



Senior Citizens Support Guidelines

Star Health and Allied Insurance Company Limited remains committed to ensuring fair treatment, accessibility, and protection of senior citizens through customer-centric products, dedicated service channels, awareness programs, and robust grievance redressal mechanisms. Various initiatives are continuously undertaken to address the unique needs and concerns of senior citizens and create awareness among them.

Products Offered for Senior Citizens

- Our **product portfolio** has been thoughtfully structured to ensure the continued availability of health insurance for senior and higher age groups.
- The Company has developed products specifically designed to cater to the needs of **Senior Citizens**.
- Expansion of flagship offerings by removing any upper entry age limit, enabling individuals in higher age brackets to purchase fresh health insurance policies.



Senior Citizens Red Carpet Health Insurance Policy
 SHAHLIP26041V082526

 Comprehensive coverage for your golden years

*T&C Apply




Senior Citizens Red Carpet Health Insurance Policy
 UIN: SHAHLIP25027V072425

 Comprehensive Coverage for Your Golden Years

 Coverage for persons aged between 60 and 75 years

Policy Highlights

- No Pre-acceptance Medical Screening
- Covers Pre-existing Diseases from the Second Year Onwards
- Sun Insured options up to 25 Lakhs on Individual and Flatter Basis
- Outpatient Consultations in Network Hospitals
- Co-payment of 20% is Applicable for All Claims




INDIA'S MOST TRUSTED

Staying Committed to India's Senior Citizens

STAR HEALTH COVERED 30L SENIOR CITIZENS

ENS ECONOMIC BUREAU @ Chennai Expressing his gratitude on World Senior Citizens Day, Anand Roy, chief executive officer and managing director, STAR Health and Allied Insurance, said, "World Senior Citizens Day is a reminder of the respect and care we owe our elderly. At Star Health Insurance, we believe health insurance for seniors should offer more than coverage. It should provide confidence, dignity and peace of mind. Our senior citizens' plans are created with that purpose in mind, to make healthcare in later years accessible and stress-free. We have shaped it by listening to what matters most to seniors: timely support, simplicity and trust."

The first dedicated policy for senior citizens named Senior Citizen Red Carpet Policy was launched in 2007. The company now offers various policies for senior citizens namely Star Senior Citizen Red Carpet, Star Health Assure, Star Health Super Star, Star Comprehensive Insurance and Star Family Health Optima.

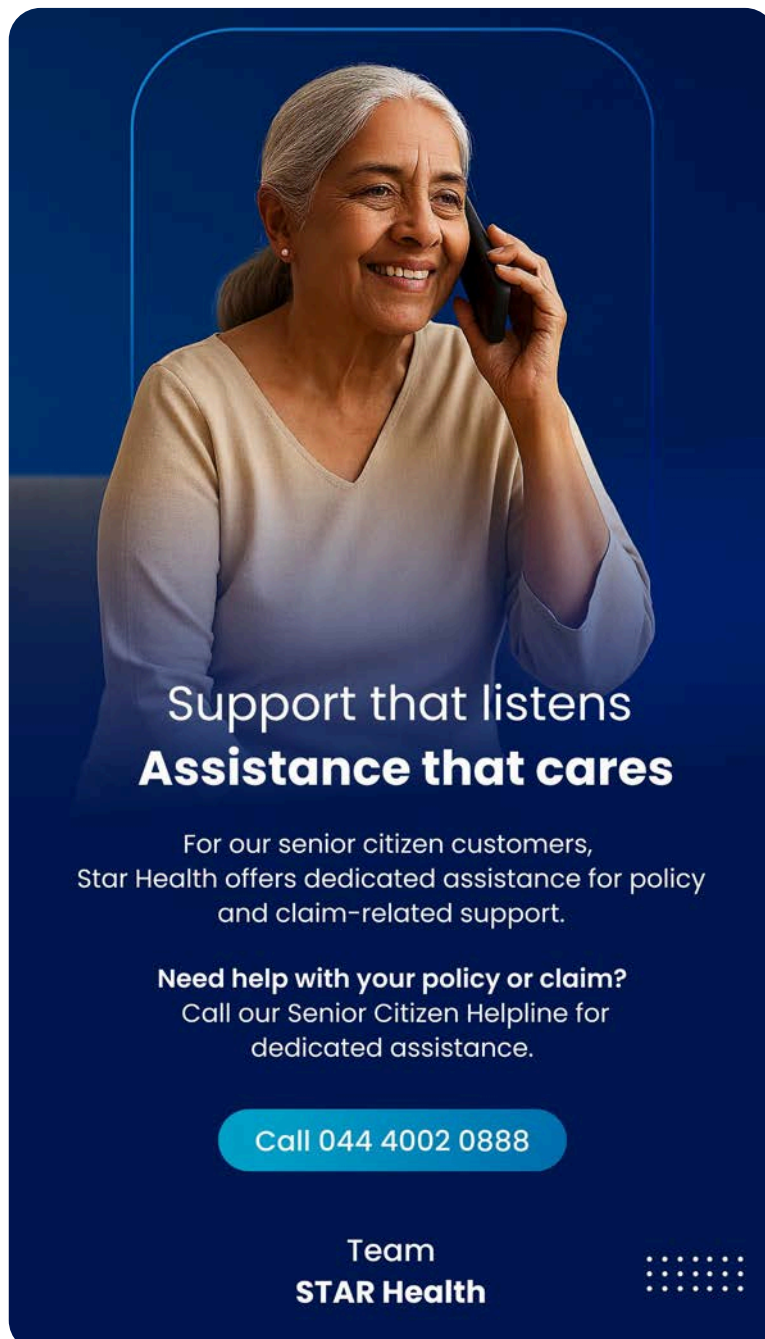
STAR Health and Allied Insurance Co Ltd. Registered Office: No. 1, New York Street, Adyar, Chennai 600 024. Corporate Office: No. 148, Anna Salai, Chennai 600 002. Contact: 044-22331100. Website: www.starhealth.com. *T&C Apply. 01/04/2025. SHLIP25027V072425

Dedicated Helpline and Customer Support

Dedicated customer support channels for senior citizens are prominently displayed on our website.

- Senior Citizen Helpline: **044 4002 0888**
- Senior Citizen Grievance: **044 6900 7500**

These numbers are available on the Star Health Website under **“Contact Us”** in the menu.




Support that listens
Assistance that cares

For our senior citizen customers,
Star Health offers dedicated assistance for policy
and claim-related support.

Need help with your policy or claim?
Call our Senior Citizen Helpline for
dedicated assistance.

Call 044 4002 0888

Team
STAR Health



Employee Awareness and Sensitization Initiatives

- Regular training programs on customer-centric service standards.
- Awareness sessions on senior citizen needs and vulnerabilities.
- Guidance on handling senior citizen grievances with empathy and priority.
- Training on regulatory requirements relating to senior citizen protection.
- Periodic communication and refresher sessions on customer service excellence.

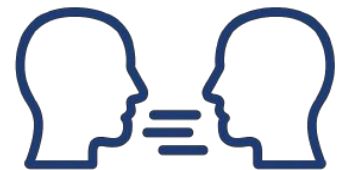
Active Listening

- Give them your full attention without interrupting.
- Allow them time to process questions and formulate their responses.



Clear and Respectful Communication

- Speak clearly in a calm, gentle tone.
- Avoid shouting; instead reduce background noise and face them directly so they can read lips or facial expressions.



Patience and Empathy

- Understand that physical or cognitive changes may slow their pace.
- Never rush them, and show compassion for any frustrations they may express.



Cultural Humility and Respect

- Be mindful of generational differences.
- Use formal titles (e.g., Mr. or Mrs.) unless invited to use their first name.



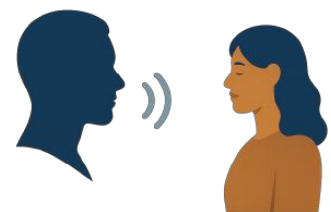
Preserve Autonomy

- Always ask before assisting with tasks (e.g., walking, sitting, or eating).
- Treat them as equal partners in decision-making regarding their own care.

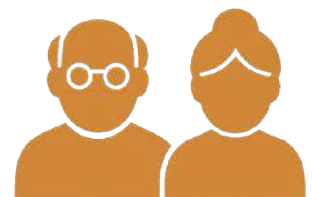


Non-Verbal Awareness

- Use warm, open body language.
- Gentle touches on the arm (if welcome) and maintaining eye contact can convey reassurance .

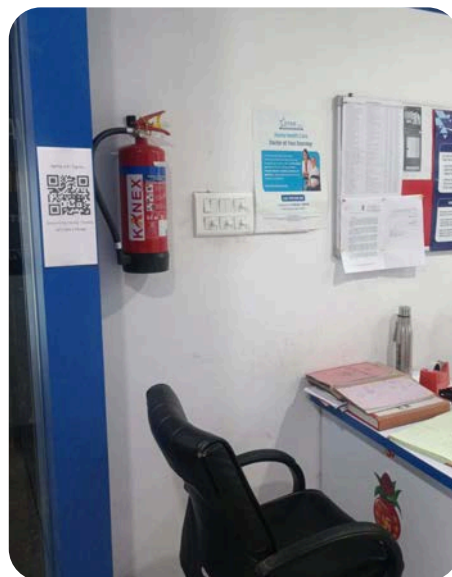


Respecting Your Elders Reflects the Values Within Us.



Facilities Provided at Our Offices

- Priority service counters.
- Comfortable seating arrangements.
- Simplified customer interaction processes.



Awareness of Grievance Redressal Mechanisms

- Display of grievance redressal contact details on the Company's website and customer communications.
- Inclusion of grievance procedures in policy documents.
- Multiple grievance registration channels including branch offices, customer care, email, and online portals.
- Information regarding grievance redressal avenues made available to policyholders in simplified process and language.

Awareness Initiatives

- Awareness initiatives to educate on security risks.
- Comprehensive guidelines published on our website.
- Undertaken pledge to service the senior citizen for employees – awareness created at offices.

Future Commitments

- Authored articles focusing on senior citizen issues.
- Social media updates to spread awareness.
- Doctor-led webinars and educational series via media and Arogya Seva Kendras.

Star Health remains committed to safeguarding the interests of senior citizens through dedicated products, accessible service channels, employee sensitization programs, robust grievance redressal mechanisms, and continuous awareness initiatives. These measures are aimed at enhancing customer protection, improving service experience, and promoting financial and digital safety among senior citizens.