Date: March 29, 2023
Place: Chennai

Ref: SHAI/B & S/SE/245/2022-23

To,
The Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Tower
Dalal Street
Mumbai – 400001
Scrip Code: 543412

To,
The Manager
Listing Department
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor, Plot C/1,
G Block, Bandra-Kurla Complex
Mumbai – 400051.
Scrip Code: STARHEALTH

Dear Sir/ Madam,

Sub: Analyst(s)/Institutional Investor(s) Meet Schedule – March 29, 2023.

In compliance with Regulation 30 read with Schedule III and Regulation 46(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, please find below the details of the meeting held as part of the Star Health Analyst Day with Analyst(s)/ Institutional Investor(s) on **Wednesday, March 29, 2023 at Chennai**.

Sl. No	Fund/Firm	Type of Meeting
1.	Spark	Physical Group Meet
2.	UBS	
3.	Ambit	
4.	Citi	
5.	Investec	
6.	Goldman Sachs	
7.	BNP Paribas	
8.	AMSEC	
9.	Jefferies	
10.	JP Morgan	
11.	Nuvama	
12.	DAM Capital	
13.	HDFC	
14.	Kotak	
15.	Emkay	

Sl. No	Fund/Firm	Type of Meeting
16.	Motilal Oswal	Physical Group Meet
17.	CLSA	
18.	BoFa	
19.	B&K	
20.	Haitong	
21.	Anand Rathi	
22.	Axis Capital	
23.	Phillip Capital	

The presentation made to the Analyst(s)/ Institutional Investor(s) is attached herewith.

The above disclosure will also be made available on the Company's website at www.starhealth.in

Kindly take the same on record.

Thanking you,

For Star Health and Allied Insurance Company Limited

SRINIVASAN VENKATARAMAN

Digitally signed by SRINIVASAN VENKATARAMAN
Date: 2023.03.29 19:05:49 +05'30'

S.Venkataraman
Vice President - Compliance Officer

Star Health - Analyst day

March 2023

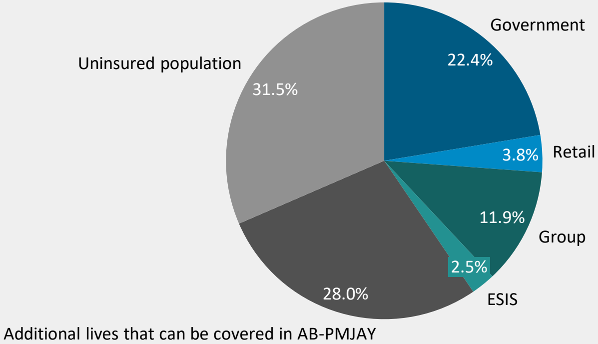
STAR Personal & Caring | Health Insurance

The Health Insurance Specialist

- Health Insurance Industry - India
- Accounting
- Distribution
- Underwriting, Actuarial & Human resource
- Strategy

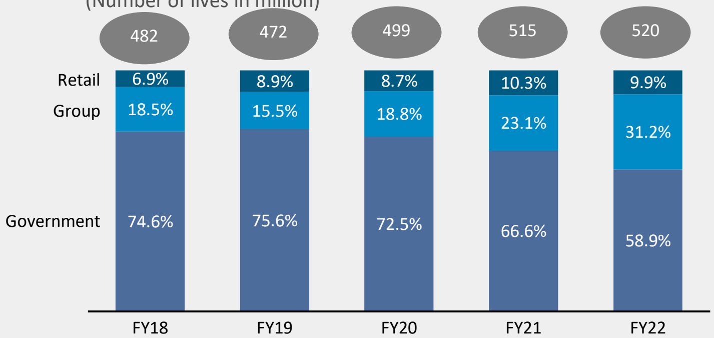
Health insurance industry is under-penetrated

India has a large uninsured population

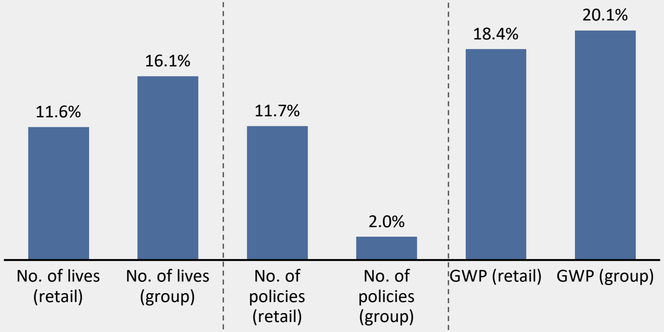


The share of retail and group has been rising

(Number of lives in million)



2018-22 CAGR in lives, policy count and premium



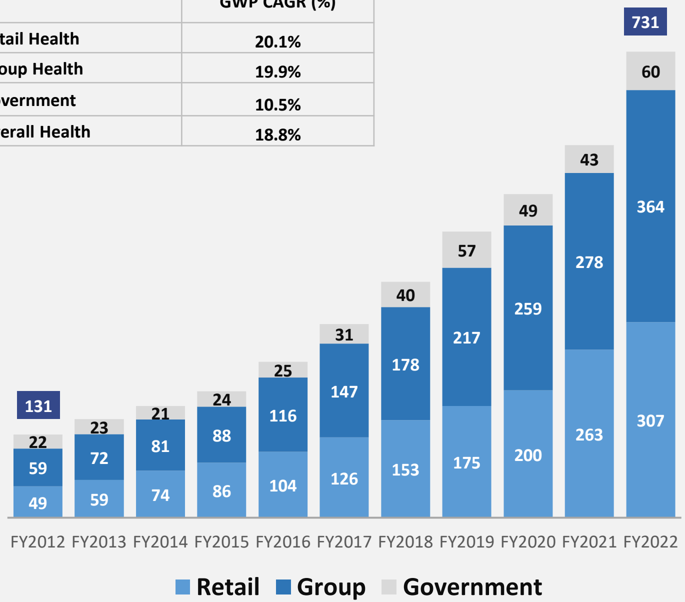
Source: IRDAI, Niti Aayog

Retail Health is the fastest growing & SAHIs have grown rapidly

Health insurance (Ex PA & Travel) industry category mix

(INR bn)

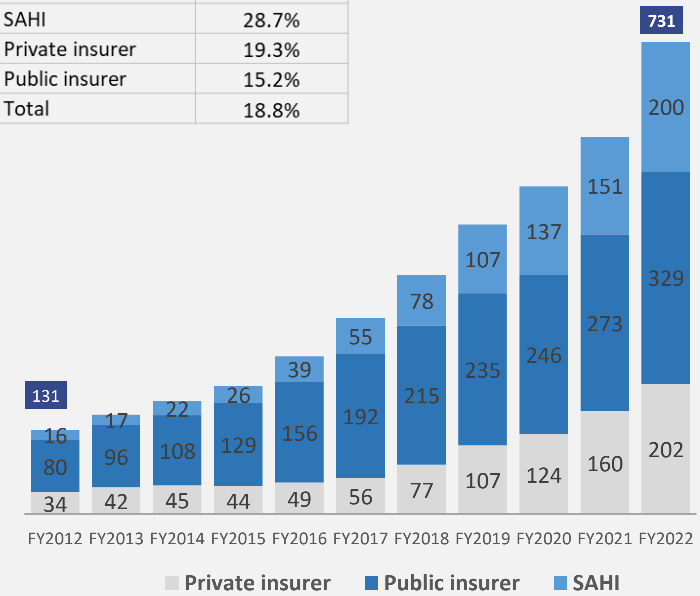
	GWP CAGR (%)
Retail Health	**20.1%**
Group Health	**19.9%**
Government	**10.5%**
Overall Health	**18.8%**



Health insurance (Ex PA & Travel) player wise mix

(INR bn)

	GWP CAGR (%)
SAHI	28.7%
Private insurer	19.3%
Public insurer	15.2%
Total	18.8%



Note: SAHI – Standalone Health Insurer; GWP – Gross Written Premium. Source: IRDAI

Expenses of Management – Large to Largest

Regulations

- 35% for SAHI and 30% for GI players
- Actual EoM exceeds by =>10 percent of the projected EoM as per **Business Plan**, no variable pay to MD/CEO/KMP for the said FY

Industry

- Many insurers are operating at higher cost and will have to control spends
- Insurers have profitability targets, companies cannot take higher EoM from current levels as the regulator will monitor this closely; Higher Combined Ratio needs to be controlled

Opportunity Areas

- Large PSU and Pvt Banks are operating with JV partners. With new EoM there will be pressure from shareholders to improve insurance revenues with Existing/New partners
- Scope for Star Health to penetrate in Banca/NBFC channel. New regulations provides flexibility

Unit economics of Retail Health business under various scenarios

	Scenario A	Scenario B	Scenario C
Post-tax ROE	28%	22%	16%
Pre-tax ROE	38%	29%	21%
Underwriting leverage – Underwriting ROE	20%	13%	5%
Investment result – Investment ROE	18%	17%	16%
Claims ratio	63%	65%	67%
Expense ratio	29%	30%	31%
Combined ratio	92%	95%	98%
Investment yield	7%	7%	7%
Investment leverage	2.5x	2.4x	2.3x

Note: Assumed solvency = 2.0 in all scenarios. On underwriting year basis i.e. NWP=NEP. Source: Company data

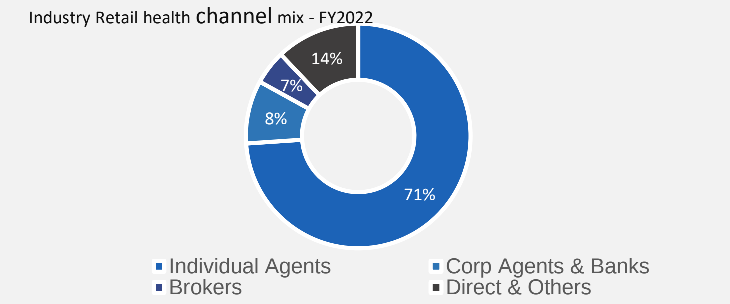
Accounting - IGAAP and Ind AS

Assumption	Indian GAAP		22%	22%	22%
		Year 1	Year 2	Year 3	Year 4
	GWP	100	122	149	182
	NWP	95	116	141	173
	NEP	40	104	127	154
	Business Mix 58:42				
64.0%	Claims	26	66	81	99
20.0%	RI comm	1	1	1	2
22.5%	Procurement Cost	23	27	33	41
7.0%	Opex	7	8	10	12
	UW Profit	-14	3	3	4
	Investment income	7	9	10	13
	PBT	-7	11	14	17
	PAT	-5	8	10	13
	Networth	40.0	48.5	58.9	71.8
	Solvency Capital @2	2.0	2.0	2.0	2.0
	Investment book	100.0	121.2	147.3	179.5
	Loss ratio	64.0%	64.0%	64.0%	64.0%
	Expense ratio - NWP	30.0%	29.9%	29.8%	29.6%
	Combined ratio	**94.0%**	**93.9%**	**93.8%**	**93.6%**
	RoE	**-13.2%**	**17.5%**	**17.7%**	**17.9%**

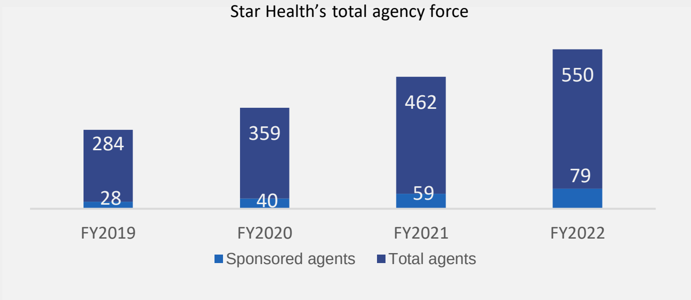
IND AS		22%	22%	22%
	Year 1	Year 2	Year 3	Year 4
GWP	100	122	149	182
NWP	95	116	141	173
NEP	40	104	127	154
Business Mix 58:42				
Claims	26	66	81	99
RI comm	0	1	1	2
Procurement Cost	9	25	30	37
Opex	7	8	10	12
UW Profit	-2	5	7	9
Investment income	7	9	10	13
PBT	5	14	17	21
PAT	4	11	13	16
Networth	40.0	50.5	63.5	79.4
Solvency Capital	2.0	2.1	2.1	2.2
Investment book	100.0	121.2	147.3	179.5
Loss ratio	64.0%	64.0%	64.0%	64.0%
Expense ratio - NEP	40.2%	30.7%	30.6%	30.5%
Combined ratio	**104.2%**	**94.7%**	**94.6%**	**94.5%**
RoE	**10.2%**	**20.8%**	**20.4%**	**20.1%**

Largest and Well-spread Distribution

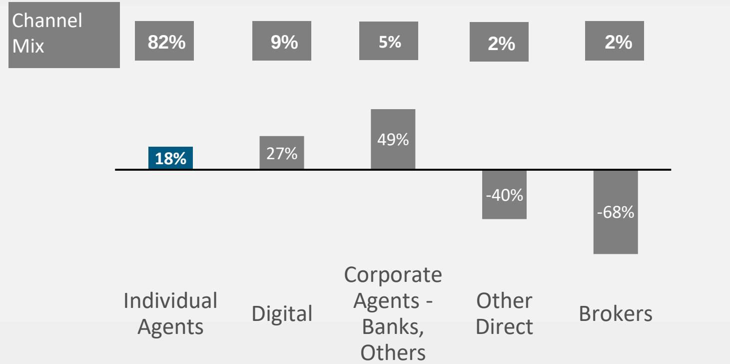
Retail health business is Agent driven



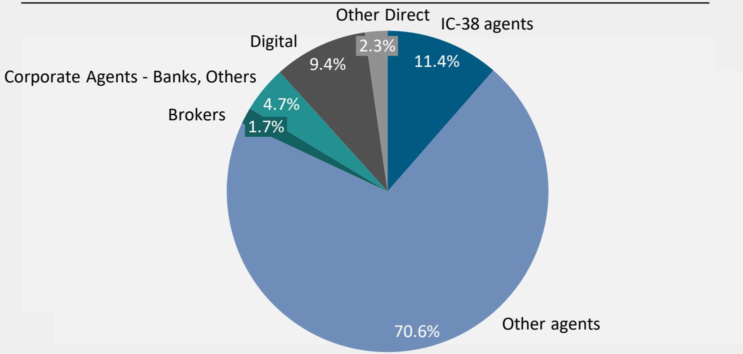
Focused on growing 'Agency channel'



Star Health Channel Mix and Channel growth, 9MFY23



Channel mix as of 9MFY23



Note: Corporate agents includes banks, Digital includes web-sales, tele-sales, web aggregators and online brokers. SAHI refers to Stand-alone Health Insurer Source: IRDAI, Company data

Renewal Retention Cell - Snapshot

RRC Network

01	**Centers** **18 across the country**
02	**Callers** **200+ callers across 18 centers**
03	**Calls volume** **40K per day across India**
04	**Renewal Volume- FY23** **No of Policies: 68 lacs**

RRC Key Initiatives

Initiatives :

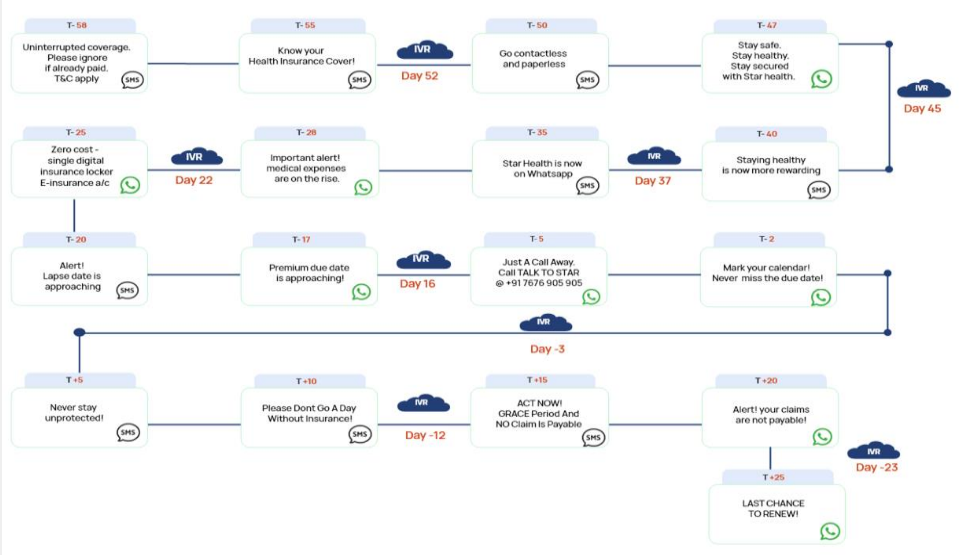
- Well Trained & best performers identified as dedicated callers for FHO renewals
- CIBIL Usage- Scrub for latest contactibility & for better understanding of customer persona
- Moving high propensity renewals to digital platforms for conversions – Usage of BOT & IVR
- Advance follow-up's on 1st & 2nd year renewal
- Automation and digitisation of consumer journey

Key Performance Indicators (KPIs)

- Upsell & Cross- sell
- Increasing Renewal collections through digital mode
- Increasing daily customer connect from current levels of 40K call per day to 50K with use of technology

Digitization – Renewal Retention Cell

- Truecaller Integration helped to increase connectivity rate from 75% to 80%
- Automated Renewal reminders i.e IVR/ Bot has reduced dependency on call centre
- Cross-sell of PA, Extra protect etc. now at the checkout page across platforms
- ML based Predictive model being used to identify and prioritize the customers for renewal calling
    - Increased focus on low propensity renewals



FHO price revision impact – Predictive Analytics

- Analyzed Impact for period Aug-17 to Jul-18

-NOP Retention came down by 4% from 91.4% to 87.5%

- Method 1 : Based on Premium Co-relation : Impact in FY24

- FHO retention expected to impact by 2-3%

- Impact lower as contribution of 1st year renewal has reduced

- **- Method 2 :** Based on Claims Co-relation : Impact in FY24

- FHO retention expected to impact by 3-4%

Overall Maximum impact on FHO renewals not to exceed 3-5%

Customer Engagement calendar

T+90 days

Assurance of the purchase made- KYC & How to claim

T>90 to T< 180 days

Wellness + VAS Services like Talk to Star, Telemedicine etc.

T>180 to T< 270 days

Cross Sell of PA/OPD & Rewards
Outcome ~ 7% upsell/cross-sell

T>270 to T< 365

Renewal reminders with focus on Advantages of renewal / early renewal and Renewal journey

- SMS/Whatsapp on festivals.
- SMS/Whatsapp/Emailer on birthday and anniversary
- SMS/Whatsapp/Emailer on product specific information
- IVR call for non-financial endorsements like change in contact details encouraging for Cross sell

Our channel partners – Opportunity with New EoM

PSU and Pvt Banks

- punjab national bank ...the name you can BANK upon !
- FEDERAL BANK YOUR PERFECT BANKING PARTNER
- SOUTH INDIAN Bank
- KVB Karur Vysya Bank Smart way to bank
- देना बैंक DENA BANK
- Bank of India
- UCO BANK (A Govt. of India Undertaking)
- बैंक ऑफ़ बड़ौदा Bank of Baroda
- विजया बैंक VIJAYA BANK A friend you can bank upon

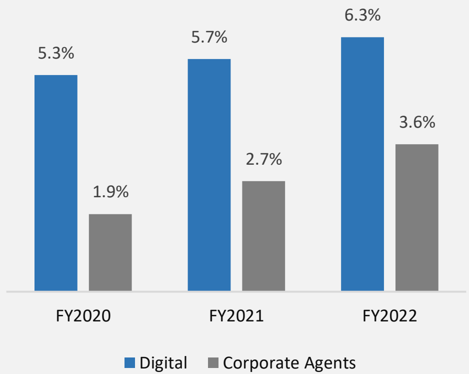
NBFC and Brokerages

- LIC HFL LIC HOUSING FINANCE LTD
- ICICI Securities
- SBICAP SBI Capital Markets
- TATA CAPITAL
- IIFL
- Edelweiss Ideas create, values protect

Leading Fintechs

- turtlemint
- policybazaar.com
- BSE EBIX
- PhonePe
- Paytm

Digital & Corporate agents contribution to GWP consistently increasing



Note: Corporate agents includes banks. Digital includes online brokers

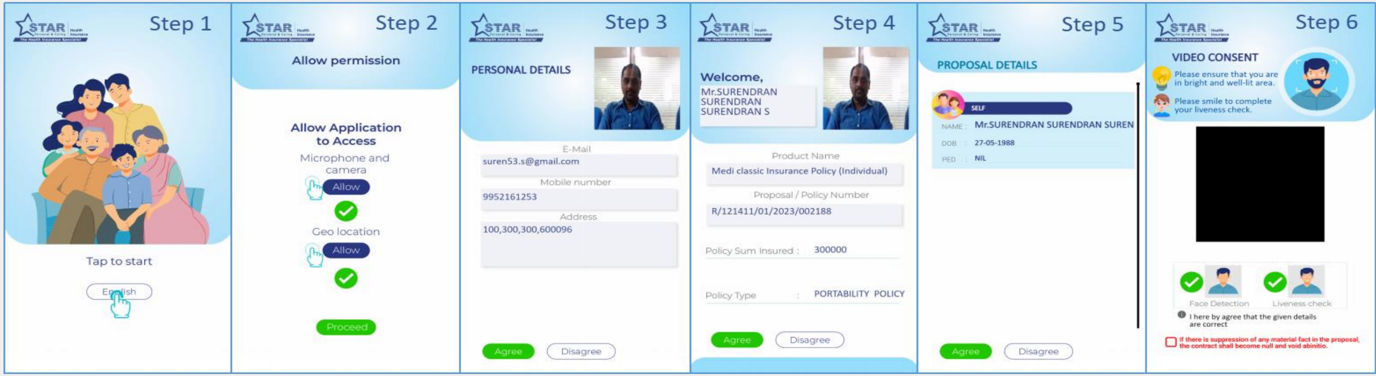
Underwriting Philosophy

- Become the most preferred insurer in the country – making Star Health synonymous with Health Insurance
- Introduce innovative products / covers to suit the evolving requirements of the various segments of the society
- Achieve Growth with quality and profitability through careful selection of risks- **Cherry picking**
- Charge only optimal and affordable price as approved by the IRDAI
- Provide appropriate Health, PA and Overseas Travel cover to the target segment with clarity and transparency

Underwriting Safeguards

- Agent's Confidentiality Report
- Document Management System (DMS)
- Proof of age for Proposals above 45 years
- Alert in Premia (If, Agents / SMs incurred claims ratio is adverse)
- Centralized Medical Underwriting portal
- Tele Verification Cell
- Zonal Underwriting Audit Cell -100% audit of fresh cases
- Surprise audit by Corporate UW cell
- PA proposals above Rs 3 crs SI are underwritten post Vigilance department report
- System based Approval authority matrix for prudent underwriting of Health policies

Tele-verification - Automation



Centralized Medical Underwriting Department - CMU

- Medical underwriting is fully Centralized in Head office and process PAN India proposals
- Team of 67 doctors, Supported by Super Specialist doctors panel
- Team of Executives and Paramedics for supporting UW team
- All Fresh Proposals with PED and / or adverse Medical History will be underwritten by our CMU Team through lab portal
- All Migration or Enhancement of sum insured during renewal with PED and / or Claim will be underwritten by our CMU team

Regulatory Actuarial Work

- **Product Pricing**
  - New product pricing
  - Repricing of existing products
  - Experience Analysis
- **Valuation of liabilities**
  - Estimation of Incurred But Not Reported (IBNR) reserve
  - Estimation of Premium Deficiency Reserve (PDR) estimation
- **Analytics & Management feedback**

Product Pricing

- **Products –** Designed based on the market needs and evolving trends
- **New product pricing** – Internal data, Reinsurer data, Industry data and inputs from medical professionals
- **Repricing of existing products** – product’s current experience and projected future experience
- **Regular experience analysis** – Actual vs Expected analysis and feedback to Management

Actuarial Analytics

- Product sales and ICR trend analysis
- Asset-Liability – Duration analysis
- Business projections for the Company
- CAT exposure analysis
- Expense ratio analysis
- Others like Capital Requirement analysis, Solvency Projection etc.

Strong domain expertise - Investment in Talent Capital

Employee Dashboard

14,034
Employee base

27%
Women employee base

38.2
Average age

88.1%
Retention rate

Strong organizational culture

- Believes in a culture of empathy, resulting in a recall around 'family values'
- Drawn employees from different ethnic backgrounds, enhancing a diversity of perspectives
- Focus on training-led employee development

Talent Development

- Focus remains on developing of key talent, creating a succession plan across levels
- Competence Framework extended from the organizational to the functional to the role level
- Training institutionalized under a 110-member Star Insurance Academy

Knowledge strength

- Experienced 'Leadership Team' with strong Domain knowledge repository in the form of its think tank

Technology enablement

- Invested in HR Tech and Digital Transformation for employee life cycle management, automation of HR processes

Talent productivity

- Sharp increase in revenues per employee: from INR 53 Lakh in 2019-20 to 82 Lakh in 2021- 22

Recruiter of specialized talent

- Talent profile comprised medically qualified and trained doctors who facilitate insurance product development
- They are specialized in understanding of medical underwriting, claims management with hospitals, fraud detection cum mitigation and grievance handling

Our Strategy

Large scale Technology transformation to reduce cost and increase customer delight

Leveraging leading position

Deepening penetration in rural areas

Offering Innovative & Customized Products

Expanding use of alternate distribution channels

Strengthening agency distribution

Robust and efficient claims management

THANK YOU !

Claims Capabilities-Our Strengths

Wednesday 29th March 2023

STAR Health Insurance
Personal & Caring
The Health Insurance Specialist

FY 23

Our Strengths

- Over **8.8 Million** Claims handled since inception - In-house
- **37037 crores** Paid since Inception
- **300 +** Medically Qualified resources for claims

- 3 - 4 claims approved every minute
- **13.3 lac** Claims paid in the last 11 months
- **6869** Crores paid in the last 11 Months

Customer Care

- Proactive hand holding-Intimation to discharge
- **20,700** transactions Per Day
- Automation of request for Policy documents

Empanelment Diversified

- **14,808** Network Hospitals
- **10,491** Agreed Network Hospitals
- **712** Valuable Service Providers
- **7** Home care Service Providers
- End to End Online empanelment ensuring transparency-**6000 +**

Loss Minimization

- First to implement **Hospital Scoring**
- **1671** Hospitals Actioned,**1711** cautioned,**452** Flagged
- **436 Error Proven** Channel Identified

Technology

- Auto allocation of Claims - Adjudicators
- Auto Adjudication being scaled up
- Auto Approval TAT **<10 Milliseconds**

Telemedicine

Talk to Star
From Illness to Wellness

- **> 8.5 Lac** people benefitted through our Free Tele-Consultation Facility
- Fever Help line | COVID Help line
- Electronic Second Opinion

Process Upgradation

- Paperless DMS
- Claims Settlement based on soft copies
- Colour coding of Loss prone Agent / SM
- Area Specific Processing
- Specialty wise processing

Claims Initiatives | Wider Coverage | Innovative Products

STAR Health Insurance
Personal & Caring
The Health Insurance Specialist

Claims Initiatives For New Products

- **Cancer Care** — Cover for people diagnosed & recovered from Cancer, Lump sum benefit, Indemnity cover, Hospice care
- **Diabetic Safe** — Day 1 Cover for Diabetes
- **Cardiac Care** — Cover for people who have undergone PTCA | CABG
- **Special Care** — Coverage for children with Autism & Special needs
- **Women's Care** — Coverage for Antenatal Care, Delivery, In Utero fetal surgeries, Infertility, Day 1 cover for New born, Vaccination, Lump sum for cancer, PHC
- **Assure** — Home care treatment, Ayush Treatment, Modern Treatments, Delivery Expenses, Assisted Reproduction Treatment, In Utero Fetal Surgery, New Born Cover, Rehabilitation & Pain management
- **Premier** — Coverage up to any age, Home care treatment, Rehab and Pain management, Hospice care

Claims Delivery

Geography based

- 3 Commands
- 12 Divisions

More than 300

- Medical Professionals Specialized in various Disciplines

Battery of

- Specialist doctors
- Investigators

Claims coordinators

- ZOCA
- ZCC

Coordination with Hospitals

- CFM
- HRM
- FVO

Our Enablers, Facilitators & Accelerators

Pricing with Hospitals

- ANH
- Mini SOC
- Discounts

Empanelment

- Transparent & Online
- 14,808 NWH
- 10,491 ANH
- 712 VSP
- 7 HHC

Fraud Mitigation

- SAS Platform
- DTI

Disciplinary Action

- Hospitals - 3834
- Channel- 436
- Employees -11

Telemedicine | Wellness

- > 8.5 Lac benefitted
- Fever / COVID Help line
- CMP
- Electronic Second Opinion

Verticals

CHAIR | Fraud Mitigation

Channel wise, Hospital wise, Analyze, Investigate & Report

EPPM | BPC | SEEDS

EPPM : Empanelment, Provider & Pricing Management
BPC : Best Pricing Committee
SEEDS : Star Empanelment and Engagement of Doctors and Specialists

CMU

Centralized Medical Underwriting

Grievance

RRC

Reward Recognition Cell

Claims

Tele-Medicine | Wellness

Training

IT & Digitization

CFM | Vigilance | Audit | DAC

CSC | CDC

CSC : Customer Satisfaction Cell
CDC : Customer Delight Centre

Claim Intimation Process

Claims Intimation

- STAR Provider Portal for Intimation/ submission
- Toll-Free number 18004255522
- mail Support@ starhealth.in
- Customer Care 24x7

Omni Channel – Intimation of Claims

- STAR Health Website
- Twinkle Chatbot
- 24 * 7 Helpline
- Agent's STAR Atom 2.0 Beta Portal | App | Customer Portal
- STAR Power APP
- What's APP 9597652225

Cashless Claim Processing

STAR Personal & Caring Health Insurance
The Health Insurance Specialist

Documents received from the Hospital

- Documents received from Hospital through Portal/ Email/ star fax
- Verifying Documents
- Provide Policy /Portability information to Medical Team
- Move to Processing

Document Processing

- Imports Data from Documents into system(Galaxy)
- Capturing ICD
- Request to Hospital for additional documents where needed
- Pre authorization decision taken by Medical team
- Initial decision communicated to hospital

Medical Processing

- Enhancement documents received
- Final bill calculation done by FLP
- Medical Verification of Claim
- Enhancement decision taken by medical team
- Final Approval communicated to hospital
- Reasons for deductions provided

Communication and Settlement to Hospital

- Customer satisfaction team communicates the reason for deductions and rejections to customer
- Hospital settlement done by FA team, once documents received from hospital through SPP

Reimbursement Claim Processing

Receipt of Documents (ROD)

- Documents Received
- Acknowledgment Created
- ROD-Receipt of Documents

Medical Processing

- Medical Verification of Claim
- Capturing ICD
- If needed Field visit or VerIfication is assigned
- Query to Customers wherever needed
- Medical Team decision taken

Bill Processing

- Medical Team inputs/ decision to Billing team- highlighting areas of Non-Payables
- Billing calculated based on the inputs from medical team
- Forwarded to FA team

Financial Processing

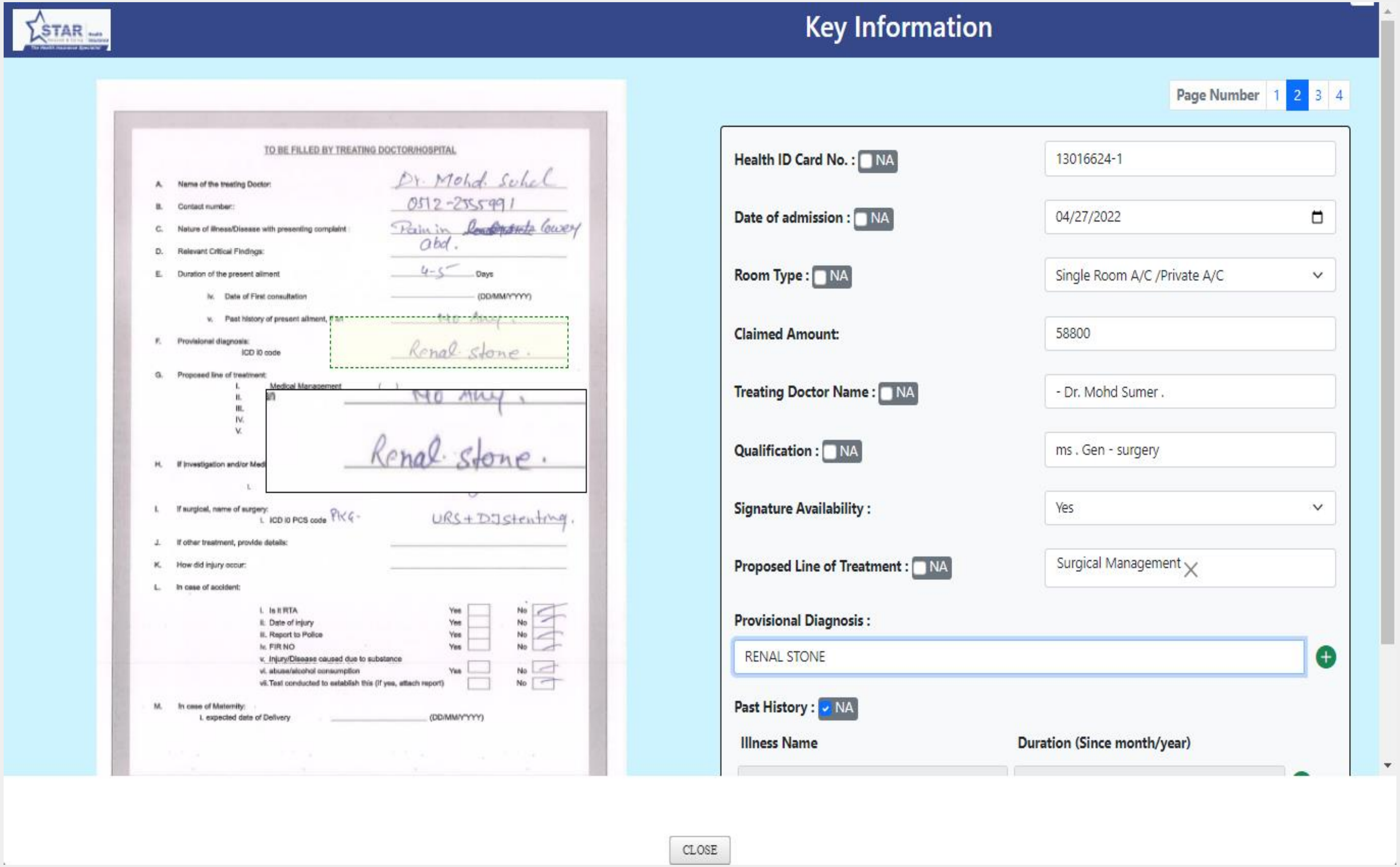
- Financial Approval of the Claim
- Claim Settlement Document Created
- Forwarded to Payment team
- NEFT Transfer

Treatment in Network Hospital

Cashless Pan India TAT- 90% <2 hours
Hub and Spoke Model

- Claims Processed by a dedicated team of Doctors and specialists
- Turn around Time (TAT)
- Preauthorization form must be Complete in all respects
- Complete medical history of the insured, whether or not related to present ailment needs to be provided by the Hospital

Pre Authorization – Digitization



- Health ID Card No
- Date of admission
- Room Type
- Claimed Amount
- Signature Availability
- Proposed Line of Treatment
- Provisional diagnosis
- Past History
- Treating Doctor Name
- Qualification

Why Auto adjudication?

- Rise in Cashless claims
- Reduce Claim Processing time from minutes to seconds
- Scale up without Manpower limitations
- Move from People to Process/System driven minimise Errors
- Enhance Customer experience

Preauthorisation Auto Mode

- Hospital enters key data points in the Adjudication Portal
- Approval where rules are met within milliseconds
- Generation of Communication letter from Core IT Platform to the Hospital

Out of Scope & Enhancement

- Hospital enters key data points in the Adjudication Portal
- Manual Adjudication by the doctors
- Generation of letter to the Hospital

Auto Adjudication Progress

- 2800 + Hospitals onboarded into Adjudicated Portal
- 25% of the onboarded volumes received through portal are Auto Adjudicated
- Average Time taken per Pre auth is less than 10 milliseconds

Checks and Counter checks

Pricing Audit

- Existing Pricing arrangement with Hospitals
- Healthy dialogue
- Pricing Committee

Claims | Hospital Audit

- Expert Panel of doctors
- Billing Parameters across various line items, ALOS, Average Paid, Mortality & Morbidity studied
- CHAIR

Verification

- System based Fraud Alerts
- Field Visit/Tele-verification
- Claim Investigation
- Customer Relations Cell

Internal Rating

- Recognising Hospitals who are working towards IPSG
- Hospital Score-Customised NW | NNW
- Net Promoter Score

CHAIR (Channel wise , Hospital wise - Analyse, Investigate and Report)

All Referrals –One Point
(Hospitals & Channel)

Triage (triage.chair@starhealth.in)

Analytics

BPC & EPPM

VC & Follow up

Communication to the Hospital & Action

Proven Channel/Employee Nexus Actioned

Identify the Channel -Source of Fraud

Track the Hospital linked to the Channel

Enable System Alerts/Arrest Fraudulent Trends

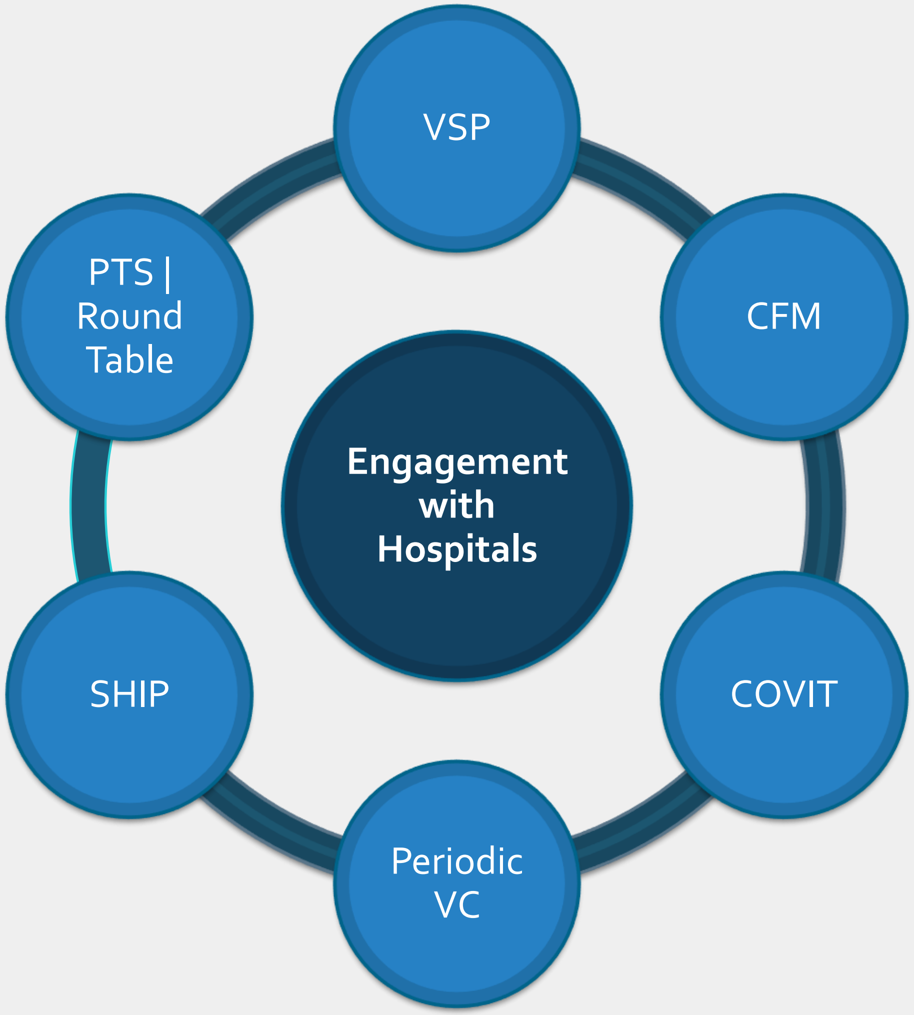
Alert & Focussed Training given to the Processing Personnel

Activate Vigilance where needed to establish the Fraud

Take corrective action against erring Hospital and Channel

Outcome : Loss Minimization

Engagement With Hospitals To Promote Topline and Protect Bottom line



- **VSP** Valuable Service Provider (712 Hospitals)
- **PTS** Progress Through Synergy (87 Sessions)
- **CFM** Claims Facilitation Managers (200)
- **COVIT** Centralized Online Verification of Infrastructure team (6000+ IVs Completed)
- **SHIP** Star Helpline for Insurance Service Providers-Empanelment Support and Pricing Negotiations (7305-851-272 ,7305-859-848)
- **VC** Periodic Video Conferencing with Hospitals (940)

Progress Through Synergy-Provider Engagement Platform

Pune

Mumbai

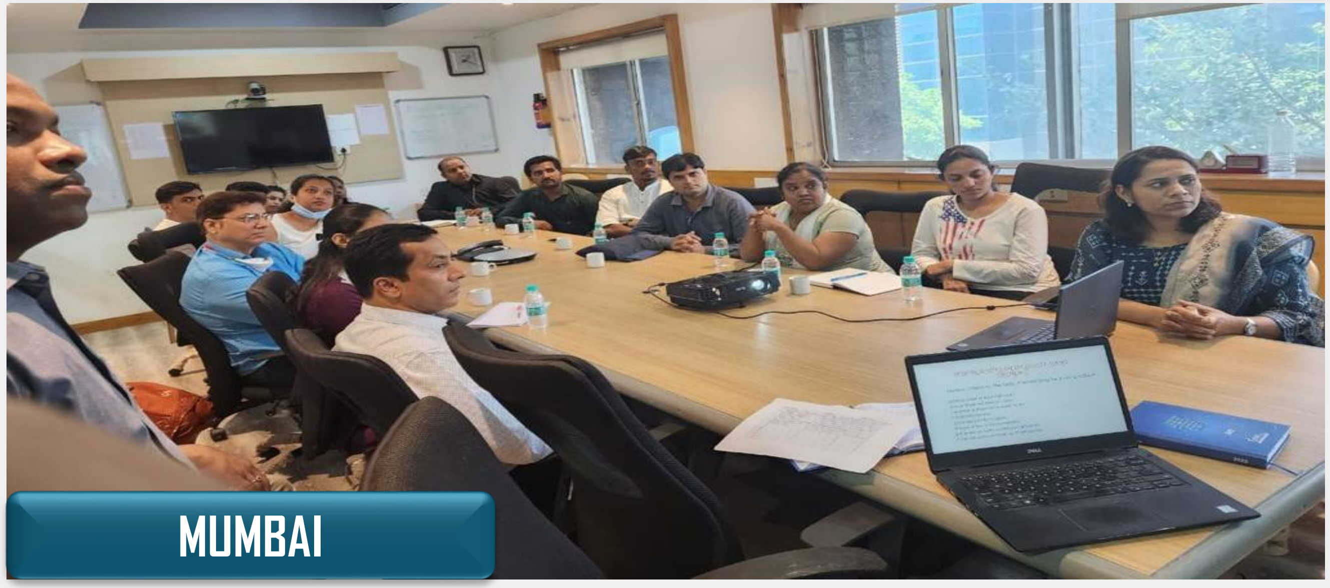
Delhi

Bangalore

Hospital Front Desk Training

DELHI

PUNE



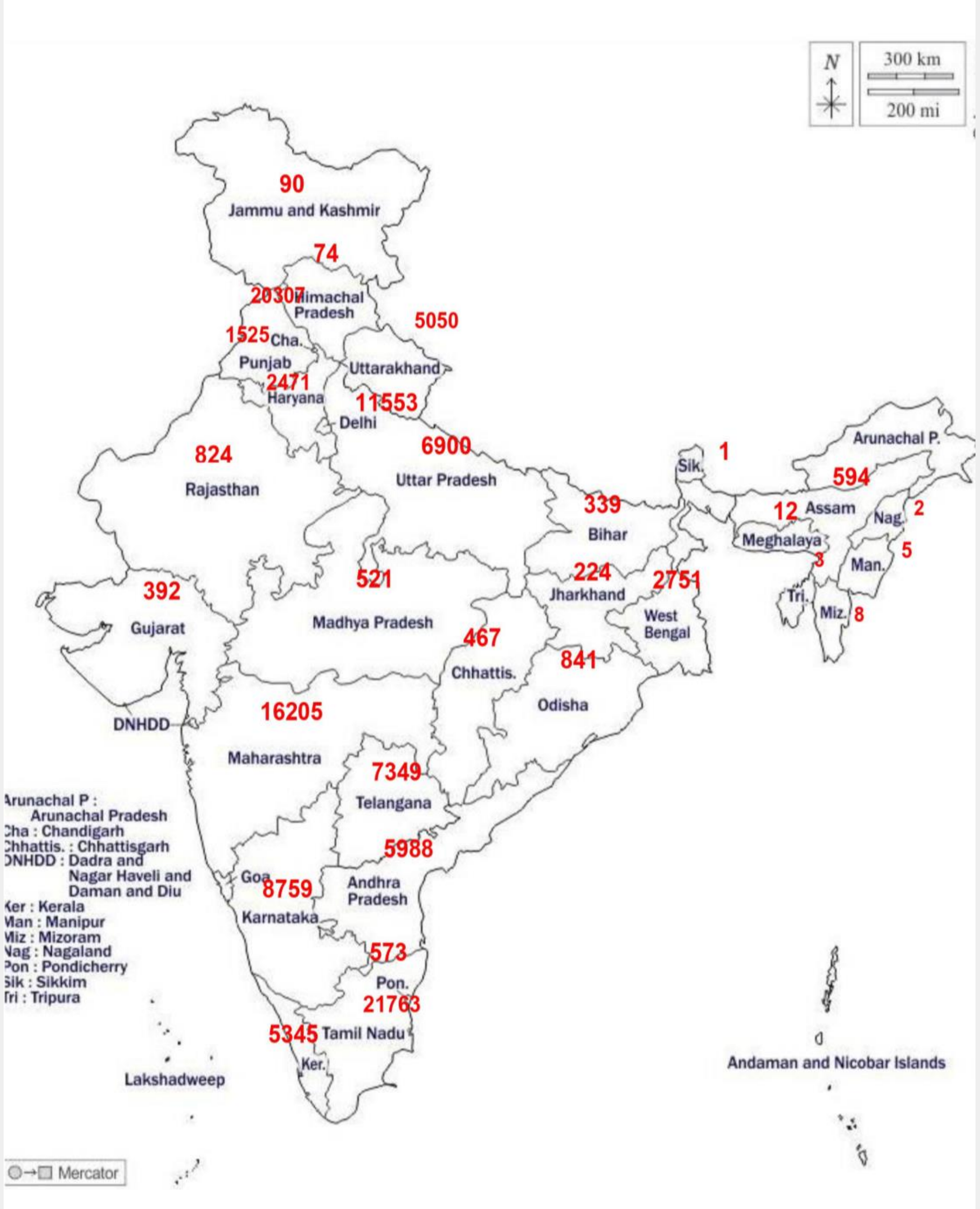
MUMBAI

OPD-SEEDS

Total No. Of Doctors : 1,05,748

- **To create a Network by Empanelling individual General Practioners, Specialist Consultants and Individual clinics to provide OPD service, Diagnostics and E-Pharmacy as CASHLESS to Star Customers**

- **As on Feb 2023 Star Health has empanelled 1,05,748 Doctors**



STAR Health Insurance
Personal & Caring
The Health Insurance Specialist

Preventive Health Check Facility

- PHC benefit Can be availed at Existing Network Hospitals and **2518** Diagnostic centers
- PHC cashless Benefit can be availed at selected Walk-in Diagnostic center

➢ Major Lab Chains

- ✓ Lal Path
- ✓ Metropolis
- ✓ Thyrocare
- ✓ Healthians
- ✓ Neuberg
- ✓ I2H
- ✓ Safeguard

Telemedicine Service Highlights

STAR Personal & Caring Health Insurance
The Health Insurance Specialist

Primary Care + Specialists
Consultations offered

6 Channels
7676905905, Direct, App (Audio + Video), Chat, Appointment

Post discharge Advice for Star Policy Holders

Exclusive Channel initiated for Employee Consultation

Providing Specialist Consultation for Star Arogya Digi Seva

- Launched 14/02/2020-USP of STAR
- 8.5 lakhs+ Total consultations as of now
- 80,000+ Specialist consultations
- 1000+ customers treated under Home Quarantine during Pandemic
- Recognized by the Tamil Nadu as a COVID-19 Telemedicine unit
- Second Opinion prevents unnecessary Hospitalisation
- Accordance with HIPAA guidelines
- Wellness-Condition Management Program for identified high risk customers, HRA for employees well being (up to 1000), Current Focus on Mental wellbeing and Work life balance for employees and select Customers & Screening of Employees for Cancer

Talk to Star
From Illness to Wellness
7676-905-905
8 AM to 10 PM on all days


STAR
Personal & Caring
Health Insurance
The Health Insurance Specialist
Thank You