STAR Health Insurance

Value+ PLUS

Premium Return

Freeze Your Age

SI Multiplier

Value Network

Health Booster

SUPER STAR | UIN: SHAHLIP27049V022627

STAR FLEXI | UIN: SHAHLIA27050V022627

Features

Basic Covers

In-Patient Hospitalisation

Coverage for medical expenses up to the Sum Insured during Hospitalisation, including:

- Up to ₹5,000 per day
- Boarding and nursing expenses
- ICU charges
- Fees for surgeon, anaesthetist, and specialists
- Anaesthesia, blood, oxygen, surgical appliances, medicines and drugs, diagnostic materials, dialysis, chemotherapy, radiotherapy, pacemaker, stent and similar expenses

Day Care Treatment

All Day Care Procedures are covered.

Pre-Hospitalisation Expenses

Medical expenses incurred up to 30 days before Hospitalisation.

Post-Hospitalisation Expenses

Medical expenses incurred up to 60 days after discharge from hospital.

Modern Treatments

Coverage for advanced procedures such as:

- Stem Cell Therapy for Bone Marrow Transplant
- Uterine Artery Embolisation, Balloon Sinuplasty, Deep Brain Stimulation
- Oral Chemotherapy, Immunotherapy, Intravitreal injections
- Robotic Surgeries, Stereotactic Radiosurgeries, Bronchial Thermoplasty
- Holmium Laser Treatment, IONM (Intra Operative Neuro Monitoring)

AYUSH Treatment

Coverage for in-patient treatment under Ayurveda, Yoga and Naturopathy, Unani, Sidha, and Homeopathy in AYUSH hospitals.

Road Ambulance

Coverage for the expenses incurred while using road ambulance for admission to hospital, transportation from one hospital to another, and for transportation of the insured from hospital to the place of residence.

Air Ambulance

Reimbursement up to ₹5,00,000 in a policy year for air ambulance services if advised by a medical practitioner.

Organ Donor Expenses

Coverage for organ transplantation and related expenses, including the donor's post-donation complications.

Home Care Treatment

Coverage for home-based treatment of specified conditions, including fever, infections, and chronic illnesses, subject to applicable terms and eligibility criteria.

Domiciliary Hospitalisation

Coverage for medical treatment at home for over three days when hospitalisation is not possible or available.

E-Domestic Second Medical Opinion

Access to a second medical opinion from a network doctor based on submitted medical records.

Premium Waiver

Premium waiver for the next policy year if the proposer is diagnosed with a critical illness or dies due to an accident.

Cumulative Bonus

Cumulative Bonus calculated at 50% of the Sum Insured for each claim-free year, up to a maximum of 100% of the Sum Insured.

Automatic Restoration of Sum Insured

There shall be an automatic restoration of the Sum Insured up to 100%, an unlimited number of times, immediately after partial/full utilisation of the limit of coverage. This can be utilised for all claims for subsequent hospitalisation.

Tele-Consultation and AI-Driven Face Scan

Avail unlimited tele-consultations with various practitioners through the mobile app, along with an AI-powered face scan to check vital parameters such as heart rate, oxygen saturation, and respiration rate, up to two times per month per insured in a policy year.

Dental Check-Up & Cleaning

Coverage for dental consultation and X-ray(IOPA), and scaling, for one person, available only in the 2nd and 3rd policy years.

Value-Added Services

Enhance your health journey with discounts on **pharmacy, diagnostics, and consultations,** all available through the STAR Health App.

Freeze Your Age

When you buy the policy, your age is locked at entry. Premiums will be based on this age until a claim is paid under In-Patient, Day Care or AYUSH treatments. Post-claim, premiums will be charged as per your age at renewal.

For example, if the insured buys the policy at 25 years old, they will continue paying the premium applicable for a 25-year-old at each renewal, until a claim is paid or up to the age of 55 years. After the claim is paid, the premium charged will be as per the insured's current age and will continue to change according to the age at renewal.

STAR Wellness Program

The STAR Wellness Program—accessible through the **STAR Health App** and **STAR Wellness App**—allows you to earn over **1,000 points** each year through various wellness activities. These points can be redeemed for up to a **20% discount** on renewal premiums.

Value Network

Get access to an extensive list of hospitals. 15% Co-payment is applicable if treatment is taken outside this list of hospitals.

For the list of Value Network Hospitals kindly click here.

Additional Covers

VALUE PLUS offers more covers, as stated below that enhance your overall protection.

Premium Return

If no In-patient claim for 5 years, 1st year base premium of base policy will be refunded.

Consumables Cover

Covered under an admissible claim for In-patient/Day Care Treatment. (For more details, please visit our website: www.starhealth.in)

Health Booster

100% of base Sum Insured is additionally provided, for every block of 7 claim-free years.

Grace Period Cover

Coverage available during the grace period for policies due for renewal.

E-Connect

(i) Access to virtual fitness sessions & nutritionist.

(ii) Insured can obtain E-International second medical opinion twice per policy in a policy year.

Durable Medical Equipment Cover

Covered up to ₹1 Lakh in a policy year for rental/purchase of necessary medical equipment. (E.g., Oxygen concentrators, wheelchairs, etc.)

Nursing at Home

₹1000/day, maximum up to 10 days in a policy year post hospitalisation, for the medical services of a qualified nurse at Insured person's residence.

Sum Insured Multiplier

Combine & utilise the annual Sum Insured of base policy across the policy term. Applicable only for long term policies.

Optional Covers

VALUE PLUS offers various optional covers, allowing you to tailor your policy to fit your exact needs and preferences.

Room Rent Modification

Option to select Single Private AC Room

Voluntary Co-payment

Option to choose between 10% and 20%

In-clinic Consultation

Avail in-person consultations with general physicians and specialists, up to 4 consultations in a policy year.

Mamta (Women Wellness Care)

Avail the listed comprehensive online services as specified under this cover on Company's Networkt/ digital platforms as per Plan C; Entry age - 12 years and above.

Param Seva (Senior Citizen Wellness Care)

Avail the comprehensive online services as specified under this cover, on Company's network/ digital platforms during the policy period as per Plan C; Entry age - 56 years and above.

Voluntary Deductible

Option to choose deductible amount of ₹25,000 or ₹50,000, applies on an aggregate basis for all hospitalisation expenses.

Stay Fit

Avail visits to the 'fitness centers' (gyms and fitness studios) up to 3 sessions per week; Entry age - 18 years to 60 years.

Note: Voluntary co-payment will not be available in case voluntary deductible has been opted and vice versa.

Entry Age

Individual Sum Insured	For Adults: 18 years to any age
Floater Sum Insured	For Adults: 18 years to any age For Dependent Children: 91 days to 25 years

- Under Floater Sum Insured, Family means: Self + Spouse/Live-in Partner + Dependent Children
- Maximum Family Size Covered under Floater Policy: 2 Adults + 4 Children

Policy Term

1 Year | 2 Years | 3 Years

Long-term discount

2-Year Policy Term: **10%** discount on the 2nd-year premium

3-Year Policy Term: **12.5%** discount on the 3rd-year premium

Type of Policy

Individual policy and Floater policy

Sum Insured Options

₹7,50,000 | ₹10,00,000 | ₹15,00,000
₹20,00,000 | ₹25,00,000

Mandatory Co-Pay

Not applicable

Zone-wise Premium

Zone A
Delhi, New Delhi, Faridabad, Gurugram, Shahdara, Ahmedabad, Surat, Vadodara, Gautam Buddha Nagar, Ghaziabad, Mewat, Alwar, Baghpat, Bhiwani, Bulandshahar, Fatehabad, Hisar, jhajjar, Jind, Kaithal, Karnal, Kurukshetra, Mahendragarh, Meerut, Muzaffar nagar, Palwal, Panchsheel Nagar, Panipat, Rewari, Rohtak, Saharanpur, Sirsa, Sonipat, Mumbai (Including suburban), Rest of Gujarat, Thane, Palghar and Raigad

Zone B
Chennai, Ernakulam, Thiruvananthapuram, Bengaluru, Chengalpattu, Kanchipuram, Nashik, Pune, Tiruvallur, Hyderabad, Kollam, Wayanad, Indore, K V Ranga Reddy, Medchal Malkajgiri, Ahmed Nagar and Gwalior

Zone C
Rest of India

Waiting Period

- Initial waiting period: **30 Days**
- Specified conditions, surgeries/treatments: **24 months**
- Pre-existing disease(s) (PED): **36 months**

The information provided in this brochure is only indicative. This is only a summary of selective SI and features of this Product. For more details on the risk factors, terms and conditions, please read the policy wordings before concluding sale or visit our website www.starhealth.in

Value+ PLUS

We are **Star Health and Allied Insurance Co. Ltd.,** an Indian Health Insurance company headquartered in Chennai. We began our operations in 2006 as India's first standalone Health Insurance provider. We offer innovative services and products in health, personal accident, and overseas & domestic travel insurance aligned with the needs of the Indian market.

We offer products for every market sector, from individuals to families and corporates. With lakhs of agents serving the customers and driving the business on a huge scale, we also operate directly, through various other channels, including digital, aggregators, brokers etc., to cater to the needs of all sections of society. We have a long-standing partnership with numerous banks.

Along with offering a broad selection of specialised products and Health Insurance, we also provide free Tele-health consultations with our expert team of in-house doctors, along with a free second medical opinion if necessary.

96% Claims Settled in<3 hours	14000+ Network Hospitals	1.4 Cr+ Claims Settled Since Inception	Tele-health Services

Disclaimer

This is only a summary of the product features and is for reference purpose only. The details of benefits available shall be as described in the prospectus, and will be subject to the policy wording, terms, conditions and exclusions. Please call our customer service if you require any further information (044 - 6900 6900).

Note:

The terms "Classic", "Essential", "Preferred", "Value Plus" and "Secure" are used for marketing and representation purposes only. These are not separate Insurance Products but refer to coverage options under the base product "Super Star" (UIN: SHAHLIP27049V022627) and the add-on "Star Flexi" (UIN: STAR FLEXI | UIN: SHAHLIA27050V022627). The naming is meant to simplify customer choices without altering the scope, terms, or conditions of the filed product or add-on. For any modifications to the available benefit packages, customers can contact us at our toll-free number: 1800 425 2255.

Star Health and Allied Insurance Co. Ltd.

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Insurance is the subject matter of solicitation | BRO / SSVP / V.1 / 2026

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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.

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