STAR Health Insurance

STAR flexi
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OPD SMART & PREMIER

User Manual

Manage Everyday Healthcare with Star OPD

A smarter way to access eligible outpatient medical services, making routine healthcare more convenient and affordable.

Cashless OPD Benefits

Flexible Wallet Options

Less Out-of-pocket Spending

Health Benefits

Enjoy access to a range of wellness and outpatient healthcare services designed to support your everyday health needs.



In-clinic Consultations

Connect with experienced medical specialists through in-clinic visits or video consultations, based on your preference and convenience.



Vision Care

Take better care of your eye health with access to vision care services through our empaneled partner network. Book consultations with qualified ophthalmologists or order prescribed eyewear online or at participating stores, making vision care more accessible and convenient.



Prescribed Pharmacy

Get access to prescribed medicines through a cashless pharmacy benefit designed to make healthcare more convenient. Simply upload your prescription or search for and add medicines directly through the platform to enjoy a seamless ordering experience.



Accidental OPD Wallet

Receive financial support for eligible outpatient medical expenses arising from accidental injuries. This benefit helps cover consultations, diagnostic tests, medications, and treatments related to accidental injuries on a reimbursement basis, providing added peace of mind when unexpected situations occur.



Prescribed Diagnostics

Book diagnostic tests with ease by uploading a valid medical prescription. Once your prescription is submitted, eligible lab tests can be scheduled seamlessly, helping you access essential diagnostic services without hassle.



One Shared Family Wallet

1. Your Master Wellness Benefit functions as a shared family wallet, allowing all covered members under the policy—including the Primary Member, Spouse, and other insured family members to access eligible wellness benefits from a common pool.
2. The wallet is designed to maximize flexibility by pooling the available balance across covered wellness services. Each benefit category operates within its own specified limit, enabling family members to conveniently utilise healthcare services based on their individual needs while making the most of the overall wellness allocation.

Wellness Benefits

Support your overall wellbeing with services designed to help you lead a healthier and more balanced lifestyle.



Mental Wellbeing Program

Prioritise your emotional and mental wellness with structured support designed to help you navigate everyday challenges. Whether you're looking to manage stress, improve sleep quality, build resilience, or maintain overall mental wellbeing, this program offers access to professional guidance tailored to your needs.



Diet & Nutrition Session

Make informed choices about your health with personalised diet and nutrition guidance from qualified experts tailored to your lifestyle, dietary preferences, and wellness goals.

Benefits with Value Vouchers

Enjoy access to select wellness services through dedicated vouchers and sessions, giving you convenient access to specialised care without utilising your shared wellness wallet.



Psychologist Consultation & Counselling Sessions

Access professional mental health support related to stress, anxiety, emotional wellbeing and personal challenges through one-on-one consultations with qualified psychologists. Eligible members can avail up to 4 counselling sessions per policy year.



Dental Care

Maintain your oral health with a dedicated dental care benefit available through a value voucher. Each eligible adult covered under the policy can avail one dental voucher per policy year, which includes an in-clinic consultation, oral examination, and basic scaling.

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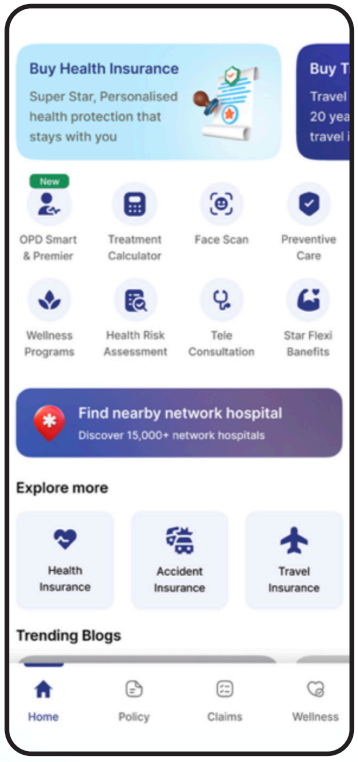
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4. How to Redeem a Dental Voucher
5. How to Access Prescribed Diagnostics
6. How to Upload a Prescription for Pharmacy Benefits
7. How to Book a Diet & Nutrition Session

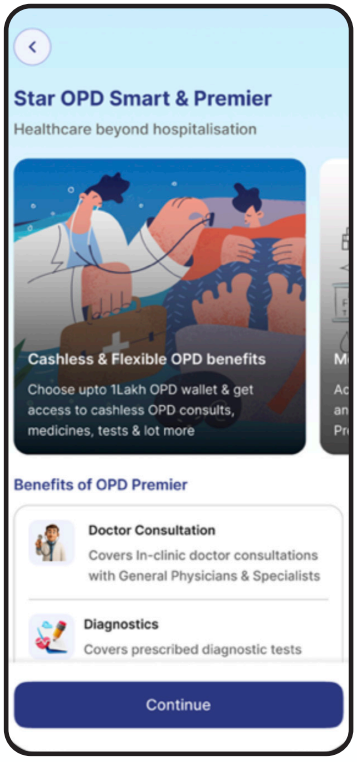
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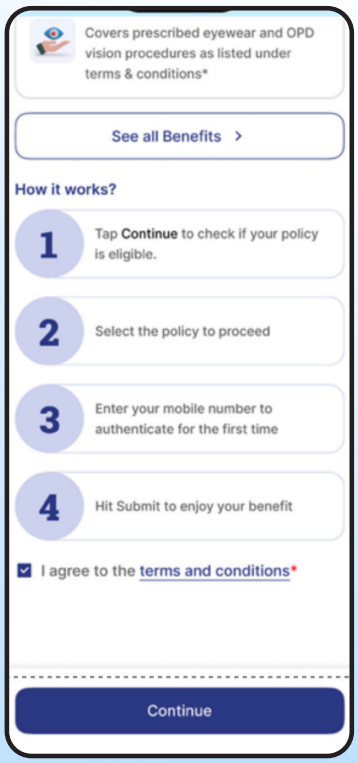
1. How to Get Started



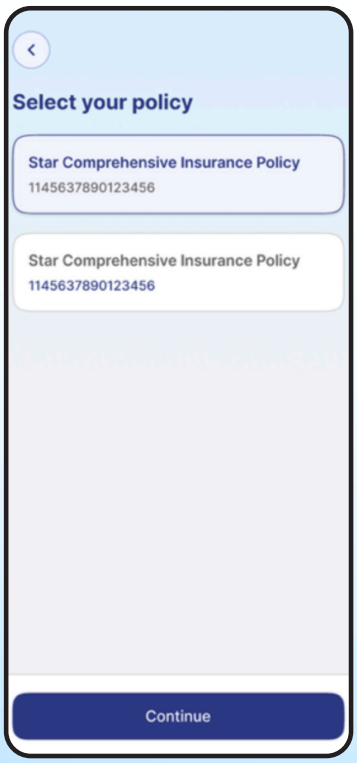
Step 01: Tap on OPD Smart & Premier



Step 02: Review the benefits and scroll down for more

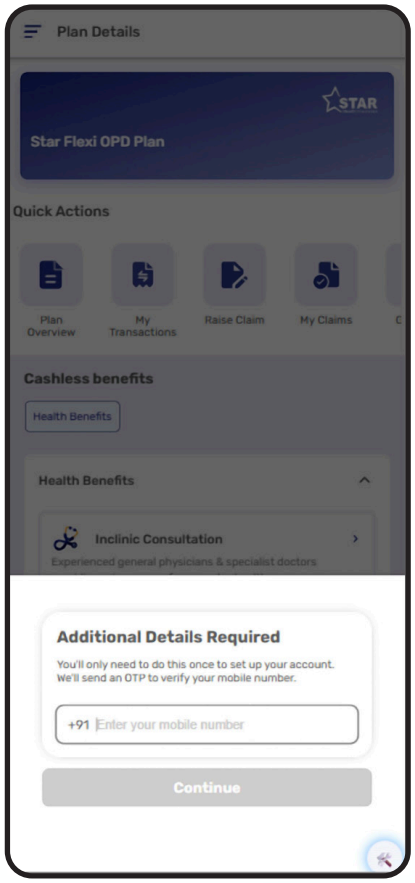


Step 03: Agree to the terms and conditions, then tap Continue

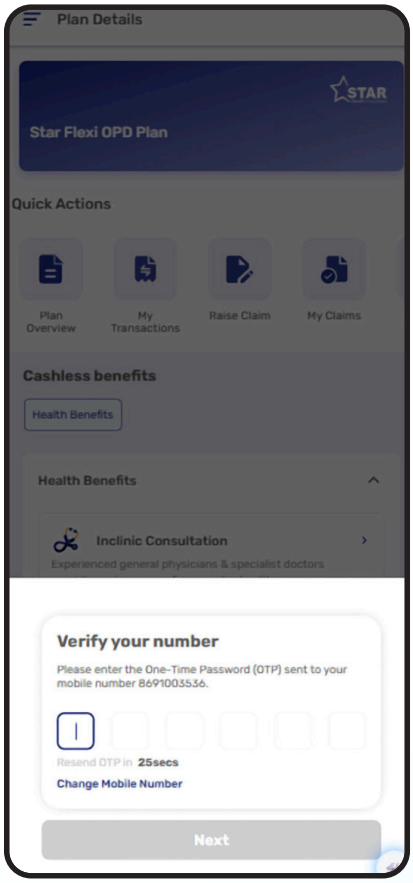


Step 04: Select your policy and tap continue

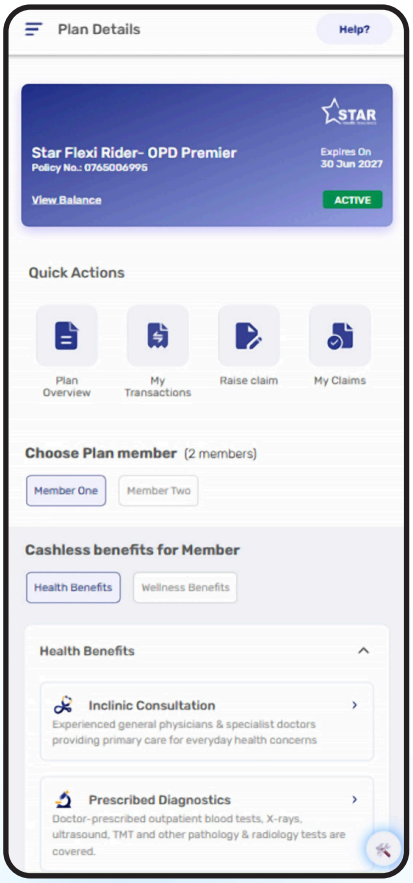
2. How to Verify My Number



Step 01: Enter your mobile number (1st time to verify)

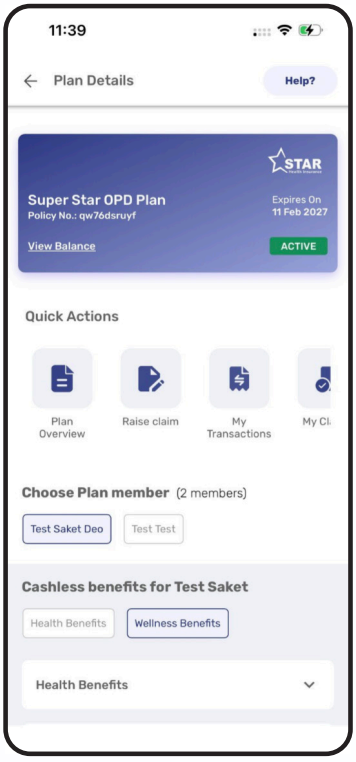


Step 02: Enter OTP to validate

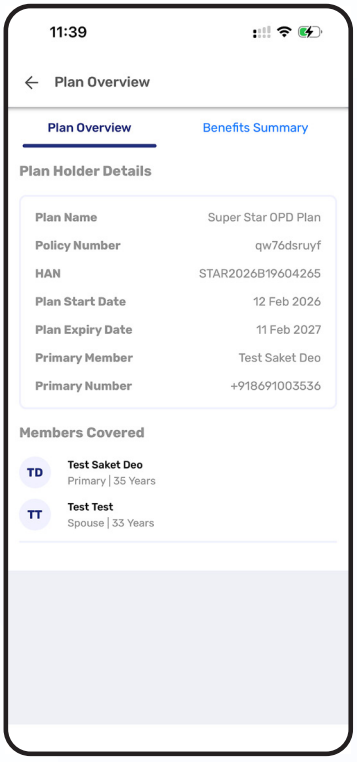


Step 03: Plan details – landing screen

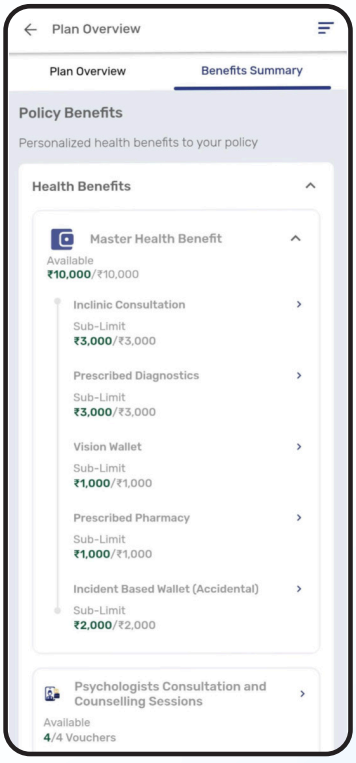
3. How to Verify My Plan Details



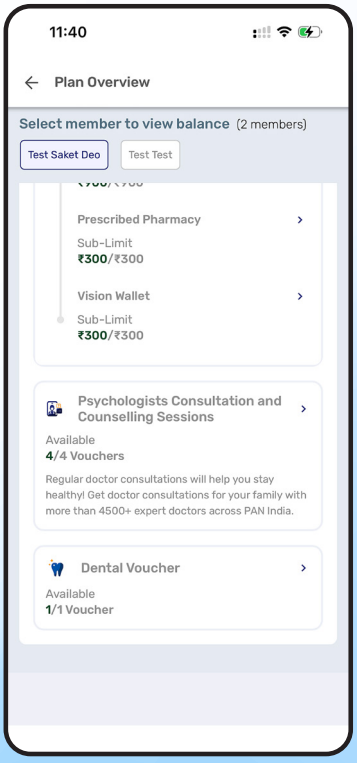
Step 01: Select Plan Overview to check the plan details



Step 02: Check policy and member details under Plan Overview

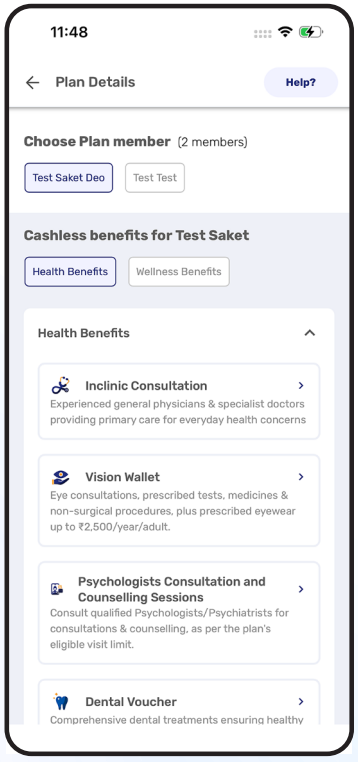


Step 03: View your Master Wellness Benefit wallet

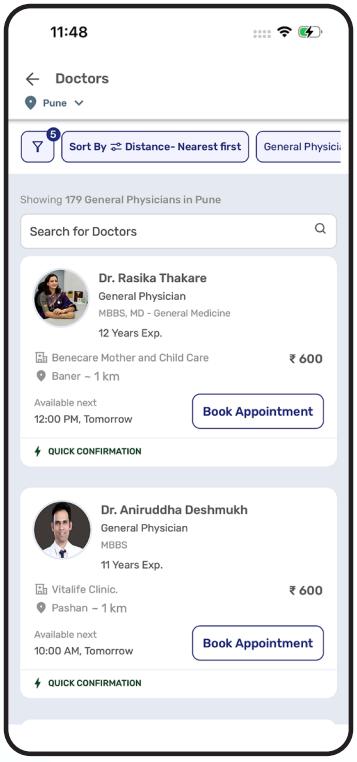


Step 04: Check voucher-based benefits and their available limits

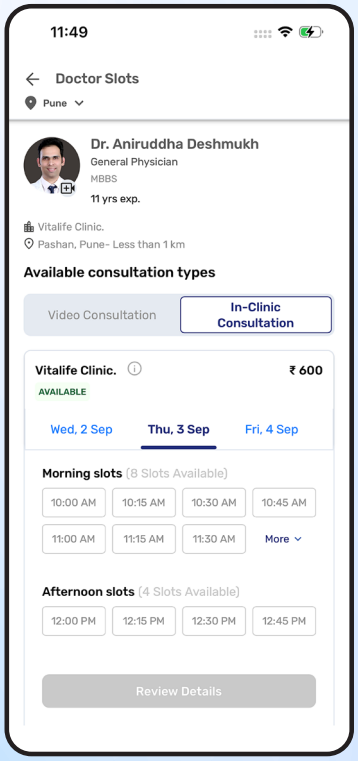
1. How to Access In-clinic Consultation



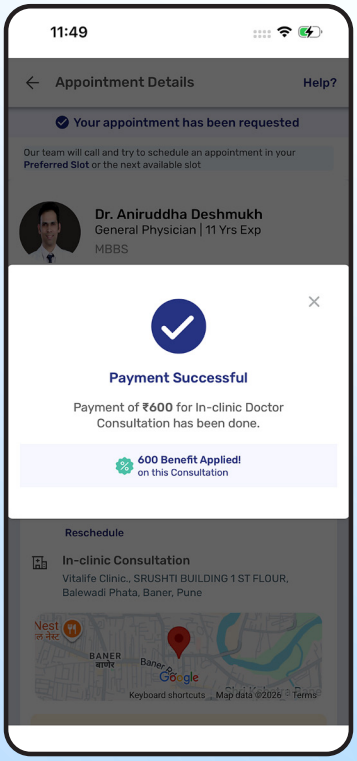
Step 01: Open Plan Details and tap In-clinic Consultation



Step 02: Select a doctor from the available list

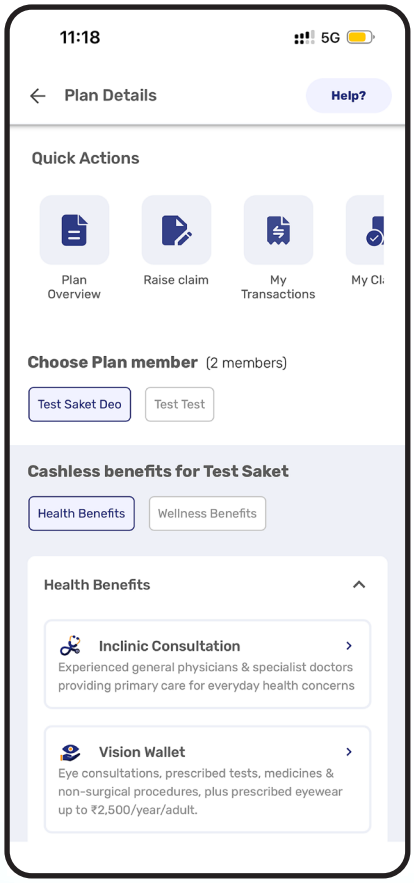


Step 03: Choose your preferred date and time slot

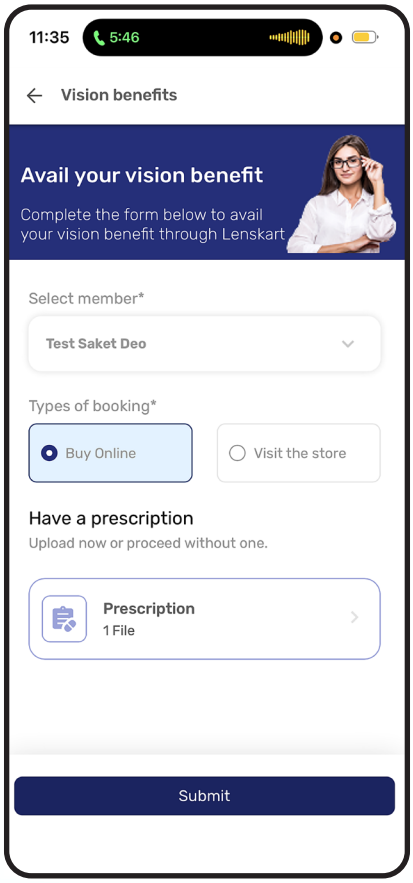


Step 04: Review the details and confirm your appointment

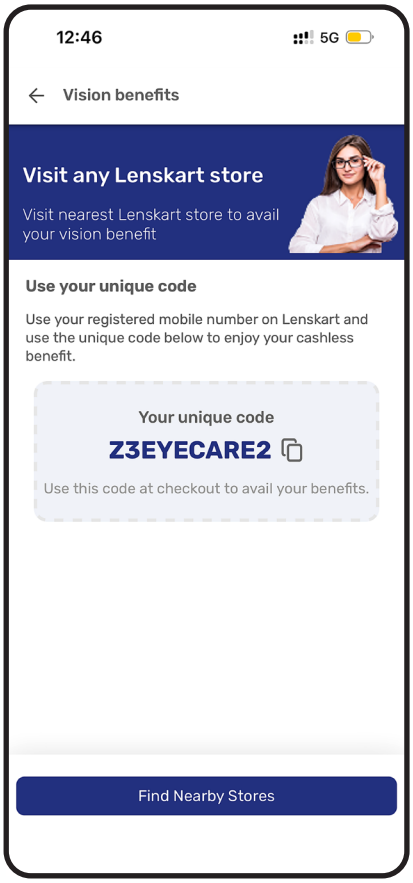
2. How to Use Vision Wallet



Step 01: Go to Health Benefits and select Vision Wallet

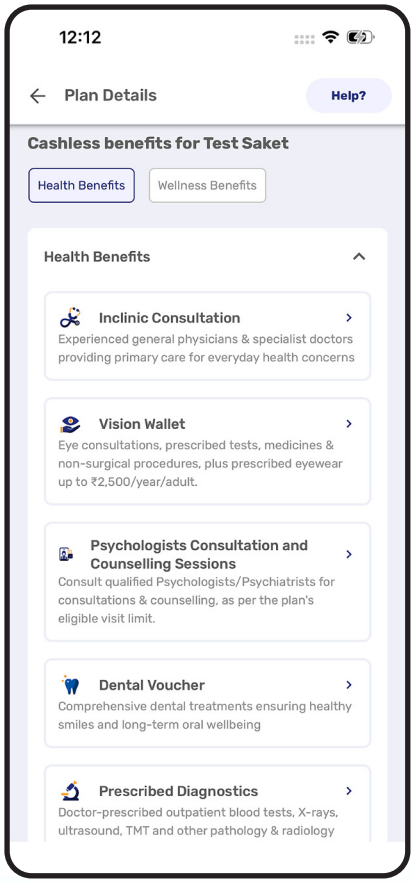


Step 02: Choose your booking type, upload the prescription and submit

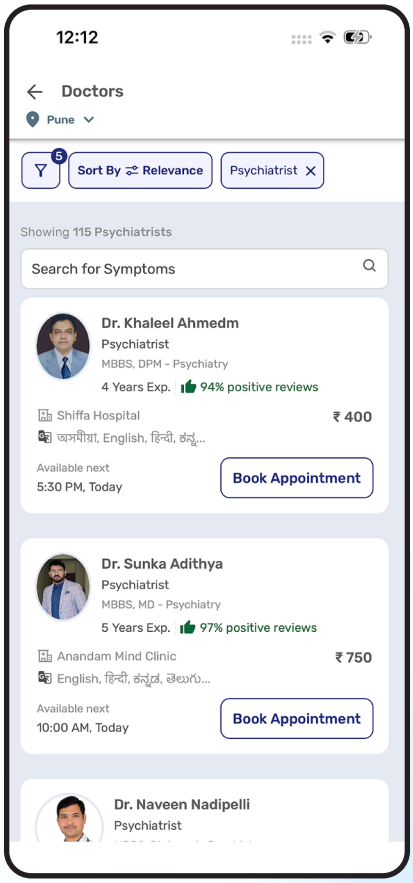


Step 03: Use the unique code at checkout online or at a Lenskart store

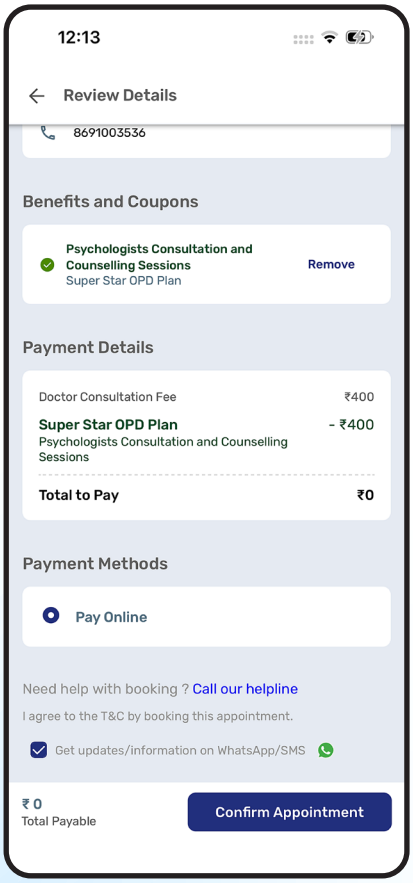
3. How to Book a Psychologist/Psychiatrist Consultation



Step 01: Go to Health Benefits and select Psychologists Consultation and Counselling Sessions

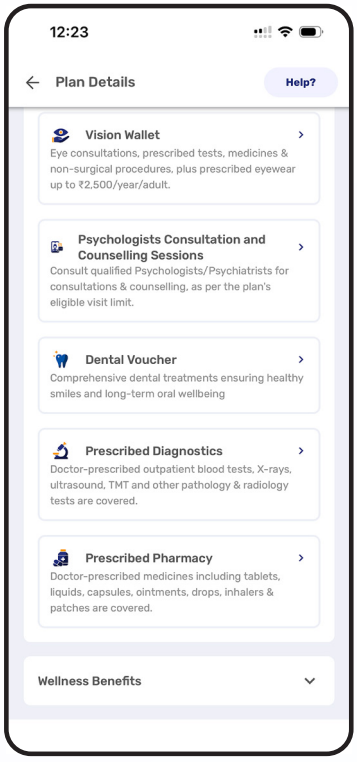


Step 02: Select a doctor from the available list

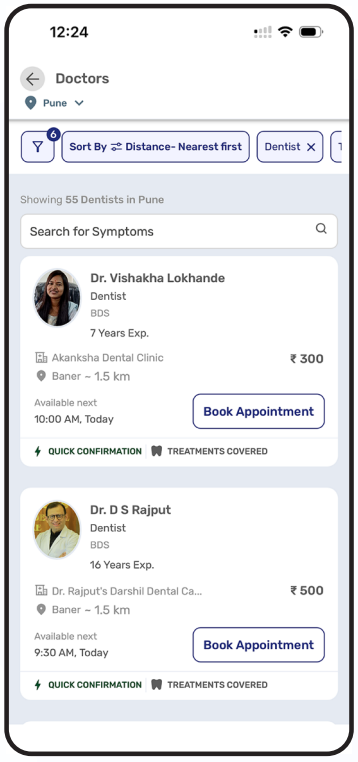


Step 03: Review the details and Confirm Appointment

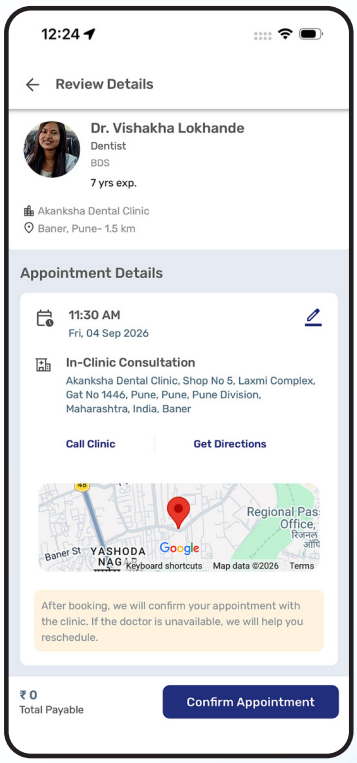
4. How to Redeem a Dental Voucher



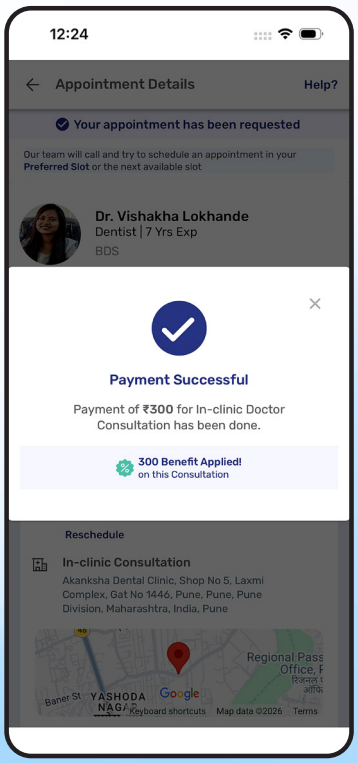
Step 01: Go to Health Benefits and select Dental Voucher



Step 02: Select a dentist from the available list

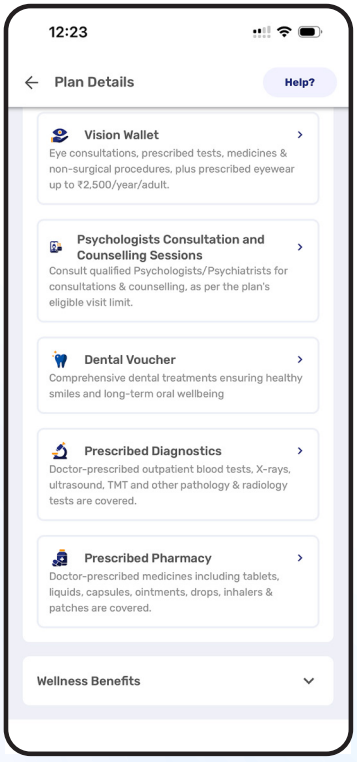


Step 03: Review the Appointment Details and Confirm Appointment

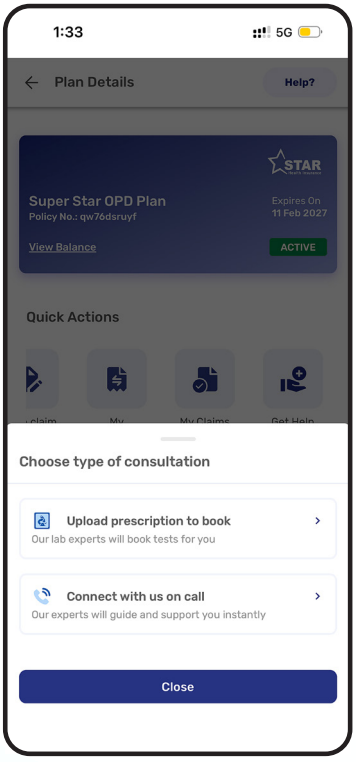


Step 04: Your appointment request has been successfully submitted

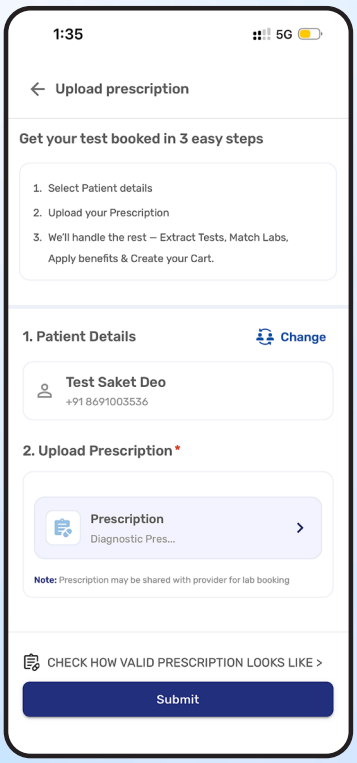
5. How to Access Prescribed Diagnostics



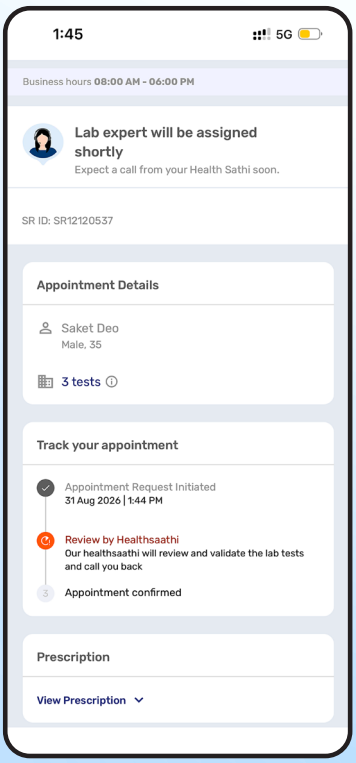
Step 01: Go to Health Benefits and select Prescribed Diagnostics



Step 02: Choose Upload Prescription to book a diagnostic test

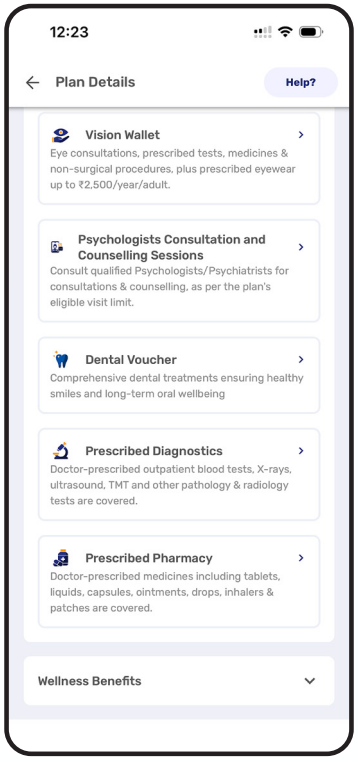


Step 03: Upload Prescription and Submit the request

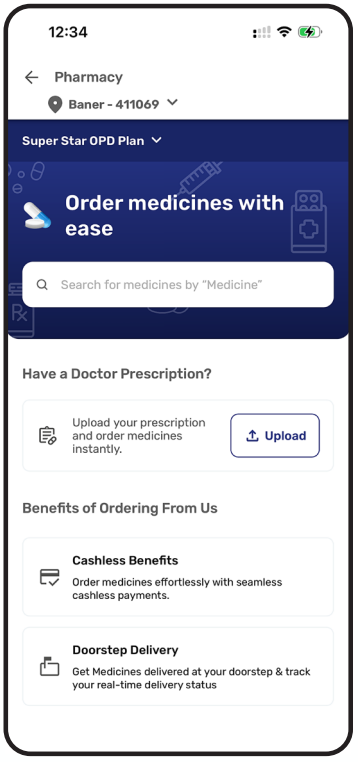


Step 04: A lab expert will contact you to assist with booking your test

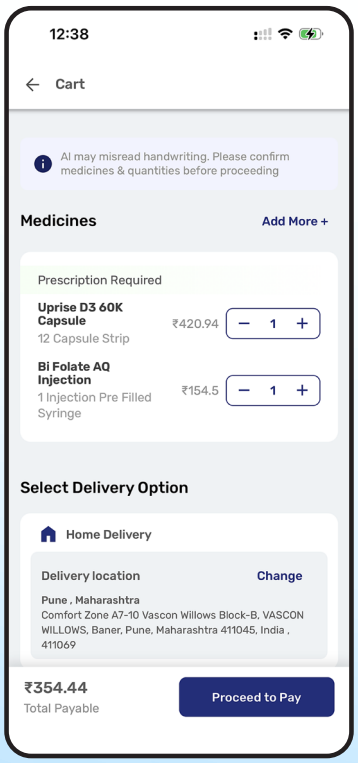
6. How to Upload a Prescription for Pharmacy Benefits



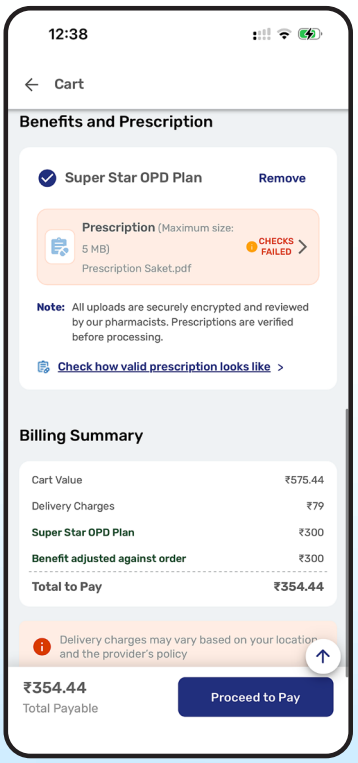
Step 01: Go to Health Benefits and select Prescribed Pharmacy



Step 02: Upload your prescription to order medicines

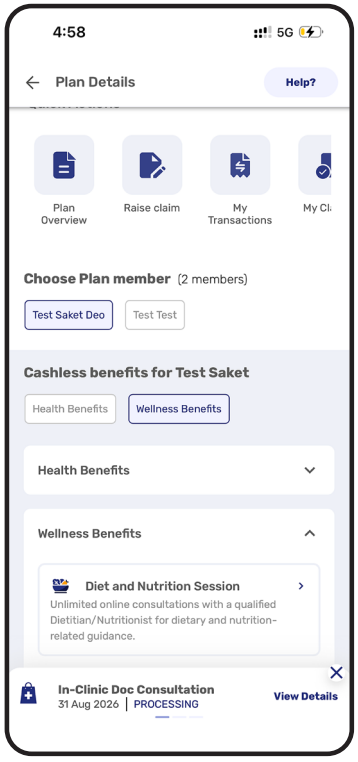


Step 03: Review the medicines added to your cart

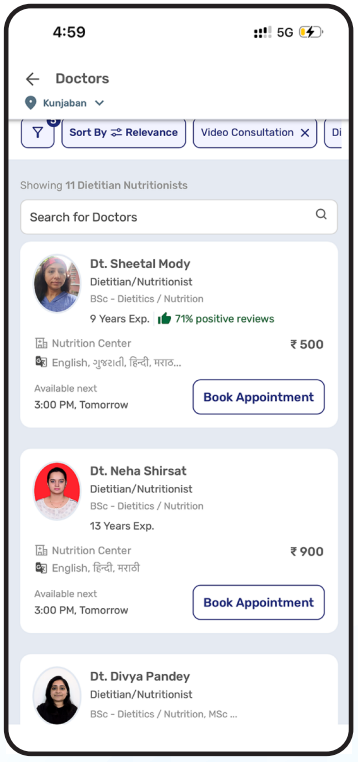


Step 04: Confirm the order and Proceed to Pay

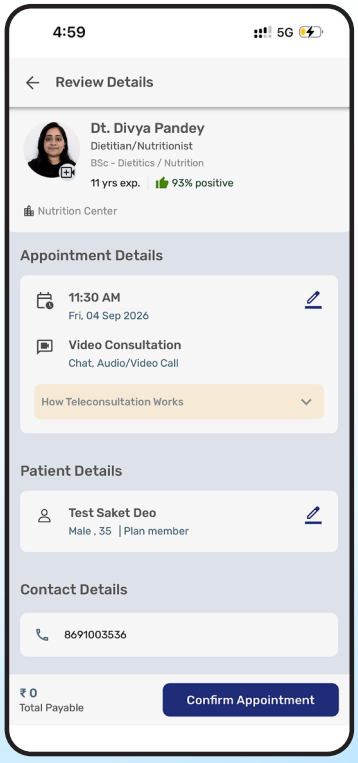
7. How to Book a Diet & Nutrition Session



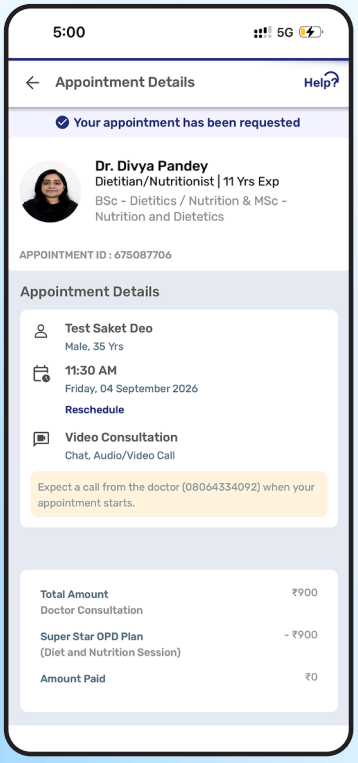
Step 01: Go to Wellness Benefits and select Diet and Nutrition Session



Step 02: Select a dietitian or nutritionist from the available list

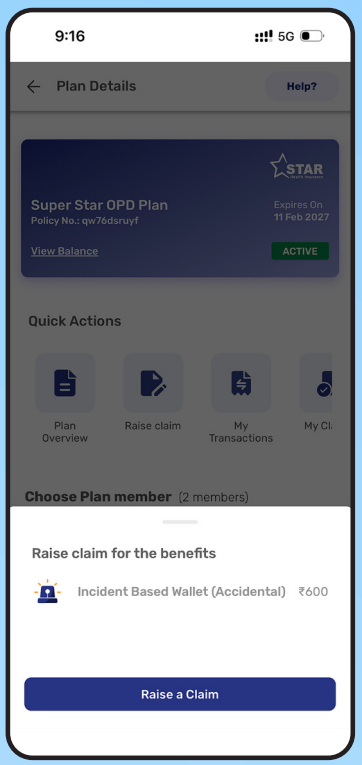


Step 03: Choose your preferred date and time slot

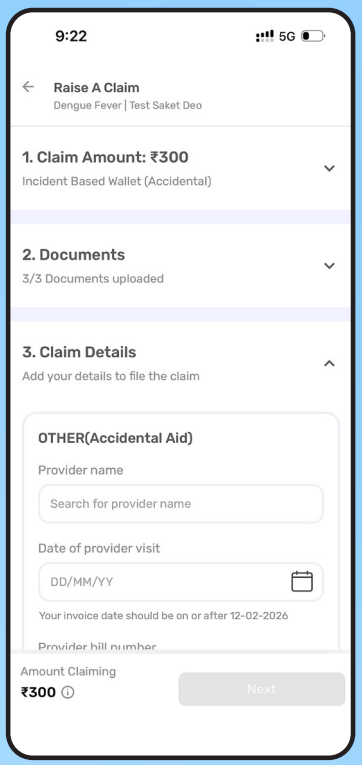


Step 04: Your appointment request has been successfully submitted

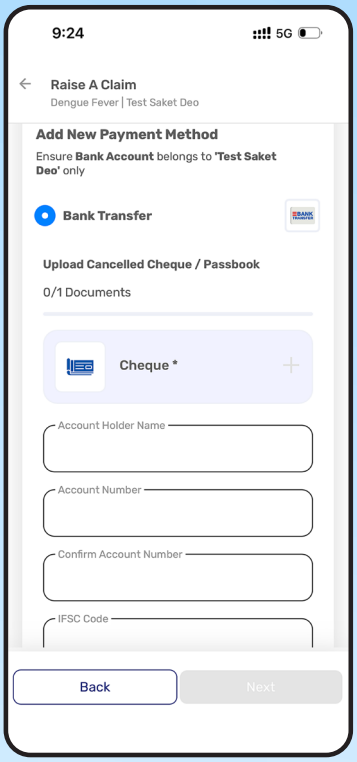
1. How to Raise a Reimbursement Claim



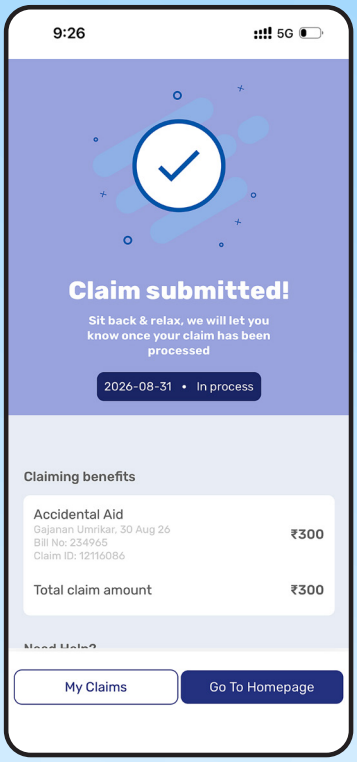
Step 01: Go to Quick Actions and select Raise Claim



Step 02: Enter claim details and upload required documents

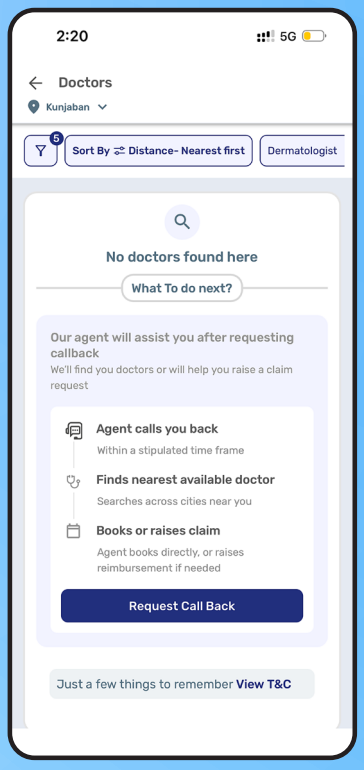


Step 03: Add bank account details and upload a cancelled cheque

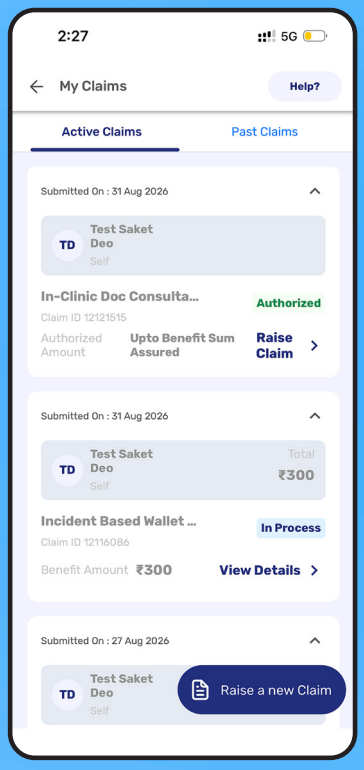


Step 04: Claim submitted successfully

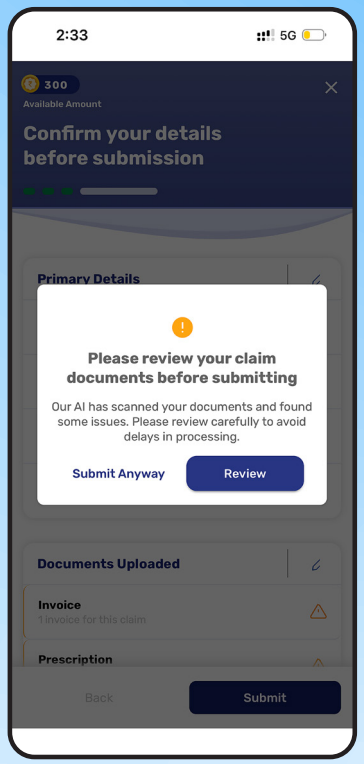
2. How to Raise an Exceptional Reimbursement



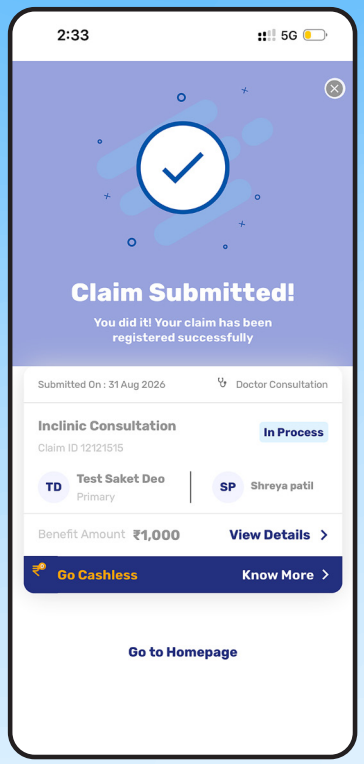
Step 01: No providers available? Tap Request Call Back



Step 02: View the authorized exceptional claim request in My Claims

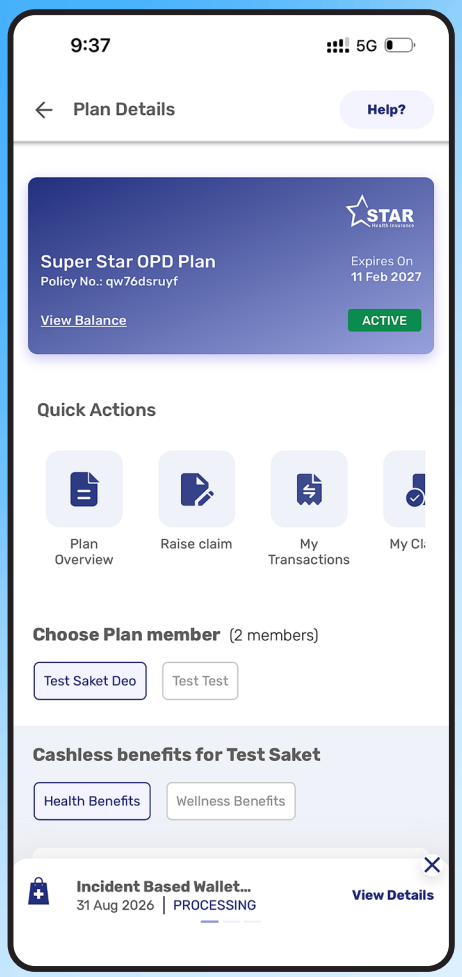


Step 03: Upload documents and submit the claim request

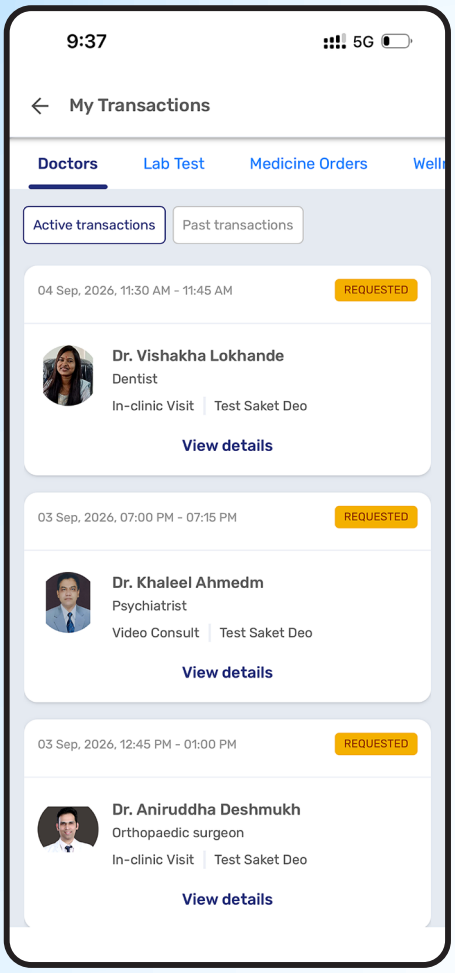


Step 04: Claim submitted successfully

3. How to View My Transactions

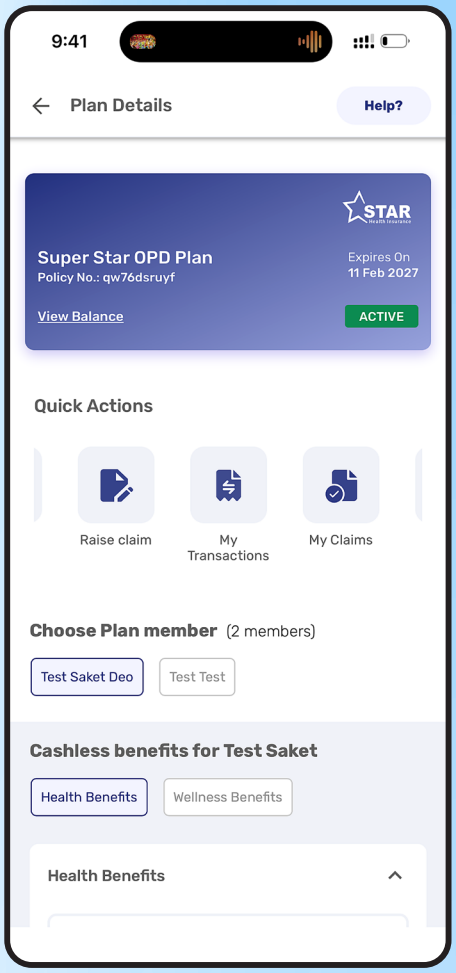


Step 01: Go to Plan Details and select My Transactions

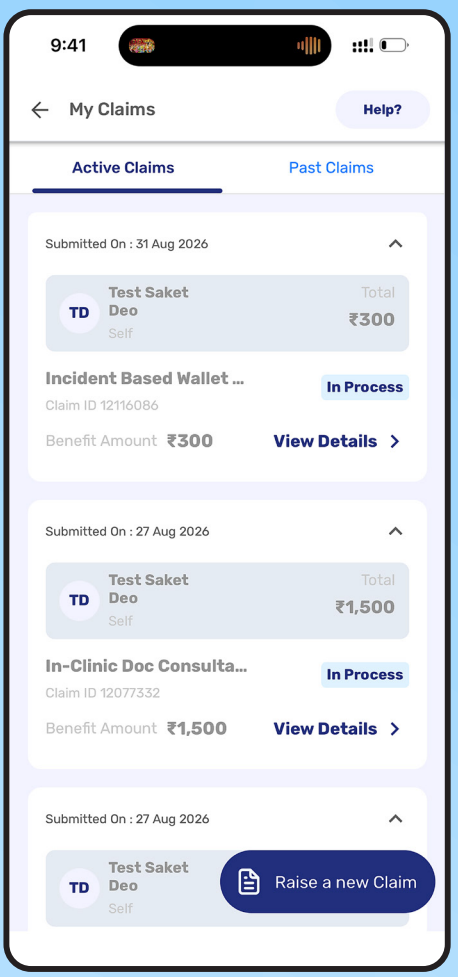


Step 02: View your Transactions

4. How to Track My Claims

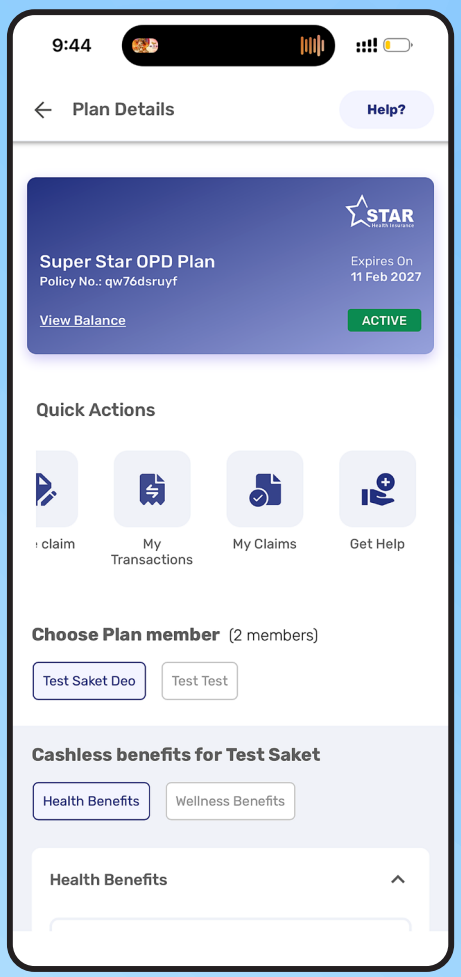


Step 01: Go to Plan Details and select My Claims

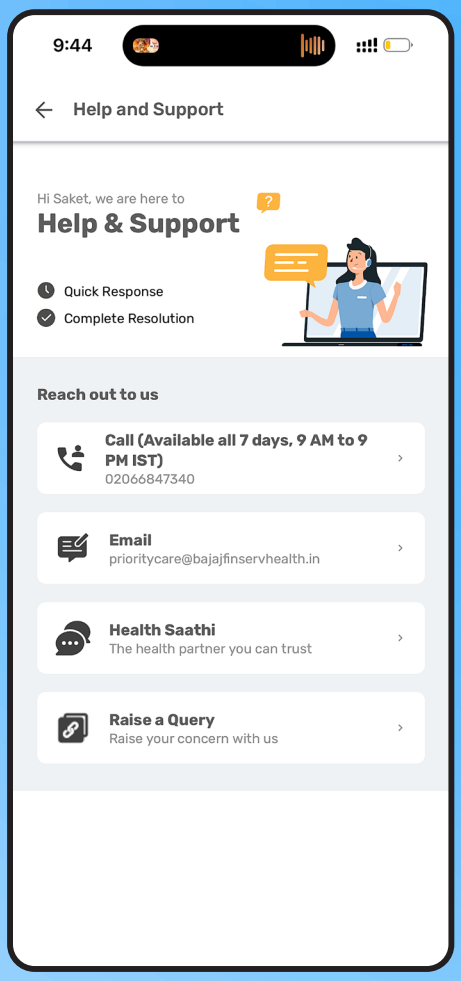


Step 02: View active and past claims with their status

5. How to Get Help & Support



Step 01: Go to Plan Details and select Get Help



Step 02: Choose your preferred support option

Star OPD – Smart & Premier Table of Benefits

Health Benefits	Smart	Premier
Overall Wallet SI	Rs 1000- 1,00,000 in multiples 1000	Rs 1000- 1,00,000 in multiples 1000
In-Clinic Doctor Consultation	40%	30%
Prescribed Diagnostics	40%	30%
Vision Care	-	10%
Prescribed Pharmacy	-	10%
Incident Based Wallet (Accidental)	20%	20%

Wellness Benefits	Smart	Premier
Diet & Nutritional Session- Over and above wallet	Unlimited	Unlimited
Mental Wellbeing Program	Unlimited	Unlimited

Benefits with Value Vouchers	Smart	Premier
Psychologists Consultation & Counselling- Over and above wallet	2 Visit	4 Visit
Dental Care-Over and above wallet	1 Visit for Consult+ Oral Exam	1 Visit for Consult+ Oral Exam+Basic Scaling

Note: The percentage specified against each benefit is calculated as a percentage of the total wallet amount.

Terms & Conditions

1. An initial waiting period of 30 days and Pre-Existing Disease waiting period as opted and specified in the Policy Schedule will apply for availing benefits under this cover from the first time of opting this cover, except in the case of accidental claims.

2. Claims under Star OPD – Smart & Premier will not impact Cumulative Bonus, Freeze your Age

3. Benefit utilization shall be facilitated through cashless mode, subject to availability of service providers, procedures, tests, prescribed medicines, and appointment slots within the applicable serviceable area and timelines.

4. Where cashless/network facility is not available, as an exception, the eligible benefits may be claimed through reimbursement mode, subject to limits as specified in Policy wordings and submission of required claim documents, including prescription, invoice, lab reports, payment proof, and cancelled cheque as applicable.

5. The exception reimbursement request must be raised and approved before availing the service, subject to policy limits and applicable terms.

(a) Exception Reimbursement Limits

i. In-Clinic Dr Consultation (Per consultation limit): General Physician — Up to Rs. 600; Specialist — Up to Rs. 1,000; Super Specialist — Up to Rs. 1,500

ii. Psychologists Consultation and Counselling: Up to Rs.1,000 per visit

iii. Dental Care:

(1) For Smart- Up to Rs. 1,000
(2) For Premier- Up to Rs. 1,500

iv. Vision Care: Prescription lenses, contact lenses, powered spectacles are covered up to Rs. 2,500 per Insured Person per Policy Year; Standalone frames are excluded

6. Utilization of the incident-based wallet for accidental coverage shall be available only on a reimbursement basis.

7. All exclusions of the base Policy will also apply to this cover unless stated otherwise.

8. This benefit is applicable only in India.

	Vision Care Procedures Covered*
1	Visual acuity assessment (vision testing)
2	Refraction (eye power assessment)
3	Slit-lamp examination
4	Intraocular Pressure (Tonometry)
5	Dilated fundus examination
6	Gonioscopy
7	Optical Coherence Tomography (OCT)
8	Fundus photography
9	Visual field testing (Perimetry)
10	Corneal topography and Keratometry
11	Pachymetry
12	Dry eye evaluation (e.g., Schirmer's Test, Tear Break-Up Time)
13	Fluorescein staining of the eye
14	Eye irrigation and dressing
15	Removal of superficial foreign body (non-surgical)

Star OPD – Smart & Premier Healthcare beyond hospitalisation

Consult doctors, get tests done, medicines delivered & much more 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.



Get the Star Health App

Stay connected to all your health benefits

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CONSULT FREELY. CLAIM EASILY. STAY COVERED.

*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.

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. Insurance is the subject matter of solicitation | GB / STAR OPD-S&P / V.1 / 2026