 years;<br>**Family Size under Floater:** 2 Adults + 4 Children (Self, Spouse & Dependent Children) | | |
| **Sum Insured Options (Rs. in Lakhs)** | **Zone A** | **Zone B** | **Zone C** |
| | 7.5 L, 10 L, 15 L, 20 L, 25 L, 50 L, 1 Cr | 5 L, 7.5 L, 10 L, 15 L, 20 L, 25 L, 50 L, 1 Cr | 5 L, 7.5 L, 10 L, 15 L, 20 L, 25 L, 50 L, 1 Cr |
| | **Sum Insured option 100 lakh can be offerd only upto 60 years of entry age** | | |
| **Policy Term** | 1/2/3 Years | | |
| **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 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 | | |

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| **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.<br>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 of the policy for in patient/day care treatment. Available from 10 lakh Sum Insured. |
| **OPTIONAL COVERS** | |
| **Future Shield** | Provides continuity benefit for all waiting periods served by the insured member to the spouse added |
| **Maternity Expenses** | Up to Rs 50,000/ 1 Lakh as opted (24-month waiting period) |
| **Quick Shield** | Claim related to the following Pre-existing disease will be covered from 31st day from the time of first purchase of the policy:<br>a) Diabetes II (b) Hypertension (c) Hyperlipidemia (d) Asthma (e) Coronary Artery disease with PTCA done prior to 1 year |
| **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.

**Note:**

The terms "Classic," "Essential," "Preferred" and "Secure" are used for marketing and representation purposes only. These are not separate insurance Products but refer to coverage options under the base product "Super Star" (UIN: SHAHLIP25036V012425) and the add-on "Star Flexi" (UIN: SHAHLIA26040V012526). The naming is meant to simplify customer choices without altering the scope, terms, or conditions of the filed product or add-on.

For any modifications to the available benefit packages, customers can contact us at our **Toll-Free number: 1800 425 2255.**