



STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

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POLICY WORDINGS

STAR THRIVE

Star THRIVE: If the Insured Person aged 18 years or above has opted for this cover, he can participate in the Health and Wellness-based Rewards Loyalty Program offered by Us. Under this Program, the eligible Insured Person may earn reward units called THRIVE Coins by completing specified onboarding, health-monitoring, fitness, wellness and engagement activities through the Star Health Application.

Note: THRIVE Coins are not legal tender, do not carry any cash value and cannot be transferred or assigned. Earning and redemption of THRIVE Coins shall be subject to the Policy being Active, applicable activity criteria, validation requirements, Coin validity, conversion values, redemption limits and availability of Benefits.

Participation in THRIVE is voluntary and shall not affect the insurance coverage or Benefits otherwise available under this Policy. The detailed eligibility conditions, Earning Charter, activity-wise Coin limits, Milestone Tiers, Health Vouchers, Condition and General Wellness Program, Coin validity and expiry, redemption options, limitations, definitions and other terms and conditions applicable to THRIVE are set out in the THRIVE Terms and Conditions annexed to and forming part of this Policy.

Notwithstanding anything contained elsewhere, where Star THRIVE is made applicable to a Policy, the existing wellness program under such Policy shall automatically stand replaced by Star THRIVE from the applicable effective date. All wellness-related benefits, rewards, earning mechanisms, and redemptions shall thereafter be governed by the terms and conditions of the Star THRIVE Program.

1. About Star THRIVE

Rewards That Help You Access Care

Star THRIVE is a **Health and Wellness-based Rewards Loyalty Program** designed to inspire and reward Your commitment to a healthier lifestyle. It recognizes that every step You take towards better health—whether through preventive care, mindful living, or active engagement—deserves to be valued. While Your Policy stands by You in times of medical need, THRIVE goes a step further by supporting You in staying well and adding a rewarding layer to Your customer experience.

From simple actions like walking more or tracking Your health to participating in wellness activities, every step You take towards building healthier habits and maintaining them consistently over time earns You reward units called **THRIVE Coins**. The THRIVE Coins You earn along the way can be redeemed for specified *Benefits* going up to **100% of Your Current Policy Tenure's premium and Health Vouchers up to Rs. 5,000 per eligible Insured Person**, subject to

the applicable Program terms and conditions.

In essence, Star THRIVE creates value through the healthy choices You make—turning Your Health & wellness journey into an experience that is both purposeful and rewarding.

2. Your THRIVE journey at a Glance

Think of THRIVE as Your **Health & Wellness Companion**: You start your THRIVE journey at the “**Silver Tier**” and move ahead by earning Coins as You complete the specified On boarding activities, Health Monitoring activities, & Engagement activities. The highest Tier You can achieve is the “**Titanium Tier**”. As Your Coins balance grows during the Policy Year, You reach **Milestones** and become eligible to redeem Your earned Coins for– **Health & OPD Services, Wellness Marketplace Benefits** or **Renewal Premium Savings Benefit** while earning **Milestone Rewards** in the form of **Health Vouchers**. Just like reward points earned on a retail loyalty program, You earn THRIVE Coins for completing eligible health, fitness, and wellness activities and can redeem them for valuable health and wellness Benefits available through the Star Health Rewards ecosystem.

Star THRIVE Journey

Step	Description	Details
1. Earn THRIVE Coins	You earn Coins across three streams:	- Seamless Start - Health Track Pro - Wellness Circle
	Maximum Coins	Up to 18,000 coins per eligible Insured Person
2. Reach Milestones	Every eligible insured moves through 4 tiers:	Silver • Gold • Platinum • Titanium
	Tracking Mechanism	Milestones tracked per Insured
3. Redeem Benefits	Coins can be used for eligible Benefits:	- Health & OPD services - Wellness Marketplace - Renewal Premium Savings
	Coin Conversion	For Health, OPD & Wellness Benefit: ₹1 Coin = ₹1 For Premium Discount Benefit: ₹1 Coin = ₹0.20

Conditions	
Eligibility	Eligible Insured Persons who are of Age 18 years and above
Coin Validity	Coins are valid for 1 year from earning or until policy lapse
Redemption Limit	Total redemption value is up to the premium paid for the Current Policy Period
Voucher Condition	Voucher will not be linked to Policy premium paid

Maximum Voucher Value	Combined Health Vouchers Value is ₹5,000 per eligible Insured Person (₹1,000 + ₹1,500 + ₹2,500 = ₹5,000)
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Milestones Tier Progression & Milestones Rewards

Start at Silver Tier and level up as Coins accumulate.

Tier	Coin Requirement	Reward
Silver	0	Starting tier
Gold	3,000 coins	Voucher up to ₹1,000
Platinum	7,000 coins	Voucher up to ₹1,500
Titanium	14,000 coins	Voucher up to ₹2,500

3. Program Accessibility & Eligibility Rules

A. Where to Access THRIVE	All activities under the THRIVE Program are managed through the Star Health Application(App). This includes tracking steps and calories, accessing wellness services, uploading required documents, viewing Coins, and redeeming Coins.
B. Who is Eligible for THRIVE	- You are eligible for the THRIVE Program if You are covered under an active Star Health Policy and are aged 18 years or above. - THRIVE Coins are credited individually to each eligible Insured Person, unless specified otherwise under the Program terms. - Coins can be earned and redeemed only while the applicable Policy remains active and will not be credited if the Policy is inactive, expired, cancelled, or otherwise not in force.
C. Policy and Login Requirements	- To start the THRIVE journey, the Proposer whose mobile number is registered with the Policy must first log into the Star Health App and access the THRIVE Program. - Once logged in, the Proposer must invite other Insured members of the policy through Dependent invite option available in the App., so that they can access THRIVE and link their own devices. - Other eligible Insured Persons in the Policy must also install the Star Health App to begin their respective THRIVE journeys. - Each eligible Insured Person must ensure that all required permissions are enabled on their device for tracking, syncing, and participation.

D. If You Have Multiple Policies	- If You hold multiple policies with Star Health Insurance, each such Policy shall have its own separate and distinct Rewards & Wellness program, and the respective program shall be displayed in the Star Health Application. - If more than one Policy includes THRIVE, You will be required to select the relevant Policy to view activities, Coin balances, and rewards applicable to that Policy.
E. Coin Validity and Expiry	- Coins earned during the Policy Year are valid for 365 days from the date of earning, or earlier if the Policy lapses. However, Your THRIVE Coins balance is refreshed at the beginning of every Policy Year and You can start earning and accumulating Coins afresh for the new Policy Year. - Expired, lapsed, blocked, or forfeited Coins cannot be reinstated unless specifically permitted by Star Health under an exception process.
	- Coins are credited only after the relevant activity is successfully completed and, wherever applicable, validated by the Star Health team. - Coins can be carried forward to the next Policy Year or the next Policy Period provided that they remain valid. - Coins shall follow the First-In First-Out approach. This means that the Coins earned earliest will be redeemed first before newer Coins are utilized. (Refer to Illustrative scenarios (Illustration 1.1 and 1.2) explained later under Annexures for understanding how this works)
Regularly check Your Coin balance and expiry dates on the Star Health App to make the most of the rewards You have earned.	
Note: - Star Health reserves the right to determine whether an activity is valid, whether submitted evidence is acceptable, whether health outcomes meet Program criteria, and the final number of Coins to be credited. - THRIVE Coins are not legal tender, carry no cash value, are non-transferable and non-assignable, and cannot be redeemed for cash.If You may have any queries related to the program, You may reach out to Us at THRIVE@starhealth.in or call us at 1800-425-2255 / 1800-102-4477 for quick assistance.	
If You may have any queries related to the program, You may reach out to Us at THRIVE@starhealth.in or call us at 1800-425-2255 / 1800-102-4477 for quick assistance.	
Linking a Policy by itself does not automatically grant THRIVE eligibility. The member must be an Insured Person under the Policy and must meet the Program eligibility conditions.	

4. The Earning Charter

Star THRIVE allows You to earn Coins across three broad streams:

- **Seamless Start**– Digital On boarding
- **Health Track Pro**– Health Monitoring
- **Wellness Circle**– Wellness & Engagement

4.1 Seamless Start

Setting up Your THRIVE journey is the quickest way to bag Your first 500 Coins. Once You link Your Policy to the Star Health App using Your registered mobile number, You're ready to earn!

On boarding Rewards		
Activity	Coins Earned	Frequency of Earning
A. Register on App	100	Once / Policy Year
What You need to do: You earn 100 Coins when You register on the Star Health App. New users receive Coins on their first registration, while existing users may receive Coins once their registration is validated for the relevant Policy Year, including at renewal. Deleting or reinstalling the app, or logging out and back in, will not generate additional Coins in the same Policy Year.		
B. Create & Link ABHA ID	50	Once / Policy Year
What You need to do: You earn 50 Coins per Policy Year for linking Your ABHA ID. If Your ABHA ID is already linked earlier, You will continue to earn the yearly Coins once the linkage is confirmed for the current Policy Year.		
C. Link Fitness Device	100	Once / Policy Year
What You need to do: For New Users: You earn 100 Coins per Policy Year when You link Your fitness tracking device for the first time during the Policy Year. Coins are credited once the link is successfully completed and verified. For Renewal Users: If You have already linked Your fitness tracking device in a previous Policy Year, You don't need to do it again. At the start of the new Policy Year, the linkage status is re-verified. 100 Coins will be credited automatically once it is confirmed that the permissions are still valid. If You Unlink and Link Again: If You had previously linked Your device but later disconnected it, You can still earn Coins: ➔ Simply re-link Your fitness tracking device during the active Policy Year ➔ Coins will be credited when the linkage is completed and verified successfully		

Note:

- Coins are given only once per Policy Year for Linking or Re-linking your Fitness Tracking Device
- Linking and unlinking multiple times will not earn additional Coins
- To ensure accurate tracking and validation, only fitness data synced from Your Linked Fitness Tracking Device to the Star Health App will be considered for earning Coins. Screenshots, manually entered records, or data from unsupported third-party applications will not be accepted.
- For family floater Policies, On boarding activities are tracked and Coins credited individually for each Insured Person, unless specified otherwise.

D. Acknowledge CIS	50	Once / Policy Year
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What You need to do:

You earn 50 Coins per Policy Year by acknowledging the Customer Information Sheet (CIS) on the Star Health Application.

Note: For family floater Policies, acknowledgement by any one Insured Person is sufficient, and all Insured Persons covered under the Policy will receive 50 Coins each for that Policy Year.

E. Upload Health Records	50	Once / Policy Year
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What You need to do:

You earn 50 Coins once per Policy Year by simply uploading a Valid Health Record during the active Policy Year. Coins are credited after successful verification of the document(s). A fresh upload is required in each new Policy Year to continue earning under this activity.

Examples of Health Records:

- Valid Lab Report
- Valid Prescription
- Valid Vaccination Certificate
- Preventive Eye Check-up Report
- Preventive Dental Check-up Report
- Mammography or PAP Test Report
- PSA Test Report
- Glaucoma Screening Report, etc.

F. Enable Notifications	50	Once / Policy Year
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What You need to do:

You earn 50 Coins per Policy Year by enabling Star Health Application notifications. If notifications are already active, Coins will be credited once the application confirms that the permission is still active for the current Policy Year.

G. Enable location	50	Once / Policy Year
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What You need to do:

You earn 50 Coins per Policy Year by enabling location access to the Star Health Application. If location access is already active, Coins will be credited once the application confirms that the permission remains active for the current Policy Year.

Turning location access off and on again will not earn additional Coins in the same Policy Year.

**H. Complete On boarding /
Renewal Feedback**

50

Once / Policy Year

What You need to do:

You earn 50 Coins per Policy Year by submitting on boarding or renewal feedback accessible through the Star Health Application.

Maximum Coins Earned per Policy Year- 500

4.2 Health Track Pro

Track Your vitals and stay ahead of health risks. Earn up to 4000 Coins by being in-charge of Your health!

Health Monitoring Rewards

Activity	Coins Earned	Frequency of Earning/ Maximum Coins Earned
A.Preventive Health Check (PHC)	500	Once / Policy Year

What You need to do:

A Preventive Health Check helps You understand Your overall health. When You complete Your PHC and the reports reflect in the Star Health Application, You earn **500 Coins** for the Policy Year.

You may complete Your PHC through the in-built Health Check-up feature in Your Policy or if You have opted for Annual Health Check-up as an Optional Cover. If Health Check-up is not covered in Your Policy, You may undergo a Health Check-up through the available packages on Star Health App at Your own expense and upload the reports for review and verification.

This is a quick way to stay aware of Your health while also boosting your Coins.

Note:

- You must book Your Health Check-up through the Star Health App only for validity of the test taken.

B. Face Scan	50 per Month	Maximum Coins 600 / Policy Year
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What You need to do:

You earn **50 Coins** in each calendar month and maximum **600 Coins** in a Policy Year for completing a Face Scan in the Star Health Application. Only the first successful scan of the month is eligible for earning.

This simple digital scan helps You analyze Your basic health indicators, and Coins are added automatically once the scan is completed.

Note: Any 12 calendar months in a Policy Year shall be valid in which a Face Scan is completed.

C. Health Risk Assessment (HRA)	100 per HRA	Twice / Policy Year (Maximum 200 Coins)
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What You need to do:

You earn 100 Coins for each completed HRA accessible on the Star Health Application, subject to a maximum of two HRAs in a policy year and a maximum earning of **200 Coins**.

The HRA is a digital questionnaire that evaluates Your lifestyle and overall health, and Coins are added automatically upon each completed submission.

Note: The second HRA becomes available after a 180-day interval from the Policy Start Date.

D. Optimal Vitals Maintenance	300 / Parameter	Maximum up to 1500 Coins / Policy Year
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What You need to do:

You earn up to **300 Coins** per health parameter and maximum **1500 Coins** in a Policy Year by submitting health reports for listed health parameters. If Your vitals are within the acceptable Optimal Range, Your Coins will be credited post verification of the reports.

Conditions under this activity:

- For each eligible parameter, only the first valid report accepted in a Policy Year is considered.
- For validation purposes, all required tests must be completed during a single testing instance (i.e. taken on the same day through the same diagnostic laboratory) and the complete set of reports must be uploaded together for verification.
- The activity resets upon Policy Renewal and shall be eligible for earning Coins through fresh submissions.
- Any additional reports submitted after Coins have already been awarded for a parameter in the same Policy Year will not earn additional Coins.

List of Eligible Health Parameters	
Parameter	Optimal Range
Complete Hemogram (Hemoglobin)	Males- 13-17 g/dL Females- 12-16 g/dL
HbA1c	<=6.4
Triglycerides	<=149 mg/dL
LDL Cholesterol	<=129 mg/dl
Creatinine	Males- 0.7-1.3 mg/dL Females- 0.5-1.1 mg/dL

Your health numbers tell the story of Your well-being—and every positive step deserves recognition.

Note:

- Gender-specific thresholds have been prescribed for the relevant health parameters and shall be applicable accordingly.
- For verification under the Complete Hemogram Report, Hemoglobin level shall be treated as the primary parameter for awarding Coins; provided that You submit the complete test report for validation.
- These ranges are defined only for the purpose of determining eligibility for THRIVE Coins and should not be treated as medical advice or diagnosis.

E. Mental Health and Neuro-Cognitive Assessment	100	Once / Policy Year
What You need to do: You earn 100 Coins per Policy Year upon completion of the Mental Health and Neuro-Cognitive Assessment accessible through the Star Health Application. The activity resets upon Policy Renewal and shall be eligible for earning Coins by completing a new Assessment.		
This assessment is a quick digital screening that helps You understand Your emotional wellbeing and cognitive health and supports early detection of underlying mental health concerns.		
F.Participation in Events (Walkathon / Marathon / Cyclothon)	500	Once / Policy Year
What You need to do: Engaging in events like Walkathons, Marathons, Cyclothons, and more highlights Your commitment to fitness. You earn 500 Coins per Policy Year by submitting Your BIB number along with valid proof of event registration or entry ticket, subject to completion of the event by You and verification by Star Health.		
Push Your limits, participate actively, and let Your fitness milestones contribute to Your rewards.		
Membership in a Health Club	500	Once / Policy Year
What You need to do: You earn 500 Coins per Policy Year by enrolling in a recognized health or fitness club, including but not limited to Gym, Yoga Centre, Zumba Classes, Aerobic Exercise, Sports Club, Pilates, Swimming, Tai Chi, Martial Arts, Gymnastics, or Dance Classes, for a minimum duration of one year. Proof of valid membership is required and shall be verified before Coins are credited.		
Staying committed to a structured fitness routine is a powerful step towards long-term well-being.		
Note: In case You are not already enrolled in any health club, You must enroll Yourself in one within 3 months from the Policy Start date to qualify.		
Fitness Success Story	100	Once / Policy Year
What You need to do: You earn 100 Coins per Policy Year by sharing a genuine and inspiring fitness success story, subject to review and acceptance by Star Health. Your story does not have to be limited to weight loss—it can reflect any meaningful step You've taken towards a healthier lifestyle. Where to Share Your Story: You can submit Your fitness success story directly through the Star Health App under the THRIVE section. Accepted Modes of Sharing: You may share Your story using any one or a combination of the following: Written Story / Personal Journey (must be combined with progress photos/videos) Transformation or Progress Photos/Videos (before/after or milestone-based) Event Participation and Completion Proof (marathons, walkathons, certificates, BIB number) Short Videos or Video Blogs showcasing Your routine or achievements Health or Activity Progress Reports (tracking consistency or improvement) Contribution-based activities , such as Blood donation, Participation in health camps, supporting community fitness or wellness initiatives, or Any other format specifically enabled under the Star Health App or accepted by Star Health at its discretion.		

Your journey can inspire many—share Your progress and let Your efforts be recognized and rewarded.

Simple Rules to Remember:

- Your story must be genuine, personal, and based on Your own experience
- Supporting documents or proof should be clear and verifiable
- **Only one eligible story per Policy Year** will be considered for reward
- Star Health will review and approve submissions before awarding Coins
- Incomplete, unclear, or unverifiable submissions may not be accepted

(Refer to Illustrative scenario (Illustration 2) explained later under Annexures for understanding how this works)

Note: All Coins earned under Health Track Pro carry a uniform validity of 365 days from the date of earning (or earlier if the Policy lapses). No separate expiry timeline applies to individual activities.

Maximum Coins Earned per Policy Year- 4000

4.3 Wellness Circle

Small, consistent actions lead to lasting change—stay active, stay committed, and let Your everyday wellness choices turn into meaningful rewards by earning up to 13500 Coins!

Wellness & Engagement: Wellness Circle rewards You for building and maintaining healthy everyday habits such as walking regularly, burning calories, and staying consistently active throughout the month. You can further enhance Your rewards by participating in and completing the **General Wellness Program or Condition Management Program** that support sustained health improvement.

Activity	Coins Earned	Frequency of Earning	Maximum Coins / Policy Year
A. Completing 1 Fitness Day	20	Daily	7300

What You need to do:

Every eligible Fitness Day earns You **20 Coins** per day and a total of **7300 Coins** in a Policy Year. This helps You in building a habit of staying active.

(1 Fitness Day= 8000 or more steps recorded or 700 or more Active Calories burned in a day)

Carry Your phone or wearable throughout the day so steps get recorded accurately.

B. Completing 1 Fitness Month	250	Monthly	3000
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What You need to do:

By staying consistently active for 20 or more days in a month, You earn bonus **250 Coins** for that month, and a total of **3000 Coins** in a Policy Year. This helps You in building consistency in Your active lifestyle.

(1 Fitness Month= 20 or more Fitness Days in a Calendar Month)

Note:

- You must ensure that Your fitness tracking device is properly synced with the Star Health Application for daily tracking of Fitness Days and Fitness Months.
- To ensure accurate tracking and validation, only fitness data synced from Your Linked Fitness Tracking Device to the Star Health App will be considered for earning Coins. Screenshots, manually entered records, or data from unsupported third-party applications will not be accepted.
- Any 12 calendar months in a Policy Year shall be valid in which a Fitness Day or Fitness Month is completed.

C. Join a Condition Management Program (CMP)	100	Once per Policy Year	100	
D. Complete & show positive outcomes in CMP		2500	Once per Policy Year	2500
Refer Condition Management Program section below for details on activities C and D				
E. Join a General Wellness Program	100	Once per Policy Year	100	
F. Complete General Wellness Program	500	Once per Policy Year	500	
Refer General Wellness Program section below for details on activities E and F				
Maximum Coins Earned per Policy Year- 13500				
Note: THRIVE Coins earned under this section are tracked & credited individually for each eligible Insured Person.				

C. Condition Management Program

Your health journey is not just about tracking—it's about progress, improvement, and long-term well-being!

Think of the Condition Management Program (CMP) as Your Guided Health Improvement Journey: The program is designed to support You in managing and improving specified health conditions that You may be suffering from—through structured guidance from Our empanelled wellness experts (Health Coach), regular monitoring, and measurable progress tracking. CMP helps You take meaningful steps towards better health—while rewarding You as You make significant improvements in Your health.

Check whether You are eligible for enrolling into the program:

You must have any one of the following declared and accepted pre-existing conditions, or You must have any of these diagnosed for the first time in Your lifetime after You have already purchased Your Policy.

- Diabetes
- Hypertension
- Cardiovascular Disease
- Obesity

Managing More Than One Health Condition:

- If You are suffering with more than one eligible health condition, You can enroll for guided management of only one health condition of Your choice in a Policy Year.
- Subsequently, You may choose to enroll for another eligible health condition in the next Policy Year.

(Refer to Illustrative scenario (Illustration 3) explained later under Annexures for understanding how this works)

How CMP works for You

Getting Started: You earn **100 Coins** once per Policy Year by Joining the Condition Management Program.

This shows Your utmost commitment to healthier living!

- Once You enrol into the program, You will be assigned a dedicated and empanelled Health Coach by Star Health for a period of **Two months**. The Health Coach shall be a qualified dietician who will conduct an initial assessment to evaluate Your health and nutritional needs.
- At the start of the Program, You must submit relevant medical reports for the condition for which You have enrolled by availing Preventive Health Check-up available under Your Policy or by undergoing Health Check-up at Your own expense.
- If You have already undergone a Health Check-up within 1 month before joining the program, You may upload the corresponding reports for review and validation.

Note: The initial report You upload shall be treated as Your baseline for measuring progress.

You must submit relevant Follow-up Report within 1 month of the completion of the program for progress tracking and review by Star Health Team.

Timeline for enrolling into the program is crucial:

- Timely enrolment is important to ensure that You have enough time to complete the Condition Management Program, receive guided support from the Health Coach, submit follow-up reports, and allow Us to verify Your progress and award Coins before the Policy Year ends.
- You must enroll Yourself into the program at least 3 months before Your Policy Expiry Date in a Policy Year.
(Refer to Illustrative scenario (Illustration 4) explained later under Annexures for understanding how this works)

Note: Delayed enrolment or delayed report submission may affect Your eligibility for CMP completion or outcome-based Coins.

Staying Committed: Completing the program and showing positive, measurable outcomes earns You **2500 Coins** once per Policy Year, subject to program outcome review and verification by Star Health Team. You will receive personalized diet plans aligned with Your nutritional requirements to support health improvement. Structured follow-ups with the Health Coach shall help You in monitoring Your progress and ensuring consistent adherence to improve wellness and reduce health concerns.

This shows that You can achieve healthier living with the correct guidance and support!

- Each eligible health conditions shall be reviewed basis the relevant parameter mentioned below.
- Coins are awarded if these parameters in Your follow-up reports show an improvement of at least 5% from the Baseline values in Your initial report.

Important Considerations for recording valid measurement of the required parameters:	Health Condition/ Parameter for Review
Blood Pressure(BP) Measurement: • Blood Pressure readings must be recorded by a qualified healthcare provider or an empaneled network provider. Blood Pressure measurements taken at home or through self-monitoring devices will not be considered valid under the Program. • While taking the reading, ensure that You are seated comfortably and should rest for at least 5 minutes before measurement. • Three readings should be taken at intervals of approximately 5 minutes, and the average of such readings shall be considered for evaluating improvement, subject to verification and acceptance by Star Health. • All three BP readings should be recorded and submitted to Star Health to ensure validity of the measurement.	Hypertension: Blood Pressure Measurement in mm Hg

HbA1c and LDL Cholesterol Measurement: - Blood Test for measuring HbA1c and LDL Cholesterol parameters should be done through an empaneled network provider only for ensuring validity. - This test must be taken at Your own expense through an empaneled diagnostic center using Star Health Application. - If no network diagnostic facility is available at Your specified location, We may consider the Test Reports taken by You through an out of Network facility provided that the Diagnostic facility is a verified center. Such a submission of report shall be subject to verification by Star Health. Reimbursement for such a test shall not be provided by Star Health.	Diabetes: HbA1c measurement in g/dL Cardiovascular Disease: LDL Cholesterol measurement in mg/dL
Body Mass Index (BMI) Measurement: - Height and Weight record should be provided at the start of CMP. - Height and Weight measurement should be done through a qualified healthcare provider or at a network diagnostic facility. - BMI shall be calculated using the standard formula- $BMI = \text{Weight in kilograms} / \text{Height in metres}^2$. - Baseline and follow-up readings should be taken through the same healthcare provider / network diagnostic facility and under reasonably similar conditions, such as similar scale type, similar clothing condition, and valid measurement setting.	Underweight/Overweight/Obesity: BMI measurement (BMI = Weight in kilograms / Height in meters)
Note: Reports must be clear, complete, and issued by a valid healthcare provider / diagnostic facility. Incomplete, unclear, altered, or unverifiable reports may not be accepted. We may request additional readings or reports where the submitted values require further validation.	
Note: - Outcome-based Coins shall be awarded only if You have completed the required CMP journey and submitted the relevant reports within the prescribed timelines. - Condition Management Program shall be dynamic in nature & may be subject to change from time to time.	
Do check out the illustrative example of a Complete Condition Management Program Journey included later under Annexures.(Illustration 5)	

D. General Wellness Program

Well-being goes beyond physical health—take a step towards a more balanced and mindful life, and let Your wellness journey reward You every step of the way!

Think of the General Wellness Program(GWP) as a journey towards balance, resilience, and overall well-being: This program helps You manage stress from internal and external factors and build stronger coping abilities.

You earn 100 Coins per Policy Year by Joining any one General Wellness Program Track and 500 Coins per Policy Year by completing the program, subject to the Program terms and conditions.

General Wellness Program Tracks**De-Stress Mind and Body Healing (Mental Health Care)**

- The program is designed to support effective stress management and facilitate measurable improvement in overall well-being. It includes verbal pre- and post-assessments to evaluate baseline stress levels and measure outcomes over the program period. Enrolled eligible Insured members are provided with structured guidance through standardized informational collaterals and two scheduled consultations with qualified experts focusing on long-term stress reduction.

Her Health (Women Care)

- Eligible Insured Members are provided with consultations from qualified Medical experts, along with personalized nutrition plans and guidance adapted to various women's life stages and health conditions, including menstrual health, pregnancy, lactation and menopause.
- The program includes structured educational resources focused on key aspects of women's health, aimed at improving awareness, encouraging preventive care, and supporting health decisions for better long-term outcomes.

What You need to do:

- You are eligible to enroll into only one General Wellness Program in a Policy Year. Subsequently, You may choose to enroll for another program in the next Policy Year.
- You may enroll into one Condition Management Program and one General Wellness Program at the same time in a Policy Year.
- You must complete the program track as per the program activities available on the Star Health Application.

Note: General Wellness Program and the Program Tracks shall be dynamic in nature & may be subject to change from time to time.

When the Condition Management Program is combined with achieving Your daily step and calorie goals, along with participation in our curated General Wellness Program, it creates a well-rounded approach to improving Your overall health. This integrated journey not only helps You achieve meaningful health outcomes but also supports You in managing healthcare costs more effectively—making it a truly rewarding experience. Basically, a Win-Win situation!

5. Milestone Tiers and Rewards

Star THRIVE allows You to track Your Rewards journey through Milestones:

Every eligible Insured Person has their own individual Milestone journey. Your progress is based on the THRIVE Coins You earn during the Policy Year and is tracked separately—even if You are covered under a Family Floater Policy. A total of ₹5,000 per eligible Insured Person can be earned in terms of Health Vouchers in a Policy Year.

This means Your efforts directly translate into Your own rewards and help You build meaningful value over time.

Milestone Tier	Target Coins	Milestone Reward
Silver	Base Tier starting at 0	Not applicable
Gold	3,000	Up to Rs. 1,000 Health Voucher
Platinum	7,000	Up to Rs. 1,500 Health Voucher
Titanium	14,000	Up to Rs. 2,500 Health Voucher
Maximum Voucher Amount per Insured Person- Rs.5,000		

How Milestones Work

- Every eligible Insured Person begins their journey at Silver Tier at the start of each Policy Year.
- As You accumulate THRIVE Coins, You progress through higher Milestone tiers and unlock greater rewards.
- Milestones are reset at the beginning of each new Policy Year and You can start earning Milestone rewards afresh for the new Policy Year.
- Each Milestone tier can be achieved once per Policy Year.
- Your Milestone status will not be reduced if You redeem Coins during the same Policy Year.
- Coins earned by different eligible Insured Persons cannot be combined to achieve a Milestone tier.

Where You Can Use Health Vouchers

- Health Vouchers earned under the THRIVE Program allows you access to Health & Wellness brands which helps elevate your healthier lifestyle.
- Utilization of Health Vouchers can only be done through the empaneled services/service providers/partners available on the Star Health Application.

Eligibility, Uses, and Rules

- Health Vouchers can only be used individually by the eligible Insured Person who has earned them as per their Milestone achievement.
- Health Vouchers have a validity of 3 months for activation from the day of earning and cannot be carried forward beyond the validity period. Expired vouchers cannot be revalidated, refunded, or reinstated.
- After activation, each Voucher will follow its own validity terms as per the partner brand providing the Voucher.
- The Health Voucher list is dynamic in nature & may be modified from time to time on Star Health Application.
- Redemption of Health Voucher is subject to Voucher availability and Active Policy status.
- Each Health Voucher can only be used once and the availability of services offered for redemption shall be subject to variation from time to time. Partial Redemption of the Health Vouchers shall not be permitted.
- Any misuse, fraudulent activity, or incorrect usage of Health Vouchers may result in cancellation of vouchers, withdrawal of benefits, and further action under the Policy terms

Note: Health Vouchers cannot be changed, exchanged for cash, cannot be transferred, gifted, or assigned to another individual and must be used only by the eligible Insured Person.

Service Disclaimer:

- All services under Health Vouchers are provided directly by independent third-party service providers.
- Since these services are rendered by independent providers, Star Health shall not be liable or responsible, directly or indirectly, for quality of services delays, deficiencies, or non-performance outcomes of services availed.
- Star Health reserves the right to modify, replace, or discontinue any category of services, any service offering, or substitute any Wellness Service or Service provider, at any time, without prior notice.
- In cases where the proposer and Insured Person are different, services shall be available only to the Insured Person.

6. Redemption and Utilization of THRIVE Coins

Your THRIVE Coins are designed to **deliver real value—both immediately and in the future**. You can use Your Coins to redeem Benefits by accessing **Health and OPD Services and Wellness Marketplace Benefits**, or even reduce Your renewal premium, subject to Program terms and Policy status.

A. Where You Can Use Your Coins

Benefits Category for Coin Redemption	Utilization Level	Are Coins earned by each member Combined?	Coin Conversion Value
Health, OPD Services, & Wellness Marketplace	On Insured level	No, Coins can only be redeemed individually	1 Coin = ₹1
Renewal Premium Savings	On a Policy Level	Yes, All available Coins shall be utilized at once	1 Coin = ₹0.20

Simple Rules to Remember**Coins Redemption–**

- Coins can be redeemed only while Your Policy is active.
- You may either utilize Your Coins Redemption Value for Health, OPD Services, & Wellness Marketplace or use it for Renewal Premium Savings, or utilize both options simultaneously, depending on the availability and validity of the Coins.
- Redemption Value is calculated as per the Coin Conversion Value as shown in the table above.
- Overall Redemption Value shall be capped to the policy premium paid for both options.

Combining earned Coins in a Floater Policy-

- Redemption limits for Health, OPD Services, & Wellness Marketplace and Health Vouchers apply at individual level and Redemption Value shall be available individually for usage.
- Coins earned in a Floater Policy by each eligible Insured Person shall be combined to calculate the Total Redemption Value for Renewal Premium Savings i.e. the Total Coins earned by You and other eligible Insured members in Your policy shall be combined for calculation.
- Where Coins are redeemed towards Renewal Premium Savings, You shall have the option to Opt in or Opt out. However, the option to specify the number of Coins to be utilized for such redemption shall not be provided. (All available Coins shall be utilized at once.)

Usage of Coins-

- Coins are used starting with those closest to expiry first (Refer to 3.E Coins Validity & Expiry) and shall follow a First-Come-First-Redeem basis (Refer to Annexure-Important to Note section).
- Once used, Coins cannot be reversed, refunded, or reinstated.
- Any Coins that remain unused at the end of a Policy Year will be carried forward to the renewed Policy and can be used until they expire. Such Coins shall follow the premium capping as per the premium paid for the renewed Policy Period.
(Refer to Illustrative scenarios (Illustration 1.1, 1.2, & 1.3) explained later under Annexures for understanding how this works)

B. Overall Program Value Limits

- You may earn up to ~18,000 Coins through specified activities, individually.
- Milestone rewards may provide up to ₹5,000 in terms of Health Vouchers, individually.

C. Redemption Value Limits

- The total value of Coins redeemed (in ₹) across all eligible Insured Persons shall be limited to the premium paid for that Policy Period.
- Health Voucher amount is separate and not linked to this premium capping.

7. Coin Credit Timelines and Activity Processing

THRIVE Coins are credited based on the type of activity You complete. While some activities are tracked automatically, others may require verification before Coins are credited.

When You Will Receive Your Coins	
Activity Type	When Coins Are Credited
Daily Steps / Calories	On or before 2:00 AM the next day
Fitness Month Bonus	On the 1st of the following calendar month, subject to earning criteria
CMP & General Wellness Programs	Within 7 days of successful completion & sharing of test results, subject to validation
Other Activities	After successful completion and verification, as per activity-specific rules

8. Terms and conditions

Condition	Description
8.1. Program nature	- THRIVE is a Value-Added Health and Wellness-based Rewards Loyalty Program offered by Star Health and Allied Insurance Company Limited. It is designed to inspire and reward Your commitment to a healthier lifestyle. - It shall not be construed as insurance coverage, does not create a separate contractual or vested insurance entitlement. - Participation in the program remains voluntary in nature and policy benefits remain unaffected irrespective of participation in program.
8.2. Eligibility condition	- Participation is limited to Insured Persons covered under an active Star Health policy where THRIVE is applicable. - Eligibility is subject to the conditions, limits, rules, and operational requirements prescribed by Star Health from time to time.
8.3. Single Device Rule	- Only one fitness tracking device per registered mobile number can be linked for tracking and earning THRIVE Coins. - If You wish to change Your registered device, please reach out to THRIVE@starhealth.in.
8.4 Responsibility and Data Integrity	- Star Health shall not be responsible for historical sync failures, delayed data, missing data, or inaccurate fitness data originating from the user device, mobile operating system, or third-party health platform. - The customer is responsible for maintaining valid permissions, device linkage, and regular app access for data synchronization.

Note:

- All necessary App permissions on Your registered device are enabled, device is properly linked, and data is regularly synced by regularly opening the Star Health Application.
- Syncing fitness data with the Star Health mobile application is mandatory to earn Coins for steps and calories.

You get the best value by earning consistently, redeeming Coins before expiry, and ensuring the app, policy details, and health device permissions remain active and correctly linked.

8.5 Non-transferability	THRIVE Coins cannot be sold, transferred, gifted, pledged, or assigned to another person or another policy, except where a specific redemption category expressly permits policy-level use.
8.6 Incorrect or Erroneous Credits	Star Health reserves the right to reverse, withdraw, adjust, or recover Coins credited due to system error, technical issue, incorrect information, ineligible activity, or later detection of invalid participation.
8.7 Misuse, Abuse, or Fraud	Misuse, manipulation, misrepresentation, fraudulent activity, or any attempt to improperly earn or redeem Coins may result in forfeiture of Coins, suspension from the program, permanent disqualification, and any other action available under the policy or law.
8.8 Operational and Partner Dependency	- Earning, tracking, and redemption of Coins may depend on system availability, device compatibility, partner integrations, third-party platforms, and service provider availability. - Star Health is not responsible for delays, failures, or inaccuracies caused by factors beyond its reasonable control.
8.9 No Guaranteed Future Benefit	Accumulation or use of THRIVE Coins does not create any guaranteed, vested, or perpetual right and does not assure the availability of any specific activity, reward, or earning rate in the future.
Note: Coins can be valuable, but they are still program benefits, not cash, not insurance coverage, and not a guaranteed right forever.	
8.10 Program Modification or Withdrawal	Star Health reserves the right to amend, modify, suspend, or discontinue the THRIVE Program, whether wholly or partly, including changes to activities, rewards, conversion values, validation criteria, or eligibility rules, in accordance with applicable law and regulation.
8.11 No Compensation for Lapse or Non-use	No compensation, damages, replacement value, refund, or cash equivalent shall be payable for expired Coins, forfeited Coins, unearned Coins, or Coins that remain unredeemed.
8.12 Cancellation of Policy	Any redemption of THRIVE Coins or Health Vouchers under the Program shall be treated as a benefit availed under the Policy. Where the Policy is cancelled, the Benefits availed through such Coin redemption or Voucher redemption may be considered while determining the applicable premium refund, subject to the Policy terms and conditions.

Annexure

Illustrative Scenario 1.1- Coin Redemption for an Individual Policy

How Aarav Turns THRIVE Coins into Real Health & Wellness Value:

Across a 3-year Policy, earned Coins are redeemed in a First-in-First-Out manner for Health, OPD Services, & Wellness Marketplace Benefits getting real value every year. First-In, First-Out redeems Coins closer to expiry first. Coins may be redeemed throughout the year for Health, OPD Services, and Wellness Marketplace Benefits and for Renewal Premium Savings at the time of Policy renewal.

Policy Details:

Particulars	Details
Policy Type	Individual Star Health Policy
Policy Period	3 Policy Years (1 Apr 2025 – 31 Mar 2028)
Total Premium	₹30,000
Coin Value for Benefits	1 Coin = ₹1 on Health, OPD Services, & Wellness Marketplace
Redemption Capping	Redemption Value is capped to the premium paid for current Policy Year

Policy Year-wise Coin Accumulation and Redemption:

Particulars	Policy Year 1	Policy Year 2	Policy Year 3
Timeline	April 2025	April 2026	April 2027
Opening Coins	0	6,000	5,000*
Coins Earned	9,000	5,000	12,000
Coins Redeemed	3,000 (Redeemed for OPD)	4,000 (Redeemed for Wellness)	6,000 (Redeemed for Health)
Net Coins Available / Carried Forward	6,000	7,000 (2,000 from Policy Year 1 + 5,000 from Policy Year 2)	11,000 (Coins from Policy Year 3 as Policy Year 2 Coins are utilized first)
Notes	-	Older Policy Year 1 Coins are used before Policy Year 2 Coins.	Remaining Policy Year 1 Coins (2,000) expired in Policy Year 3 due to 365 days validity of Coins.

*Opening Coins in Policy Year 3 include only valid Coins carried forward from Policy Year 2 after applying the FIFO mechanism and Coin validity rules. Coins that expire before redemption or renewal cannot be used.

Benefit Utilization During Policy Term

Benefit Category	Coins Redeemed	Value Redeemed
OPD Services	3,000	₹3,000
Wellness Marketplace	4,000	₹4,000
Health Services	6,000	₹6,000
Total	13,000	₹13,000

Total Value Redeemed from Earned Coins: ₹13,000 used for Health, OPD Services, and Wellness Marketplace Benefits when Aarav needed care. Milestone rewards are separate from Coin redemption.

Coins Available at Renewal

Particulars	Value
Coins Available for Redemption at End of Policy Period	11,000 Coins
Value for Renewal Premium Savings (@ ₹0.20 per Coin)	₹2,200
Total Value Redeemed through THRIVE*	₹15,200

*Total Value Redeemed through THRIVE = ₹13,000 redeemed during the policy period + ₹2,200 Renewal Premium Savings = ₹15,200. (Any Coins remaining at the end of the Policy Period may optionally be used to reduce the renewal premium at ₹0.20 per Coin.)

Illustrative Scenario 1.2- Coin Redemption for a Floater Policy**How Aarav & Radha Turn THRIVE Coins into Real Health & Wellness Value:**

In a floater policy, both members earn and spend their Coins individually on Health, OPD Services, & Wellness Marketplace, together redeeming real value every year.

Policy Details:

Particulars	Details
Policy Type	Family Floater Star Health Policy
Eligible Insured Members	2 Eligible Insured Members: Aarav & Radha
Policy Period	1 Apr 2025 – 31 Mar 2026
Premium	₹26,000
Coin Value	1 Coin = ₹1 on Health, OPD Services, & Wellness Marketplace
Redemption Capping	Redemption Value is capped to the premium paid for current Policy Year
Redemption Rule	Coins can be used individually for on Health, OPD Services, & Wellness Marketplace and Coins earned individually shall be combined if Renewal Premium Savings is opted.

Member-wise Coin Earnings and Redemption

Aarav – By completing and earning Coins through Fitness Days, CMP & Wellness activities, Aarav utilizes OPD & Health Services through the Coins earned

Particulars	Coins
Coins earned by Aarav	12,000
Redeemed for OPD	6,000
Remaining Coins	6,000

Radha – Wellness Marketplace By completing and earning Coins through Onboarding, HRA & General Wellness Program, Radha utilizes Wellness Marketplace benefits through the Coins earned

Particulars	Coins
Coins earned by Radha	8,000
Redeemed for Wellness	7,000
Remaining Coins	1,000

Individual Earning and Spending Summary

Insured Member	Coins Earned	Coins Redeemed	Coins Remaining	Redemption Category
Aarav	12,000	6,000	6,000	OPD & Health Services
Radha	8,000	7,000	1,000	Wellness Marketplace
Total	20,000	13,000	7,000	—

Earn Individually → Spend Individually → 13,000 Redeemed (Each member spends only their own Coins on Health, OPD Services, & Wellness Marketplace, earliest Coins used first).

Total Value Redeemed for Health & Wellness

Particulars	Value
Total Coins Redeemed	13,000 Coins
Total Value Redeemed for Health & Wellness	₹13,000

Benefit-wise Redemption Value

Benefit Category	Value Redeemed
OPD Services – Aarav	₹6,000
Wellness Marketplace – Radha	₹7,000
Total Value Redeemed through THRIVE*	₹14,400

***Total Value Redeemed through THRIVE** = ₹13,000 redeemed for Health & Wellness benefits during the policy year + ₹1,400 renewal benefit from remaining 7,000 Coins = ₹14,400 (The 7,000 Coins left at year-end (Aarav 6,000 + Radha 1,000) also carry a renewal benefit of about ₹1,400).

Illustrative Scenario 1.3- Redemption Value Capping**Premium Capping & Redemption: If Aarav Redeems His Earned Coins First:**

Coins are earned individually, but the aggregate Redemption Value across all Insured Persons is capped at the premium paid. Redemptions run on a **First-Come-First-Redeem basis**.

Policy Details

Particulars	Details
Policy Type	Family Floater Star Health Policy
Eligible Insured Members	2 Eligible Insured Members: Aarav & Radha
Policy Period	1 Apr 2025 – 31 Mar 2026
Premium	₹26,000
Coin Conversion for Benefits	1 Coin = ₹1 on Health, OPD Services, & Wellness Marketplace
Redemption Capping	Redemption Value is capped to the premium paid for current Policy Year

Individual Coin Position and Redemption

Particulars	Aarav	Radha
Coins Earned	18,000	10,000
Redemption Value (₹1 per Coin)	₹18,000	₹10,000
Value Redeemed (capped at premium)	₹18,000	₹8,000
Coins Remaining	0	2,000

Coins are earned individually by each Insured Person, but the aggregate redemption value across all Insured Persons is subject to the premium cap.

Redemption Flow Illustration

Step	Description
Step 1	Aarav earns 18,000 Coins and redeems the entire value of ₹18,000.
Step 2	Radha earns 10,000 Coins, equivalent to a redemption value of ₹10,000.
Step 3	Since the policy premium is ₹26,000, the aggregate redemption value cannot exceed ₹26,000.
Step 4	After Aarav redeems ₹18,000, only ₹8,000 of redemption value for Radha remains available under the premium cap.
Step 5	Radha redeems ₹8,000, and the remaining 2,000 Coins remain unredeemed.
Step 6	The aggregate redemption value reaches the premium cap of ₹26,000 and no further redemption is permitted during the current Policy Year.

- Redemption is processed on a **First-Come-First-Redeem basis**.
- Once the aggregate Redemption Value reaches the premium paid, no further Redemption is permitted under the current Policy Year, irrespective of any individual's Coin balance.
- Valid unutilized Coins can be redeemed in the next Policy Period subject to the Coin validity period and Program rules.

Important to Note:

- Redemption Value cannot exceed the premium paid for the Current Policy Period and shall be subject to policy-level cap.
- Redemptions are processed on a First-Come-First-Redeem basis in a Floater Policy. (Refer to Illustrative scenario 1.3 explained above for understanding how this works)
- Once the Policy-level redemption cap is reached, no further redemption shall be permitted, irrespective of the Coin balance available with individual Insured Persons.
- Any valid and unutilized Coins remaining after such redemptions may continue to be available in the next Policy Period, subject to the applicable Coin validity period and Program rules, provided that the Policy is continuously renewed.

- The Policy premium values used in the above illustrations are purely for illustrative purposes and should not be construed as the actual premium applicable to any Policy.

Illustration 2- Aarav's Fitness Story

Stage	Details
Aarav's Journey	Aarav started small by walking daily and tracking his activity through the Star Health App. Over time, he consistently achieved 8,000–10,000 steps per day and eventually completed his first 10 KM Walkathon .
Supporting Documents Submitted	• Short write-up describing his fitness journey • Screenshots of step tracking and activity records • Proof of participation/completion of the 10 KM Walkathon
Review by Star Health	The submission was reviewed to assess the authenticity of the journey and the supporting evidence provided.
Outcome	Aarav's story demonstrated consistency, commitment, and personal progress towards a healthier lifestyle.
Reward Earned	100 THRIVE Coins were awarded upon successful review and approval of the submission.

Managing More Than One Health Condition – Illustrative Scenario 3

Aarav has both Diabetes and Hypertension. In the current Policy Year, he decides to prioritize Diabetes Management and gets enrolled under CMP. During the Program, Aarav follows the guidance provided by the Health Coach, submits the required medical reports, and works towards improving his HbA1c. He earns Coins by showing improvements in his subsequent test reports and enjoys the Benefits of THRIVE. In the next Policy Year, he wishes to manage his Hypertension and begins a new guided journey for that condition.

This way, Aarav is able to take his health journey one step at a time, prioritize the condition that needs immediate attention, and stay committed to sustained improvement over multiple Policy Years.

Condition Management Program Timeline – Illustrative Scenario 4

Let's say Aarav's Policy starts on 1 April 2026 and the Policy Year ends on 31 March 2027.

To be eligible for CMP-related Coins in this Policy Year, Aarav must follow the timeline as illustrated below:

Condition	Applicable Date
Policy Start Date	1 April 2026
Policy Year End Date	31 March 2027
Last date to enroll in CMP	On or before 1 January 2027
CMP Program Period	1 January 2027 to 28 February 2027
Last date to submit follow-up reports	On or before 31 March 2027
Report Review & Coin Credit	Subject to verification by Star Health

Aarav's Diabetes Management Journey – Illustrative Scenario 5

Aarav enrolls in the Condition Management Program for Diabetes Management during the Policy Year. At the start of the Program, he submits his baseline HbA1c report.

Program Stage	Aarav's Action	Value / Outcome
Enrolment	Aarav joins the CMP	100 Coins
Baseline Report	Aarav submits his initial HbA1c report	HbA1c: 6.7 g/dL
Guided Program	Aarav follows the 2-month CMP journey with guidance from the Health Coach	Lifestyle and Health improvement support
Follow-up Report	Aarav submits a follow-up HbA1c report within the applicable timeline	HbA1c: 6.4 g/dL (improvement of 5% from Baseline report)
Outcome Review	Aarav earns outcome-based Coins, subject to verification by Star Health	2500 Coins

Definitions Applicable to Star THRIVE

The following definitions apply only for the purpose of the Star THRIVE Program and shall be read together with the Program terms, Policy terms, and applicable conditions. Terms not defined here shall have the meaning assigned to them under the Policy, unless the context requires otherwise.

Defined Term	Meaning
Eligible Insured Person	Means an Insured Person covered under an active Star Health Policy where THRIVE is applicable and who is aged 18 years or above, subject to the eligibility conditions of the Program.
THRIVE Coins	Means the reward units credited to an eligible Insured Person for completing specified activities, wellness participation, health actions, or eligible outcomes, as applicable under the THRIVE Program. THRIVE Coins shall be earned, accumulated, and redeemed only in accordance with the applicable Program rules, eligibility criteria, active Policy status, validation checks, validity period, and redemption rules.
Coins	Wherever the term "Coins" is used in relation to the THRIVE Program, it shall be construed to mean THRIVE Coins.
You / Your	Wherever the terms "You" or "Your" are used in relation to the THRIVE Program, they may refer to any eligible Insured Person who is entitled to participate in THRIVE, unless the context otherwise requires.
Benefit(s)	Means the redemption options through which THRIVE Coins shall be utilized, including Health and OPD Services, Wellness Marketplace, and Renewal Premium Savings, subject to the Program terms and conditions.

Health and OPD Services	Means eligible out-patient and health-related services that can be accessed under THRIVE through redemption of Coins, including but not limited to consultations, prescribed diagnostics, prescribed medicines, minor OPD procedures, prescribed dental procedures, prescribed spectacles, or such other services as may be made available under the Program from time to time.
Wellness Marketplace	Means the marketplace or platform made available under THRIVE through which eligible Insured Persons may access health, wellness, fitness, nutrition, preventive care, specialized care, at-home care, pain management, sports & gym items, health-monitoring wearable, or other wellness-related services, subject to availability and Program terms.
Renewal Premium Savings	Means the option to utilize eligible THRIVE Coins towards reduction of renewal premium, subject to the applicable conversion value, Policy status, premium-paid cap, and Program terms.
Milestone(s) and Milestone Tier	• Milestone(s) means the defined tier levels based on THRIVE Coins earned by an eligible Insured Person during a Policy Year, which determine the Insured Person's tier ranking and eligibility to receive corresponding Health Vouchers, subject to the Program terms and conditions. • Milestone Tier means the tier achieved by an eligible Insured Person based on accumulated THRIVE Coins during a Policy Year, namely Silver, Gold, Platinum, or Titanium.
Health Voucher(s)	Means the voucher-based reward that shall be made available to an eligible Insured Person upon achievement of specified Milestone Tiers under THRIVE. Health Vouchers can be used only for eligible health and wellness services or categories as made available on Star Health Platform, subject to availability and Program terms.
Fitness Day(s)	Means a day on which an eligible Insured Person records either 8,000 or more steps or burns 700 or more Active calories , as captured and verified on the Star Health Application through the linked fitness tracking device.
Fitness Month(s)	Means a calendar month in which an eligible Insured Person achieves 20 or more Fitness Days , thereby becoming eligible for additional monthly bonus Coins, subject to the applicable Program rules and annual limits.
Active Calories	Active Calories are the calories your body burns through physical activity, workouts, and movement over and above the calories required for basic bodily functions. For instance, if on a particular day: Your body burns 1,600 calories just to keep you alive (breathing, heartbeat, digestion, etc.) these are considered as Resting/Basal Calories. Additionally, You burn 400 calories through walking, running, exercise, sports, climbing stairs, etc. these are considered as Active Calories.

Condition Management Program / CMP	Means a guided health improvement program under THRIVE that supports eligible Insured Persons in managing and improving specified health conditions such as diabetes, hypertension, cardiovascular disease, or obesity.
General Wellness Program / GWP	Means a wellness program track made available under THRIVE, such as de-stress mind-body healing, women care, senior care, or any other available wellness track, designed to support overall well-being.
Health Coach	Means a professional wellness expert empaneled by Star Health and/or its authorized partners to guide eligible Insured Persons under CMP or other wellness program tracks, as applicable.
Baseline Report	Means the initial medical report or health measurement submitted by the eligible Insured Person at the start of CMP, which is used as the reference point for evaluating future health improvement.
Follow-up Report	Means the subsequent medical report or health measurement submitted after completion of CMP, which is compared against the Baseline Report to determine whether the required improvement criteria have been met.
Positive Outcome / Verified Health Improvement	Means the eligible measurable improvement in the relevant health parameter, as specified under the Program, from the Baseline Report to the Follow-up Report, subject to review, validation, and acceptance by Star Health.
Policy Year	Means the period of one year commencing from the Policy start date or renewal date, as applicable, during which eligible THRIVE activities, Coins, milestones, and benefits are tracked. For multi-tenure Policies, each year within the Policy tenure may be treated as a separate Policy Year for THRIVE tracking, subject to Program terms.
Active Policy	Means a Policy that is active, valid, in force, and not expired, cancelled, lapsed, or otherwise inactive. THRIVE Coins can be earned and redeemed only while the applicable Policy remains active.
Redemption	Means the process by which eligible THRIVE Coins are utilized towards permitted eligible Benefits, subject to the applicable conversion value and Program rules.
Redemption Value	Means the monetary value attributable to THRIVE Coins at the time of redemption, calculated based on the applicable conversion value for the relevant Benefit category.

In case of any inconsistency between these definitions and the specific terms stated under a particular THRIVE activity, redemption option, or Program rule, the specific terms applicable to such activity, redemption option, or Program rule shall prevail.