STAR Personal & Caring | Health Insurance

Value+ PLUS

Future ke har move, covered!

STAR flexi SHAHLIA27050V022627

Value Plus

Eligibility	
Entry Age	**For Individual Sum Insured**: 18 years to Any Age; **For Floater Sum Insured** : Adults: 18 years to Any Age; Dependent Children: 91 days to 25 years; **Family Size under Floater:** 2 Adults + 4 Children (Self, Spouse & Dependent Children)
Sum Insured Options (Rs. in Lakhs)	**Zone A, B, C** **7.5/10/15/20/25**
Policy Term	**1/2/3 Years**
Waiting periods	
Initial Waiting Period	30 days
Specified Diseases Waiting Period	24 months
PED Waiting Period	36 months
Base covers	
Room Rent	Up to Rs.5,000 per day
Day Care Treatment	All Day Care Treatments covered up to the Sum Insured
Pre and Post Hospitalization	30 days and 60 days respectively, covered up to the Sum Insured
Modern Treatments	Covered up to the Sum Insured
AYUSH Treatment	Covered up to the Sum Insured
Road Ambulance	Covered up to the Sum Insured
Air Ambulance	Covered up to Rs.5 Lakh in a policy year
Organ Donor Expenses	Coverage for organ transplantation up to the Sum Insured, including the donor's post-donation complications
Home Care Treatment	Covered up to the Sum Insured
Domiciliary Hospitalization	Covered up to the Sum Insured
E-Domestic Second Medical Opinion	Access to a second medical opinion from a network doctor based on submitted medical records
Premium Waiver	One year premium is waived if the proposer, who is also insured, is diagnosed with a listed critical illness or dies due to an accident
Cumulative Bonus	50% after each renewal (if claim-free); maximum up to 100% of Sum Insured
Automatic Restoration of Sum Insured	Up to 100% Sum Insured, unlimited times in a policy year for related and unrelated illness for subsequent hospitalization and triggers on partial/ full utilization of Sum Insured
Unlimited Tele-consultation	Available on Star Health App (along with AI-driven Face scan)
Dental Check-up and Cleaning	Consultation, IOPA (X-Ray) and Scaling, available for one person under each policy in the 2nd and 3rd policy years. Available on cashless basis only
Value Added Services	Available (Discounts on Pharmacy/ Diagnostics/ Consultations)
Freeze your Age	Insured will pay premium as per the entry age till the Insured makes the first claim (hospitalization/ day care claim) this will be available up to 50 years only
STAR Wellness Program	The STAR Wellness Program—accessible through the STAR Health 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

* Above 60 years of entry age: Premium Return & Sum Insured Multiplier will not be available

Additional covers	
Premium Return	If no In-patient claim for 5 years, 1st year base premium of base policy will be refunded
Consumables Cover	68 Non-payable items will be covered. 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 Rs.1 Lakh in a policy year for rental/ purchase of necessary medical equipment (e.g., oxygen concentrators, wheelchairs, etc.)
Nursing at Home	Rs.1,000 per day, maximum up to 10 days in a policy year post hospitalization, for the medical services of a qualified nurse at Insured person's residence
Sum Insured Multiplier	Insured can combine & utilize the annual Sum Insured of base policy across the policy term. Applicable only for long term policies

Value Network
Get access to an extensive list of hospitals. 15% Co-Payment if treatment taken outside this list of hospitals. For List of Value Network Hospitals kindly click on https://www.starhealth.in/lookup/hospital/

Optional covers	
Room Rent Modification	Option to select Single Private AC Room
Stay Fit	Insured can avail visits to the 'fitness centers' (gyms and fitness studios) up to 3 sessions per week ; Entry age - 18 years to 60 years
Mamta (Women Wellness Care)	Insured women can avail the listed comprehensive online services as specified under this cover on Company's Network / digital platforms as per Plan C; Entry age - 12 years and above
Param Seva (Senior Citizen Wellness Care)	Insured aged 56 years and above can avail the comprehensive online services as specified under this cover, on Company's network / digital platforms during the policy period as per Plan C
In-Clinic Consultation	Insured can avail In-person consultation with general physicians & Specialists up to 4 consultations in a Policy Year
Voluntary Deductible	Options - Rs.25,000/Rs.50,000 (Aggregate deductible for each Policy year)
Voluntary Co-pay	Options - 10%/ 20% (Applicable on each and every admissible claim amount arising due to hospitalization expenses)

This is an abridged version, for full details refer prospectus.

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: 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.**