STAR Health Insurance

STAR flexi
SHAHLIA27050V022627

Star OPD – Smart & Premier

Healthcare beyond hospitalisation

Star OPD — Smart & Premier helps cover your eligible outpatient medical expenses, so everyday care doesn't wait for a hospital admission. It makes your health insurance more useful all year round, not just in an emergency.

- Cashless OPD Benefits
- Flexible Wallet Options
- Less Out-of-pocket Spending



Your Cashless Health Benefits

The journey is fully digitised from finding a doctor to booking a slot, uploading a prescription, and ordering medicines, all in one place.

Health Benefits



In-clinic Consultations

In-clinic and video consultations with specialists near you



Vision Care

Order prescribed eyewear (online or in-store) through our empaneled partner or book a consultation with an ophthalmologist



Prescribed Pharmacy

Cashless pharmacy benefit matched to your prescription



Accidental OPD Wallet

Cover for OPD consultations and treatment following an accidental injury on reimbursement basis



Prescribed Diagnostics

Upload a prescription and get lab tests booked for you



One Shared Family Wallet

1. Your Master Wellness Benefit is a shared family wallet that can be used by everyone covered under your policy — Primary Member, Spouse, and other covered members.
2. The wallet pools the available balance across eligible health benefits. Each benefit has its own defined limit within the shared wallet.

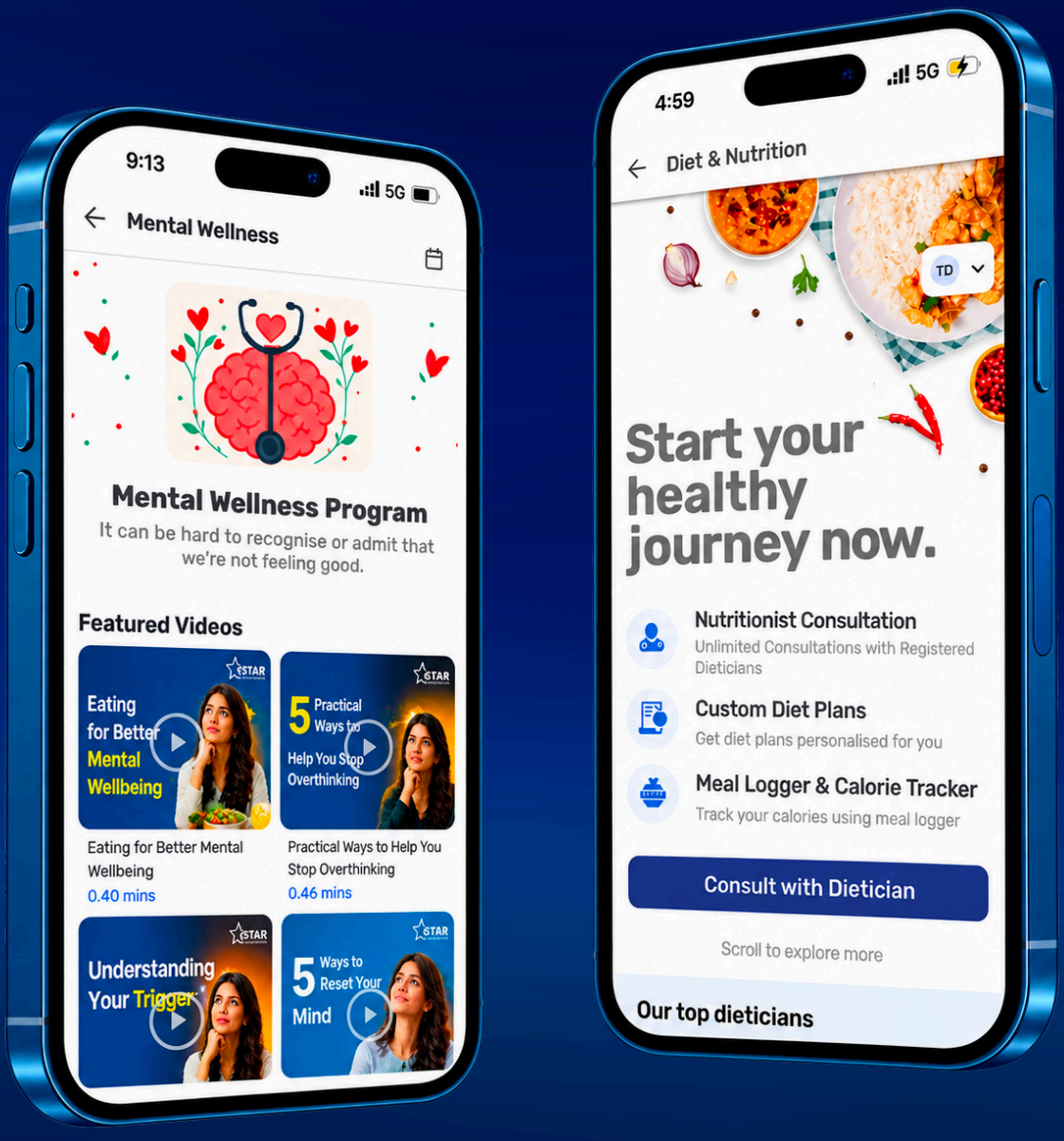
Wellness Benefits

Mental Wellbeing Program

Structured support for stress, sleep, and everyday mental health

Diet & Nutrition Session

Personalised guidance to help you build healthier daily habits

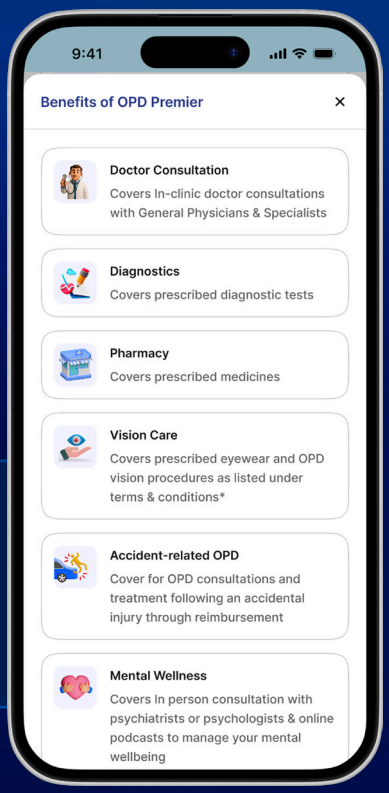


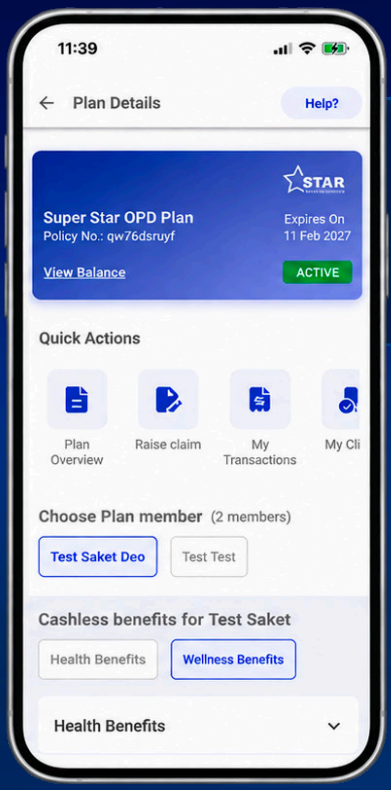
Your OPD cover starts here



Get Started –
Begin your journey here

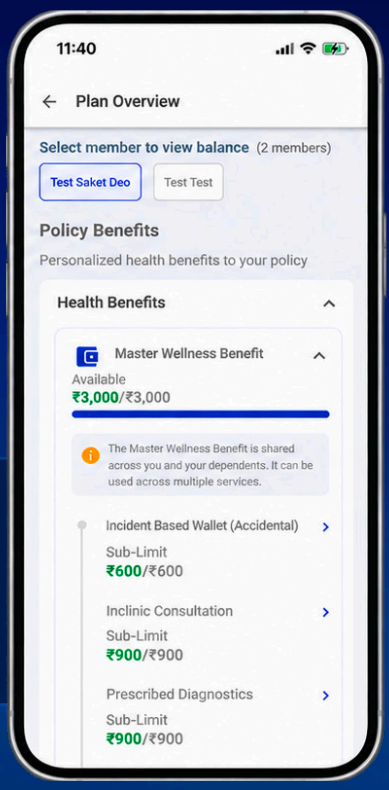
Benefits Overview –
All your benefits in one place





Plan Details –
Entry to Plan Overview

Benefits Summary –
Master Wellness Benefit wallet



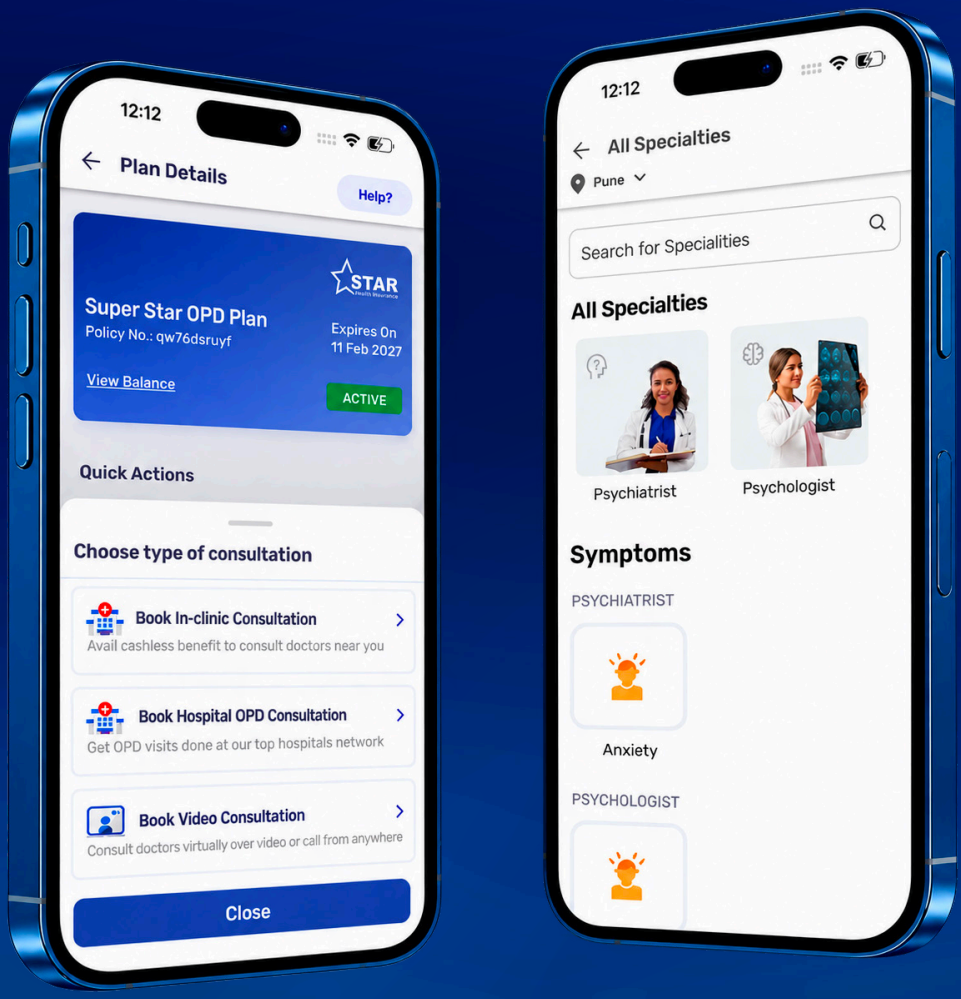


Benefits with value Vouchers

Two benefits work differently. Instead of a shared rupee-based wallet, these benefits provide a fixed number of vouchers or sessions:

Psychologist Consultation & Counselling Sessions: Covers one-on-one consultations with a psychologist, with up to 4 sessions available per policy year

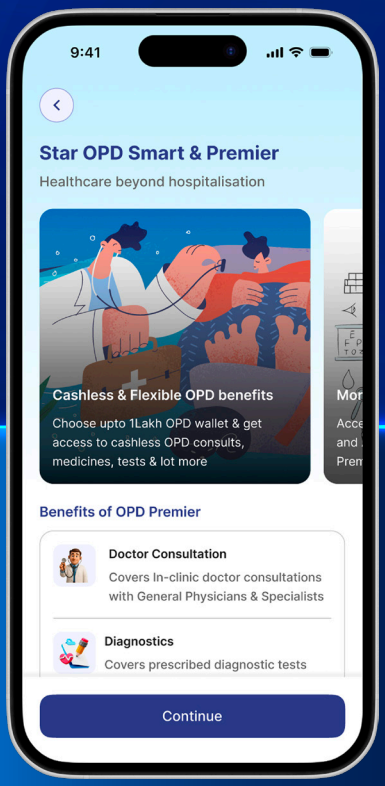
Dental Care: One dental voucher per adult per policy year covers your consultation, oral examination, and basic scaling, redeemed in-clinic.



STAR OPD – Smart & Premier

Healthcare beyond hospitalisation

Consult doctors, get tests done and get medicines delivered, all under your OPD plan. Handle the everyday healthcare expenses without the out-of-pocket worry.



Every visit, covered.

Consultations, tests and medicines, all cashless.

Scan to download

Get the STAR Health App

Stay connected to all your health benefits

Download on the App Store

GET IT ON Google Play

Consult freely. Claim easily. Stay COVERED.

Star Flexi (UIN: SHAHLIA27050V022627)

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 - 600 004. IRDAI Registration No.: 129. CIN No.: L66010TN2005PLC056649. Toll-Free Number -1800-425-2255/1800-102-4477. For more details on risk factors, terms and conditions, please read the prospectus carefully before concluding a sale. IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint. *T&C apply. Benefits may vary between Star OPD Smart and Star OPD Premier. Please refer to the respective policy document for coverage, limits and applicable terms. Insurance is the subject matter of solicitation | BRO / STAROPD / V.1 / 2026