

## Param Seva: A Service that Stands by Seniors

An elder care service, covering health, emergencies, daily engagement and 24/7 concierge support to enrich every aspect of senior living.



### Benefits



**24x7 Concierge  
Service – 9599188002**  
(WhatsApp and Call)



**Engagement and  
Support Services – 8800183199**



**Emergency Support  
Services – 8800699599**



# Benefits

## **1. 24x7 Concierge Service – 9599188002 (WhatsApp and Call)**

Our round-the-clock concierge service ensures seniors always have someone to reach out to. Whether it's booking appointments, arranging daily needs, or answering queries, help is just a call or WhatsApp message away, anytime, day or night.

## **2. Engagement & Support Services – 8800183199**

Staying active and connected is key to joyful senior living. Through this helpline, seniors can access guidance, participate in activities, and regular support to keep them engaged, informed, and connected.

## **3. Emergency Support Services – 8800699599**

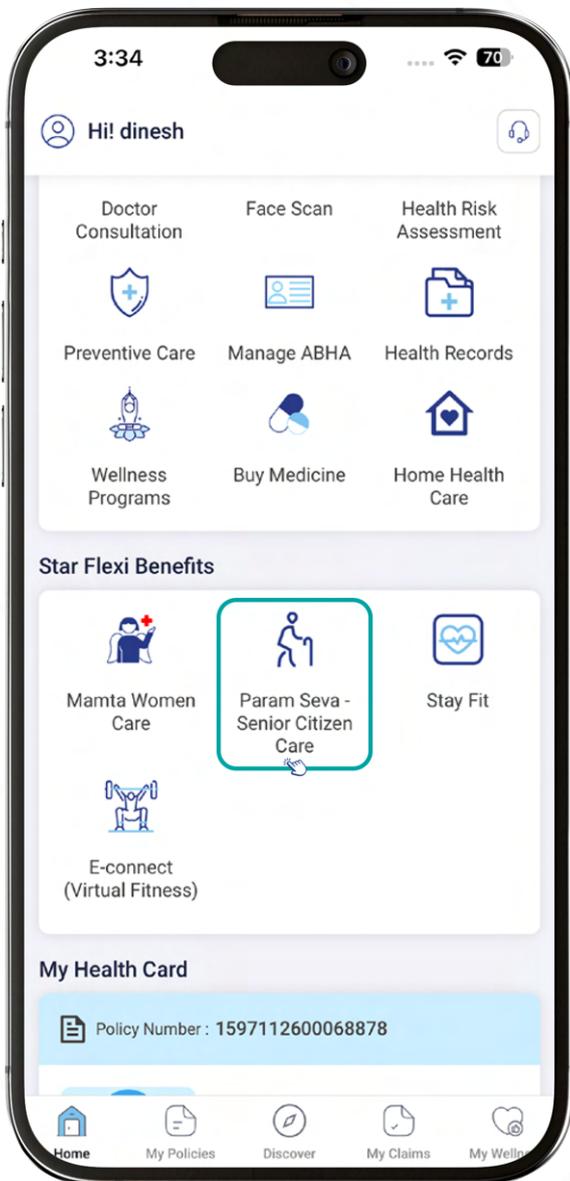
In times of crisis, immediate assistance can make all the difference. This dedicated number ensures seniors get swift, reliable help in emergencies, offering peace of mind to them and their families.

# How to Get Started



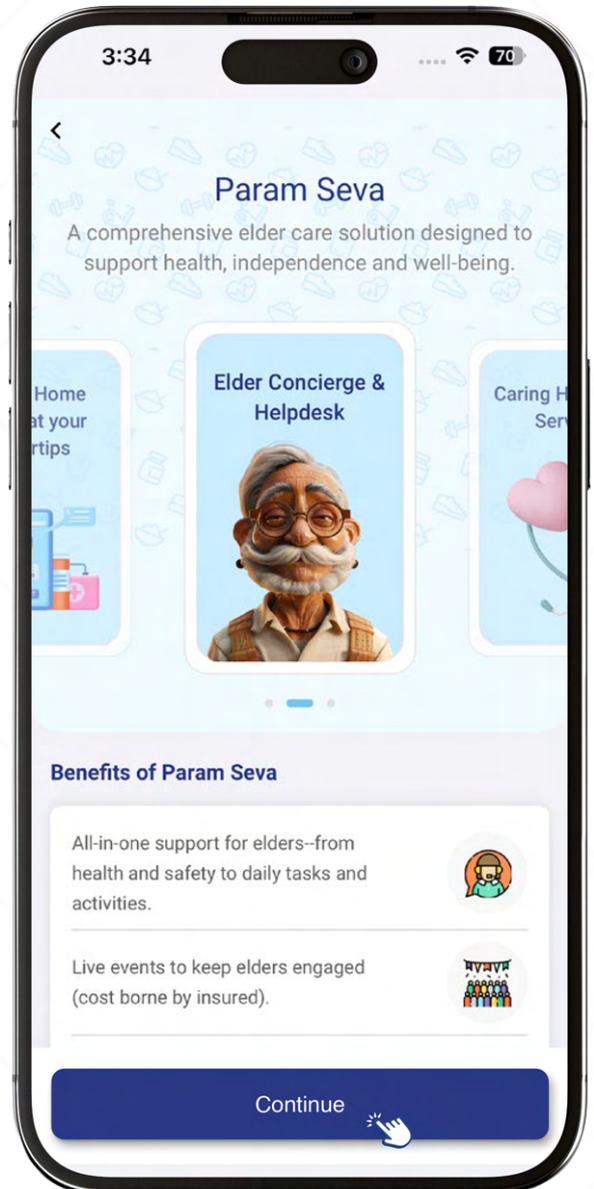
## STEP 01

Click on  
Param Seva



## STEP 02

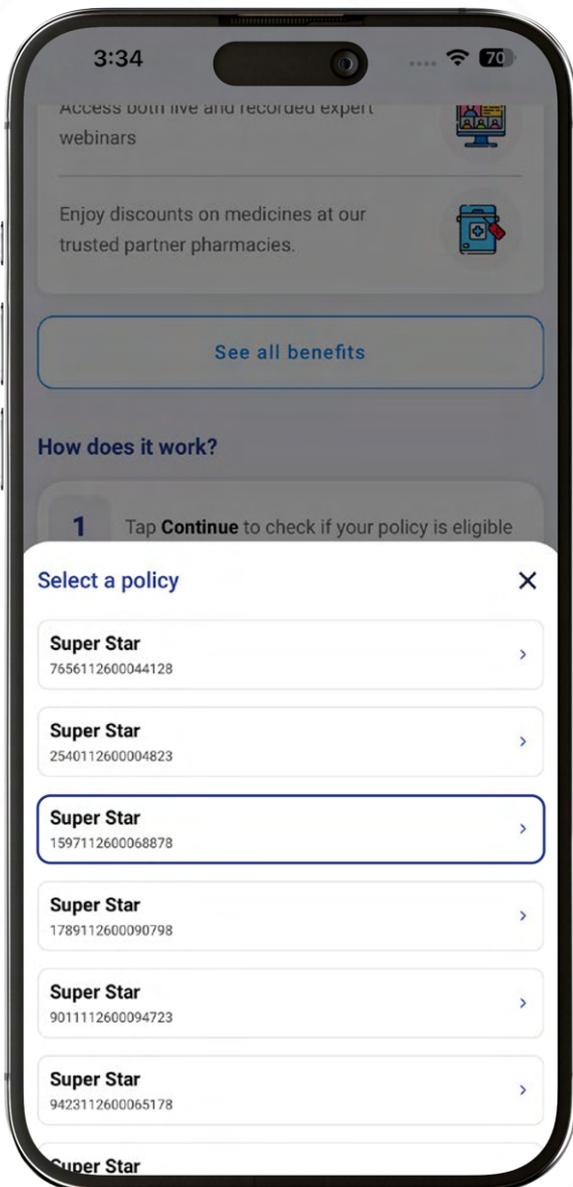
Click on  
Continue





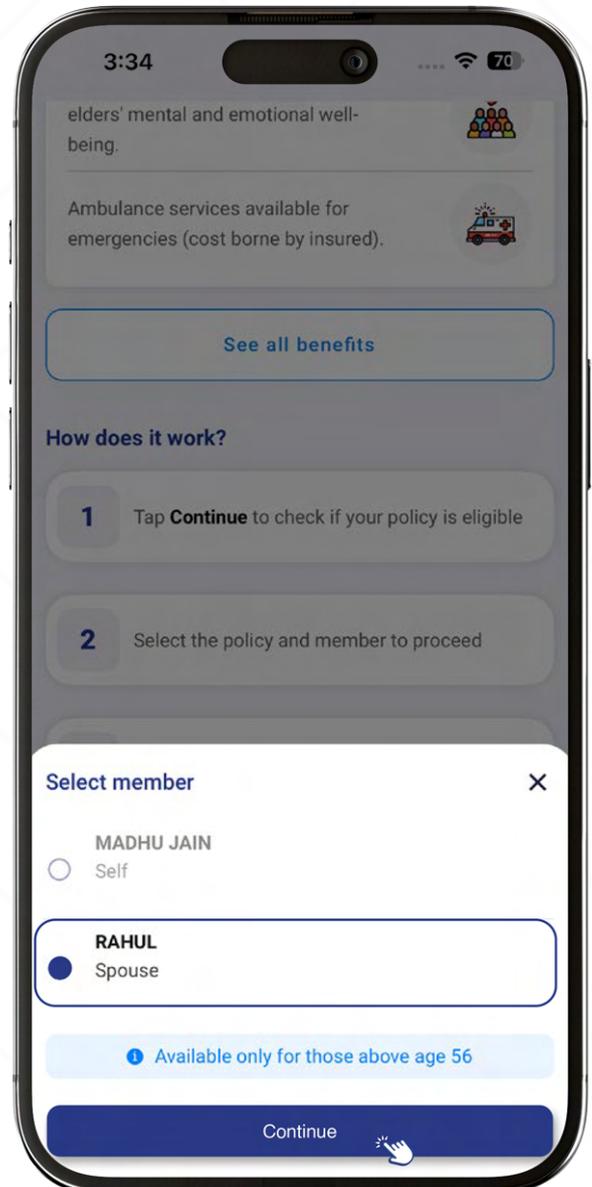
## STEP 03

### Select Eligible Policy



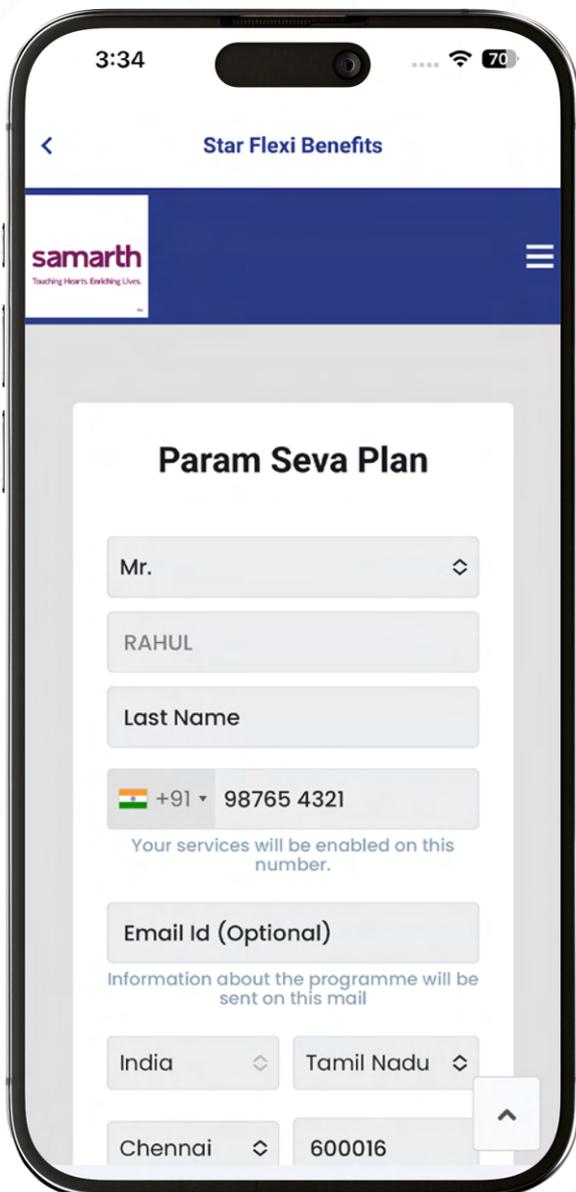
## STEP 04

### Select Member



## STEP 05

Fill Personal  
Details



3:34

Star Flexi Benefits

samarth  
Touching Hearts. Enriching Lives.

### Param Seva Plan

Mr.

RAHUL

Last Name

+91 98765 4321

Your services will be enabled on this number.

Email Id (Optional)

Information about the programme will be sent on this mail

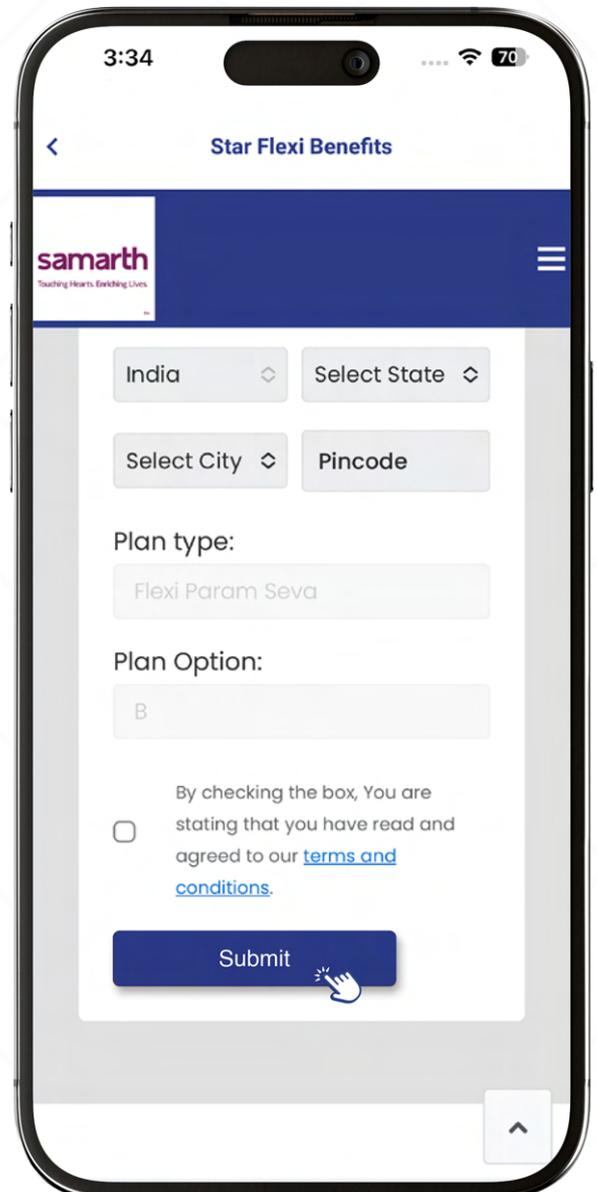
India  Tamil Nadu

Chennai  600016



## STEP 06

Click on  
Submit



3:34

Star Flexi Benefits

samarth  
Touching Hearts. Enriching Lives.

India  Select State

Select City  Pincode

Plan type:  
Flexi Param Seva

Plan Option:  
B

By checking the box, You are stating that you have read and agreed to our [terms and conditions](#).

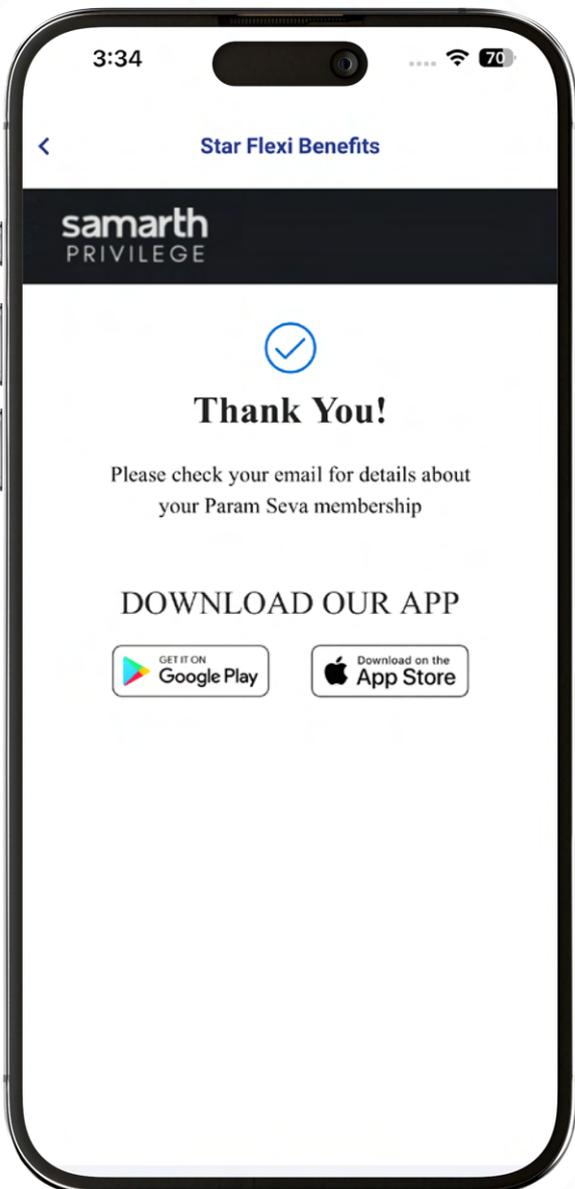
Submit 





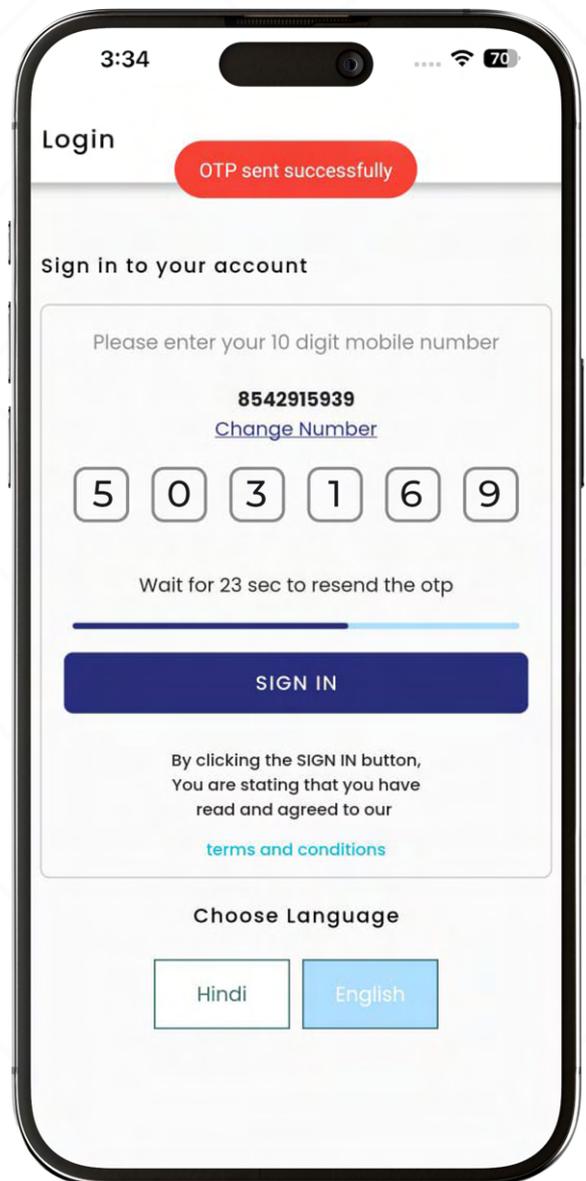
## STEP 07

### Download Samarth App



## STEP 08

### Validate Your Mobile No. Via OTP



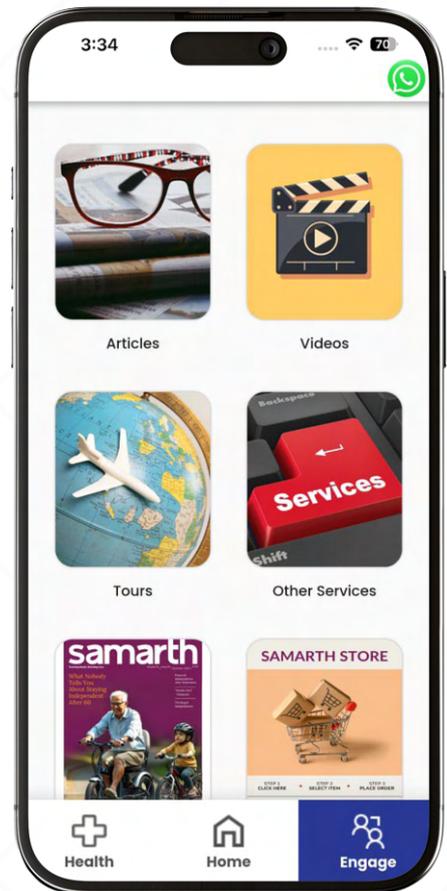
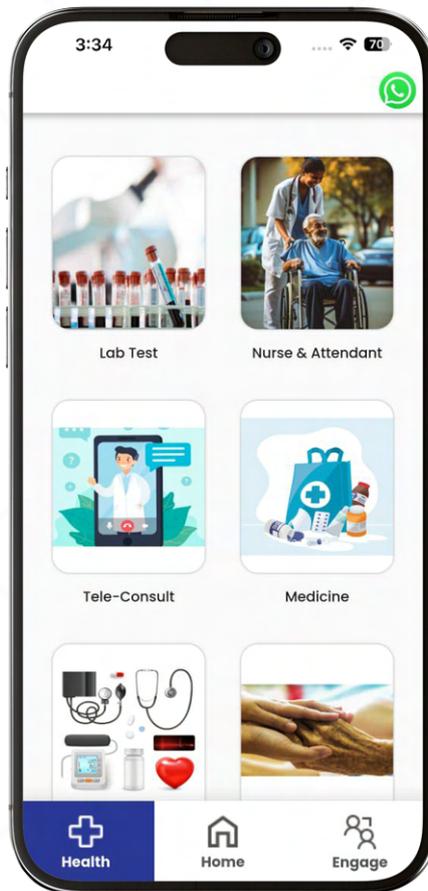
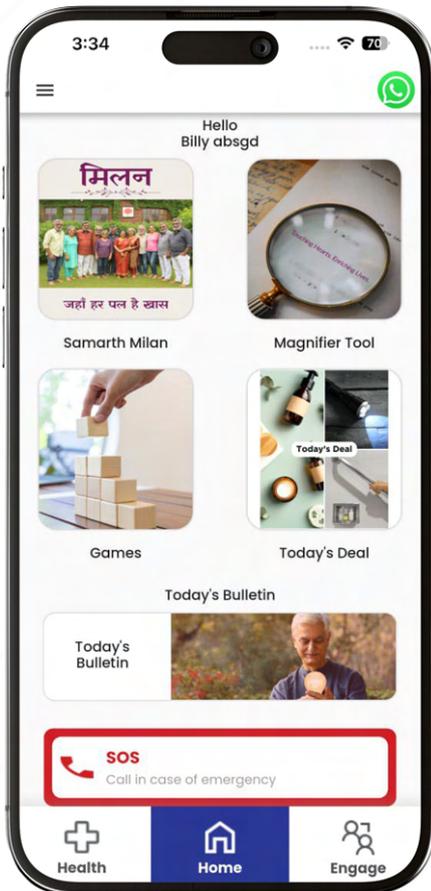
# STEP 09: Avail Services



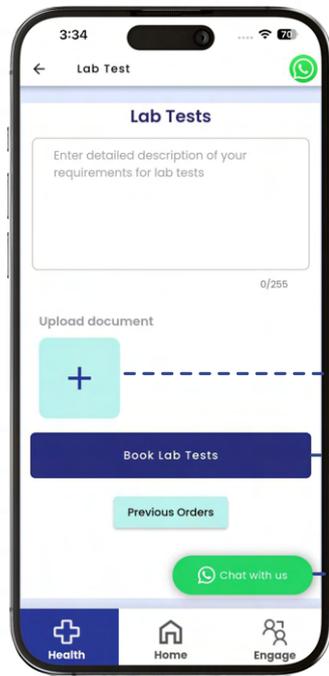
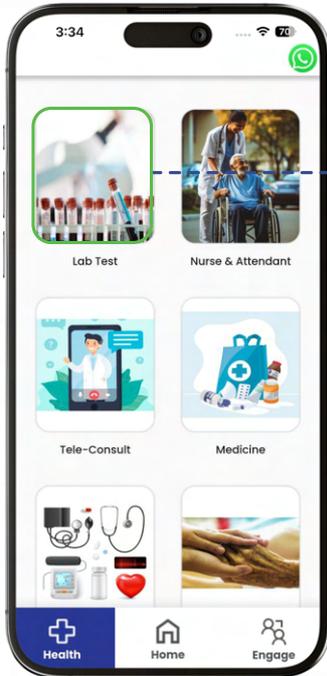
## Home page

**Health Services**  
Avail Health Services like ordering medicines, booking consultation, etc

**Engage**  
Read articles, watch videos, book tours etc.



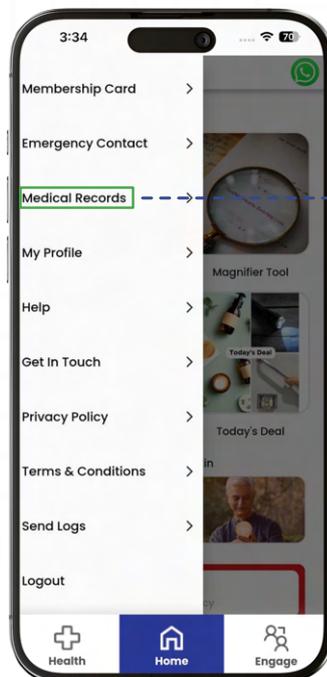
# Book Health Services



**Request will be sent to the Samarth Backend Team**

**Services can also be requested through WhatsApp**

# Access Medical Health Records





Coverage	Features	Plan A	Plan B	Plan C
<b>Engagement</b>				
<b>Elder App</b>	A comprehensive service designed to support elders in every aspect of their lives. From managing emergencies and healthcare needs to participating in daily live engaging events and receiving concierge support for daily errands & host of other services	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Live Events</b>	Engage elders with a variety of live events, including health and wellbeing sessions, karaoke, tambola, and educational content, all designed to promote social connection and vitality. (Event cost to be borne by insured)	<b>Access</b>	<b>Access</b>	<b>Access</b>
<b>Care Manager</b>	Providing personalized Geriatric telephonic assistance for both social and clinical needs	<b>Once/ 2 month</b>	<b>Once/month</b>	<b>Twice/month</b>
<b>Health Camps/ Offline Events</b>	Engage Elders in offline community events for enhancing mental and psychological wellbeing of members. (Event cost to be borne by insured)	<b>NA</b>	<b>Access</b>	<b>Access</b>
<b>Community Sessions</b>	Online group sessions with Doctor, Geriatric care	<b>NA</b>	<b>Yes</b>	<b>Yes</b>
<b>Emergency</b>				
<b>24 X 7 Emergency Coordination:</b>	Enabling ambulance availability in case of emergency for hospital drop. (Cost to be borne by insured for Ambulance services)	<b>Access</b>	<b>Access</b>	<b>Access</b>
<b>Doctor on Call</b>	Connect with doctors online instantly in case of health needs. (Cost to be borne by insured)	<b>Access</b>	<b>Access</b>	<b>Access</b>
<b>Convenience</b>				
<b>Elder Helpdesk</b>	Elder Concierge Service: Unlimited access to Omni channel conceirge service 24*7 for seamless support from medicine delivery, lab tests, hospital visits, home services, booking holiday tours, tech assistance etc	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
	Companion support for elders for all their needs, like going to hospital along with them & running errands etc (Cost to be borne by insured)	<b>NA</b>	<b>Access</b>	<b>Access</b>
	Special Discounts -	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
	1. upto 18% off on medicine orders			
	2. upto 40% off on diagnostic services			
	3. upto 25% off on physiotherapy sessions			
4. upto 25% off on nursing services				
5. upto 10% off on travel services				
<b>Virtual Home Elderization/ Safety Guidance</b>	Our experts provide tailored guidance online on how to make your home safer, help reduce risk of falls, improve accessibility and thereby enabling senior's independence	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>





Coverage	Features	Plan A	Plan B	Plan C
<b>Other services</b>	Following services can be availed through our empanelled service provider (specialized for geriatric care). Cost of the services to be borne by Insured.	<b>Access</b>	<b>Access (Upto 10% Discount)</b>	<b>Access (Upto 25% Discount)</b>
	1. Doctor/Nurse visit at home			
	2. Psychological counselling			
	3. Facilitation of lifestyle management program via diet, exercise and reading material, for medical conditions like Diabetes, Hypertension, Obesity, Arthritis, hyperlipidaemia			
	4. Home Fumigation			
5. Specially curated tours				
<b>Healthcare</b>				
<b>Electronic Health Records</b>	1.Elder Health Profile – Bring all your personal doctors, hospital registrations and health insurance details online in one place	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
	2.Digital Health Records – Store all diagnostics, lab reports & vitals online	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Specialist Teleconsultations</b>	Get expert medical advice from specialists through virtual platform to expertly manage chronic conditions, and enhance your health, right from the comfort of home.	<b>Access</b>	<b>Access (Upto 10% Discount)</b>	<b>4 consults / policy year</b>
<b>Geriatric Assessment/ Health Profiling</b>	Customized for Elderly- Either a Cognitive assessment with online Psychologist or Preventive health risk profiling with online Doctor followed by lifestyle/health recommendations	<b>NA</b>	<b>Once in a policy year</b>	<b>Once in a policy year</b>
<b>Geriatric Attendant Care</b>	Insured can request for an attendant care at home in case of doctor recommendation post hospitalization (within 10 days from valid in patient claim of Star policy).	<b>Access</b>	<b>Access</b>	<b>4 Sessions/ policy year</b>
<b>Geriatric Ergonomic program</b>	Insured can request for a ergonomic program in case recommended by the Doctor, Post hospitalization (within 30 days from valid in patient claim of Star policy). The recovery program will be done through movement therapy specialist.	<b>Access</b>	<b>Access (Upto 10% Discount)</b>	<b>Access (Upto 20% Discount)</b>





## Terms & Conditions (T&C):

- A. "Access" in above table stands for Insured Person can avail services under respective plan on pay per use basis i.e. cost to be borne by the Insured Person.
- B. An initial waiting period of 30 days is applicable from the first time of opting this cover.
- C. The above services shall be available to all Insured Person(s) aged 56 years and above.
- D. The benefits and services within this cover shall be applicable as per the plan opted and as specified in the Policy Schedule. 
- F. This cover can be availed through Star health mobile application or other digital platforms.
- G. Choosing the services under this cover is purely upon the Insured Person's own discretion and at its own risk.
- H. The Insured Person should seek assistance from a health care professional when interpreting and applying them to the Insured Person's individual circumstances. If the Insured Person has any concerns about His/ Her health, He/ She may consult His/ Her general practitioner.
- I. The benefits specified under this cover are applicable for each of the Insured Persons individually.

Star Health and Allied Insurance Co Ltd. Registered Office: No. 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai – 600 034. Corporate Office: No. 148, Acropolis, Dr. Radha Krishnan Salai, Mylapore, Chennai – 600004. | IRDAI Registration No.: 129. CIN No.: L66010TN2005PLC056649. | Toll-Free Number -1800-425-2255/1800-102-4477. | For more details of the product, please read the sales brochure/ prospectus carefully before concluding sales. TRA's Brand Trust Report 2025. TRA Research Pvt. Ltd. is an independent brand insights and research advisory firm. SHAI/2025-26/ONLINE/ENG 545

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