Proactive Care

EVERYDAY HEALTH GUIDE 2026



Everyday support for Metabolic Health.
Your guide to the programme.

STAR Health Insurance

STAR flexi

SHAHLIA27050V022627

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Proactive Care in 60 seconds

A health rider for STAR Health members. Supervised by doctors, with **Doctor Consultations** and **Vital Scans. All in one app.**



4
Plans

1
App

Dedicated Health Coach

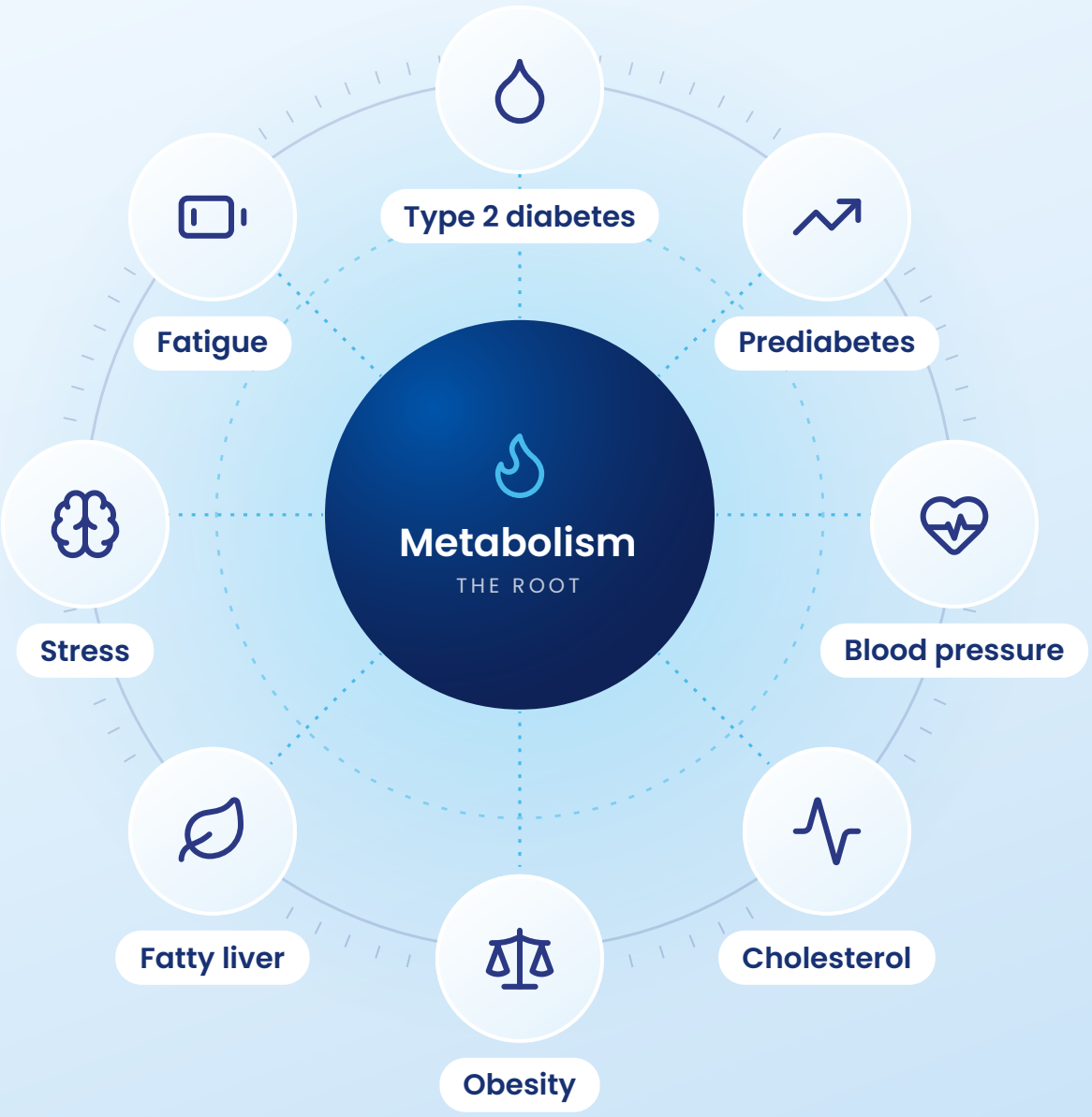
Doctor Consultations

Vital Scans

> Your policy is there for hospital care.
> Proactive Care is there for the everyday.

Many signs. One root.

Diabetes, prediabetes, BP, cholesterol, obesity, fatty liver, stress and **fatigue** often share one root: **metabolism.**



Support the root, and many signs can improve together.
Small daily steps add up.

Who can join

You can join if all four are true.

You have opted for Proactive Care

You are 18 or above

You have a smartphone, email and mobile number

You give consent at onboarding



What it is. What it isn't.

So you know exactly what to expect.

It is

- Everyday lifestyle support
- Supervised by doctors
- Built on your own data
- Cashless, in one app

It isn't

- A medical treatment
- A replacement for your doctor
- A guarantee of results
- An emergency service



It supports your daily habits, alongside your doctor.

Four plans. One simple choice.

Silver or **Gold**. 3 or 12 months.

SILVER
3 months

Doctor	2
Specialist	1
Psychologist sessions	1
Vital scans	Monthly
Blood diagnostics	–
Mental wellness assessments	1

GOLD
3 months

Doctor	3
Specialist	2
Psychologist sessions	2
Vital scans	Fortnightly
Blood diagnostics	1 test
Mental wellness assessments	2

SILVER
12 months

Doctor	6
Specialist	4
Psychologist sessions	4
Vital scans	Monthly
Blood diagnostics	1 test
Mental wellness assessments	4

GOLD
12 months

Doctor	12
Specialist	6
Psychologist sessions	6
Vital scans	Fortnightly
Blood diagnostics	2 tests
Mental wellness assessments	6

What's inside

Every plan comes with a full care team and one app.

EVERY PLAN



STARTS HERE

Personal Health Map

Built from check-ins, assessments and daily habits. It learns how your body responds, so every step is personal.

- Dedicated health coach
- Doctor consults
- Specialist consults
- Psychologist sessions
- Vital scans
- Mental health assessments
- Health & Metabolic Score
- Monthly webinars

GOLD ALSO INCLUDES

- More consultations
- More psychologist sessions
- Fortnightly scans
- More blood diagnostics

Which plan suits you?

Two quick questions to help you choose.

1 Want more consultations and check-ins?

- Yes → Gold
- No → Silver

2 Ready for a full year of support?

- Yes → 12 months
- Not yet → 3 months



Not sure yet? Start with 3 months. See how it fits into your routine.

Not included

Good to know before you start.

- Hospital and emergency care
- Medicines and devices
- In-person visits
- Tests beyond the plan
- Other treatment programmes
- In-app store purchases

Hospital care follows the base policy. Proactive Care adds everyday support on top.

The member journey

Eight stages. The last three run on 12-month plans.

1

DAY 0

Enrolment and digital activation

Welcome message, app download, registration and care team assigned

2

DAYS 1 TO 7

Metabolic discovery

Vital Scan, body metrics and a habits check. Blood test on eligible plans

3

WEEK 1

Personal Health Map

Learns how your body responds. First Health and Metabolic Scores

4

WEEKS 2 TO 4

Health care activation

A personal plan for food, activity, sleep and stress

5

MONTHS 2 TO 3

Behaviour transformation

Advice turns into habits, with coaching and check-ins

6

MONTHS 3 TO 6

Metabolic support

Works on inflammation, insulin sensitivity and organ health

7

MONTHS 6 TO 12

Continuous optimisation

Meals, sleep and activity keep getting refined

8

MONTH 12

End-of-term assessment

Repeat scans and tests. A report comparing Day 0 to Month 12

Getting started · All plans · 12-month plans only

The first week

What happens, and within how many days.

1 day
from purchase

Enrolment
You opt in through STAR Health

3 days
from details shared

Welcome call
Your care team calls. You download the app

3 days
from activation

Coach assigned
A senior nutritionist is matched with you

3 days
from activation

Blood diagnostics at home
Gold plans and **Silver** 12M

Day 3 to 6
or after reports

First doctor consult
Happens inside the app



Blood results reach the app within 2 days.

Four pillars, one plan

They work together, like pieces of one puzzle.

Nutrition

Food as support, not a diet

Activity

Short walks after meals

Sleep

Better sleep, steadier sugar

Mind

Check-ins and a psychologist

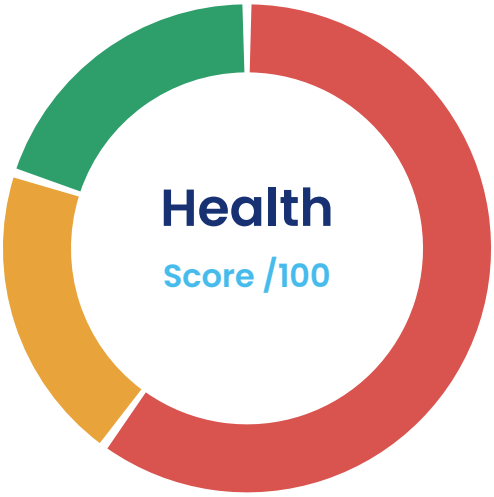
EVERY DAY

- Log meals
- Clear the to-do list
- Scan when due
- Quick check-in



Reading the scores

Watch the trend, not one week.



HOW THE 100 POINTS ADD UP

Heart vitals	20 pts
Stress resilience	20 pts
Breathing	10 pts
Body composition	15 pts
Metabolic pattern	25 pts
Symptoms, history	10 pts
Total Health Score	**100 pts**

80 to 100
Green
Keep going

60 to 79
Yellow
Fine-tune

Below 60
Red
More support

Metabolic Score every plan
A 0 to 100 view of metabolic health. Not a diagnosis.



Red means more support, not bad news.

The app in four taps

Set it up once. Then everything happens in one app.

FIRST

Download the “Twin Health” app and set it up

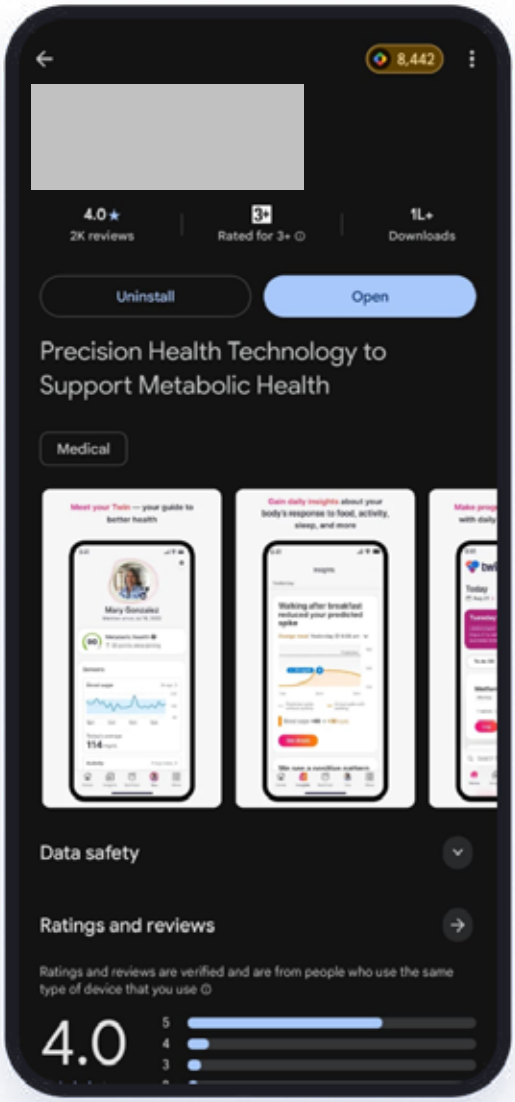
Use the link in your welcome message, register and give your consent.

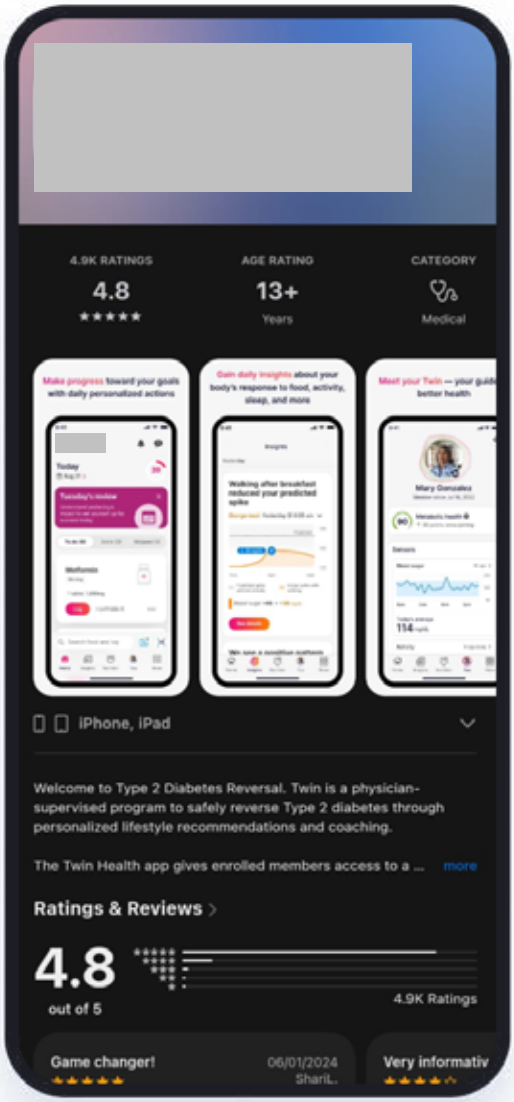
Android

Scan and download

iPhone

Scan and download





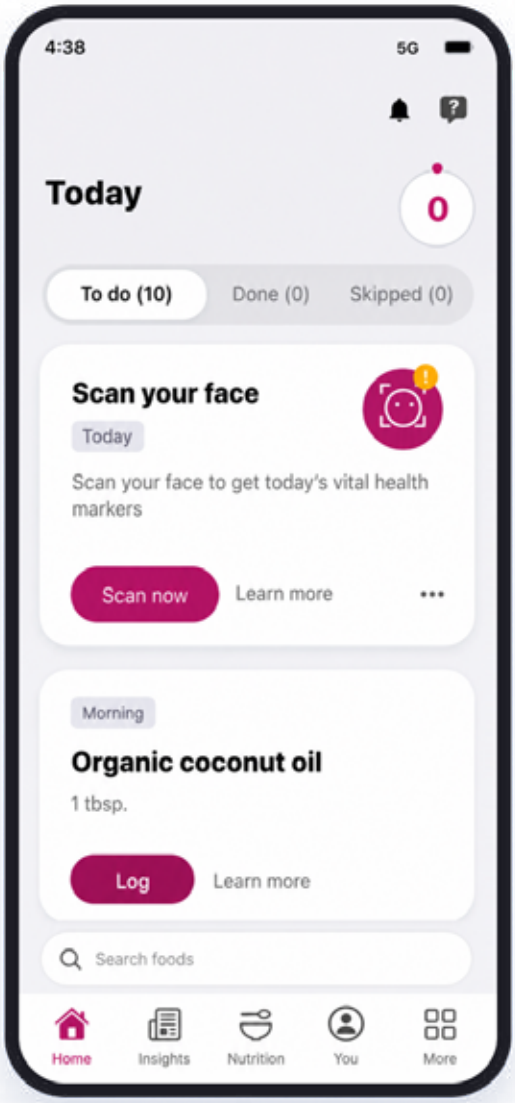
The app in four taps

Everything happens in one app.

STEP 01

Open Home

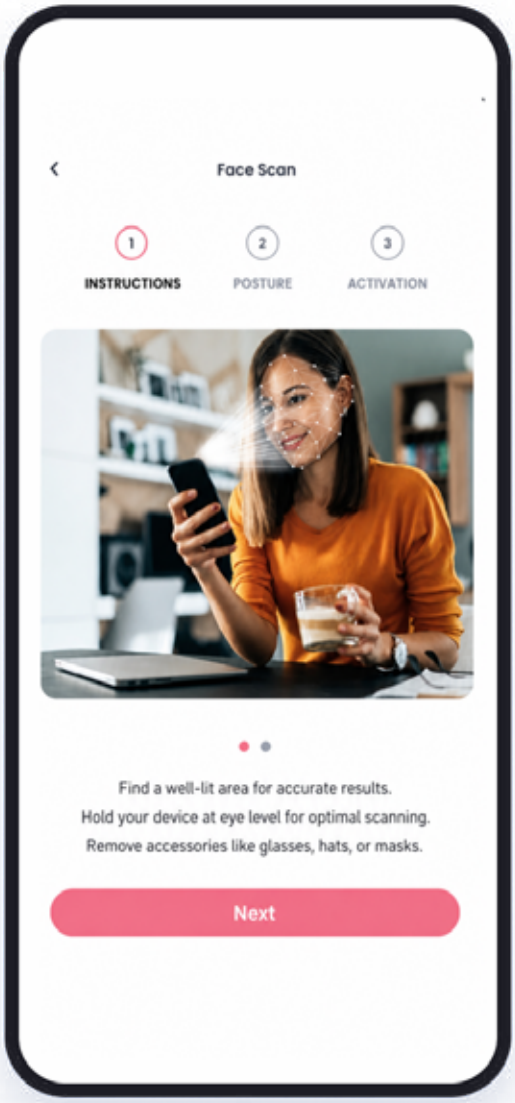
Today's to-do list



STEP 02

Run a vital scan

Under a minute, phone camera



Vital Scans give wellness estimates to help you track trends over time. Use them as a guide, and speak to your doctor about any health concern.

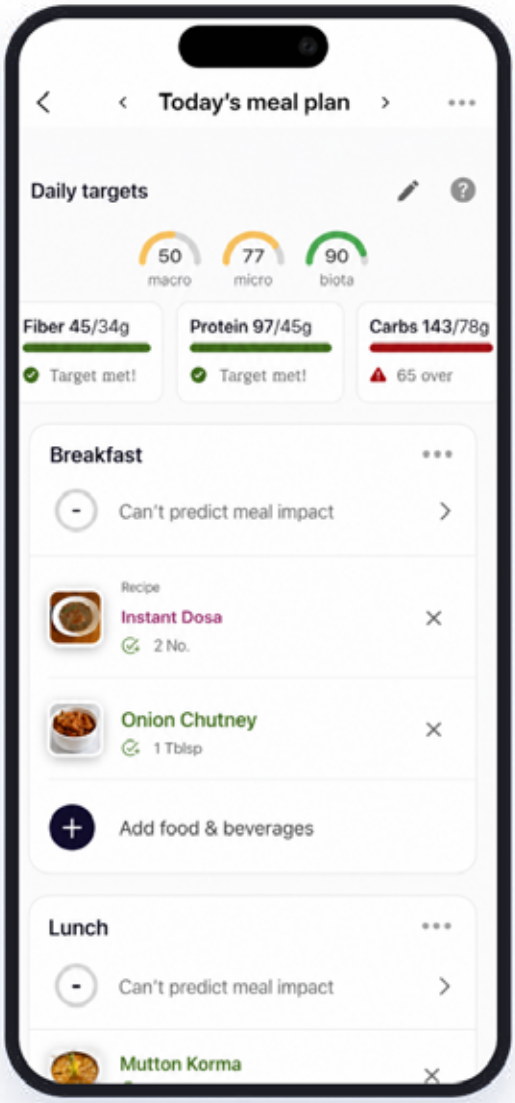
The app in four taps

Everything happens in one app.

STEP 03

Log one meal

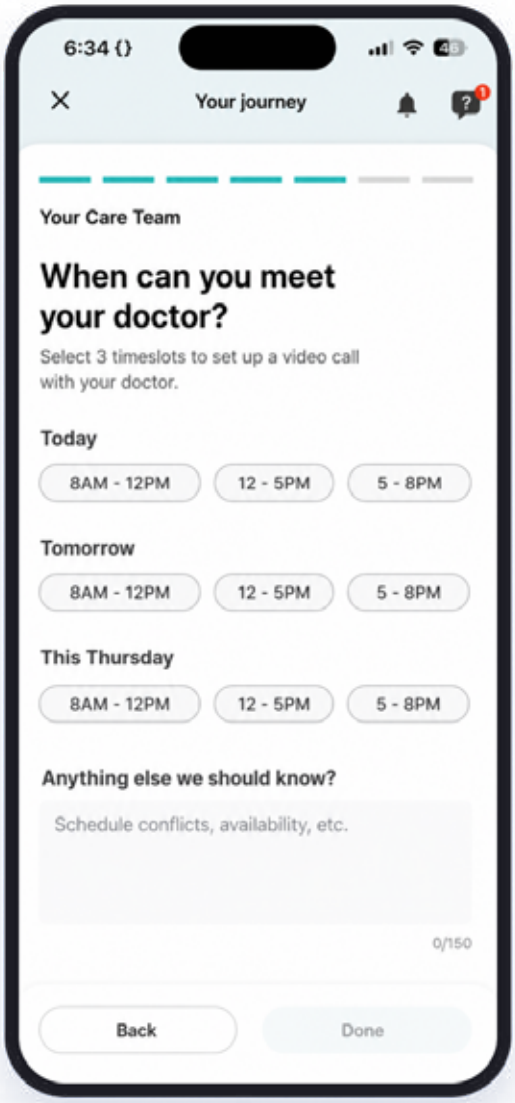
Targets update straight away



STEP 04

Book a doctor

Pick a slot, the call is in-app



FOOD COLOURS CHANGE AS YOUR HEALTH IMPROVES

Green enjoy freely **Orange** in moderation **Red** best avoided, for now

Who's on your side

A full care team, all reachable in the app.



The coach guides. The doctor supervises. Your own doctor stays in charge.

Need help? We're here.

Start with in-app support. Most things are solved there.

L1

Member support

App help, bookings and everyday questions

css.twinstar@twinhealth.com
+91 78455 02596

Reply **24 hrs**
Resolve **3 days**

L2

Care team escalation

If L1 hasn't solved it

caresupport.twinstar@twinhealth.com
+91 75500 68946

Reply **48 hrs**
Resolve **5 days**

L3

Senior support

Formal complaints and safety concerns.

Proactive Care team
ceo.twinstar@twinhealth.com
+91 75500 88946

Support Helpline
Toll-free: 1800-425-2255
wellness@starhealth.in

Reply **24 to 48 hrs**
Resolve **10 days**

→ Move up a level only if the one before hasn't solved it

Report symptoms in the app

A doctor responds. Severe in 1 hour. Moderate in 4. Mild in 24.

Not an emergency service

In an emergency, go to the nearest hospital.

Your benefits, at a glance

Everything each plan includes, in one place.

	SILVER 3 months	GOLD 3 months	SILVER 12 months	GOLD 12 months
Dedicated health coach Senior nutritionist. Daily for 10 days, then fortnightly	✓	✓	✓	✓
Doctor consultations Online	2	3	6	12
Specialist consultations Online, up to 3 specialisations	1	2	4	6
Psychologist sessions Online	1	2	4	6
Mental wellness assessments Short check-ins on mood and stress	1	2	4	6
Vital Scans Wellness estimates, phone camera	Monthly	Fortnightly	Monthly	Fortnightly
Blood diagnostics at home 37 parameters, NABL-accredited labs	–	1	1	2
Awareness webinars Cardiac, lifestyle, sleep apnoea	Monthly	Monthly	Monthly	Monthly
App and Personal Health Map With health dashboard and records	✓	✓	✓	✓
Metabolic Score A 0 to 100 view of metabolic health	✓	✓	✓	✓

One plan per term

Unused benefits lapse

Terms and conditions

The key terms and conditions of the Proactive Care rider.

a. An initial waiting period of 30 days shall apply from the first time of opting for this cover.*

b. The program is offered as a wellness benefit and does not form part of, vary or enhance the Sum Insured, scope of cover, terms or conditions of the Base Policy.

c. This cover is available only for Insured Person(s) aged 18 years or above.*

d. The program is available on a cashless basis only, through our empanelled digital therapeutics partner. No reimbursement, cash payment or alternative benefit shall be payable in lieu of any service, whether utilised or not.*

e. All services are delivered online / digitally, except blood-sample collection, which is offered at the Insured Person's home wherever serviceable.*

f. The numbers and frequencies stated in the above table are the maximum entitlements per program term per Insured Person. Any entitlement not utilised within the program term shall lapse on expiry and shall not be carried forward, refunded or substituted.*

g. Participation in, and any outcome of, the program shall have no bearing on the premium, renewal, no-claim bonus or any claim entitlement under the Base Policy.*

h. The services provided under this Program are provided via third - party Network Providers / Empanelled Service Providers.

i. We shall not hold any responsibility towards any loss or damage arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the Medical Practitioner / Healthcare professional.*

j. Choosing the services under this cover is purely at the customer's own discretion and risk.

k. The programme is not a substitute for medical advice or treatment. 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 Medical Practitioner.*

Your enrolment confirmation and the Member Consent Form and Privacy Notice in the app set out the full terms and prevail over this summary. Star Health and Allied Insurance Co. Ltd. | IRDAI Reg. No. 129 | CIN: L66010TN2005PLC056649 | www.starhealth.in

PROACTIVE CARE



Questions?

STAR Health Wellness Team

wellness@starhealth.in

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STAR Health Insurance

STAR flexi

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