



Young Star neo

Future-ready from day one

The Next Gen of Health Insurance is Here

Today's young adults are looking for more than financial protection. They want a plan that supports everyday wellness, adapts to life's milestones, and rewards smart decisions.



That's what Young Star neo is designed for.



Young Professionals
Build your career and
prepare for your future.



Young Couples
Plan a life together
with confidence.



Young Families
Protect the people
who matter most.

The Young Star

neo

Advantage

Young Star neo brings together comprehensive health protection, everyday healthcare, preventive wellness and future-ready benefits in one health insurance plan designed for the way you live.

Introducing Time Travel

Industry-First Feature

Redefining what it means to start young

Imagine, a feature that keeps rewarding you for starting young, year after year. Most age-lock features stop at the first claim. Time Travel starts where they end.

How it works: On the first admissible claim your premium age resets to Entry Age + 1 year; thereafter it increases one year at each renewal*.



Freeze Your Age



Time Travel

See the difference

Without Time Travel

Policy Event	Actual Age	Premium at Age
Policy Issuance	26	26
Years 2-10	27-35	26
First Claim	35	-
Next Renewal	36	36
Following Renewal	37	37
Next Renewal	38	38
Next Renewal	39	39

With Freeze your age + Time Travel

Policy Event	Actual Age	Premium at Age
Policy Issuance	26	26
Years 2-10	27-35	26
First Claim	35	-
Next Renewal	36	27
Following Renewal	37	28
Next Renewal	38	29
Next Renewal	39	30

*In case of the multi-year policies, the entry age+1 shall apply from the subsequent Policy Year after an applicable claim in such policies. Thereafter, premiums shall continue to be charged based on the revised premium age.



Introducing Star THRIVE

Healthy Behaviour, Now Rewarded

What if your healthy habits could reward you with benefits beyond your hospitalization cover? With STAR THRIVE, it's possible. A brand-new platform that rewards your everyday healthy choices and adds value to your health & wellness journey.

Earn up to 18,000 coins per eligible insured per policy year and redeem health rewards up to 100% of your current policy tenure's premium.



Earn THRIVE Coins

You earn Coins across three streams:

- Seamless Start
- Health Track Pro
- Wellness Circle



Reach Milestones

Every eligible insured moves through 4 tiers:

- Silver
- Gold
- Platinum
- Titanium



Redeem Benefits

Coins can be used for eligible Benefits:

- Health & OPD services
- Wellness marketplace
- Renewal premium Savings



Silver

0 Coins
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

Maximum Voucher Amount/Insured Person: ₹5,000

Program Eligibility: Insured Persons aged 18 years and above. Coins Validity: Coins are valid for 1 year from the date of earning or until the Policy lapses, whichever is earlier.

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 ₹5,000 per eligible Insured Person, subject to the applicable Program terms and conditions. Coin Conversion Value- For Health, OPD & Wellness Benefit: 1 Coin = ₹1

For Premium Discount Benefit: 1 Coin = ₹0.20

Future Shield

A smarter protection for your growing family

Your family grows with time, but does your health insurance?

With Future Shield, it does. The advantage of your early start like waiting period completion and other benefits gets carried on as your family grows, to your spouse.

Life Stage	Scenario	Benefit
Age 28: Individual Protection	Purchases a Young Star NEO policy as an individual to secure health and future	Starts building health insurance continuity early
Age 31: Marriage	Adds spouse to the policy	Shared waiting periods allow the spouse to benefit from the waiting period already served under the policy
Age 32: Future Family Planning	Decides to start a family	Since part of the waiting period has already been completed, they may gain faster access to maternity coverage (if opted)



Star OPD – Premier

Healthcare beyond hospitalisation

Most health expenses happen outside the hospital. Star OPD – Premier helps cover those eligible outpatient medical expenses, making everyday healthcare more affordable.



Prescribed medicines



Doctor consultations



Prescribed diagnostic tests



Prescribed vision & eye care



Dental care



Online Diet & Nutritional Sessions



Mind & Wellbeing Covers

Support for a healthier mind, every step of the way.

Your mental health deserves attention. Young Star neo brings mental wellbeing into everyday healthcare, with access to professional support and tools to understand your wellbeing.



Psychologist & Psychiatrist Consultations

Access unlimited online consults through STAR Health App



Star OPD – Premier Mental Health Benefits

- Access in-person OPD consultations through our empanelled Psychologist & Psychiatrists.
- Access mental health podcasts and videos through the Mental Wellbeing Program.



Know Your Stress Levels through Star THRIVE

Take a mental health questionnaire through Star THRIVE on Star Health App to assess your stress levels.



Stay Fit

Better habits. Better health.

Every healthy choice you make today can make a difference tomorrow.

That's why Young Star neo includes Stay Fit, helping you build healthier habits and stay active, because prevention is the best protection.

Why Stay Fit matters

**Access network gyms
and fitness studios**



**Build healthier
habits that last**

1



2

**Up to 3 sessions
every week**

3





Hi, I'm Aarav 🙋

A Journey with Young Star neo



- **Age 26**
The Smart Start

Aarav starts his career and focuses on staying healthy.



Stay Fit

Helps him with access to network gyms and fitness studios up to 3 times a week.



- **Age 28**
Healthy Habits

He prioritises his health and wellness.



Star THRIVE

Earns rewards for his healthy choices and redeems them for health services and premium savings.



- **Age 31**
A New Chapter

Aarav gets married and plans for the future.



Future Shield

Able to share completed waiting periods with his spouse.



- **Age 33**
Everyday Care

Routine doctor visits become a part of life.



Star OPD – Premier

Gets support for everyday healthcare expenses.



- **Age 36**
The Advantage Continues

After his first eligible claim, Aarav renews his policy.



Time Travel

His premium age resets to Entry Age + 1, helping him retain the advantage of starting young.

Essential Health Covers

Hospitalisation Support



- **In-Patient Treatment**

Coverage up to Sum Insured for hospitalisation expenses including Single Private A/C Room, ICU, nursing, surgeon fees, medicines, diagnostics, chemotherapy, radiotherapy and more.



- **Day Care Treatments**

Coverage for all eligible day care procedures up to Sum Insured.



- **Pre & Post Hospitalisation**

- 90 days pre-hospitalisation.
- 180 days post-hospitalisation.



- **Modern Treatments**

Covers listed advanced procedures including Robotic Surgery, Immunotherapy, Deep Brain Stimulation, Stem Cell Therapy, Stereotactic Radiosurgery and more up to Sum Insured.



- **AYUSH Treatment**

Coverage for in-patient treatment under Ayurveda, Yoga, Naturopathy, Unani, Siddha and Homeopathy up to Sum Insured.



- **Unlimited Restoration**

Automatic restoration of 100% Sum Insured, unlimited times after partial/full utilisation of the Sum Insured.



- **Domiciliary Hospitalisation**

Coverage for eligible treatments taken at home when hospitalisation is unavailable or not feasible.



- **Home Care Treatment**

Coverage for specified treatments administered at home up to Sum Insured.



- **Ambulance Cover**

- Air Ambulance: Up to ₹5 Lakhs.
 - Road Ambulance: Up to Sum Insured.
-



- **Organ Donor Expenses**

Coverage for organ transplantation and eligible donor-related expenses up to Sum Insured.

Smarter Healthcare Support



- **In-Clinic Consultation***

Avail up to 4 in-person consultations with General Physicians and Specialists during the policy year.



- **Tele-Consultations & AI Face Scan**

Unlimited tele-consultations plus AI-powered health assessment through the STAR Health App.



- **E-Domestic Second Medical Opinion**

Expert medical second opinion from network specialists.



- **Value Added Services**

Discounts on pharmacy, diagnostics and consultations.



- **Freeze Your Age**

Lock your premium age at entry until an eligible claim is paid or up to 55 years of age.



- **Future Shield**

Carry forward waiting periods already completed by the insured member to the spouse added under the policy.



- **Time Travel***

Works along with Freeze Your Age cover. After your first eligible claim, your premium age is reset to Entry Age + 1 instead of your actual age at renewal, helping you enjoy younger premium age benefits for longer.

Recovery & Financial Support



- **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% of Sum Insured for every claim-free year, up to 100% of Sum Insured.



- **Grace Period Cover***

Stay covered even during the grace period when your policy is due for renewal.



- **Health Booster***

Get an additional 100% of Base Sum Insured for every block of 7 claim-free years.



- **Sum Insured Multiplier***

For multi-year policies, combine and access the annual Sum Insured across the policy term for one eligible claim during the policy period.

Everyday Wellness Benefits



- **Dental Check-up & Cleaning**

Dental consultation, IOPA X-ray and scaling for one insured person, available during the 2nd and 3rd policy years.



- **E-Connect***

- Access virtual fitness and nutrition sessions.
- Get up to 2 International e-Medical Opinions per policy year.



- **Stay Fit***

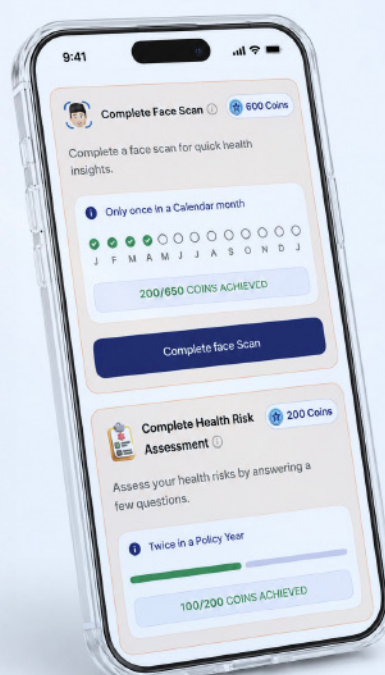
Enjoy access to network gyms and fitness studios for up to 3 sessions per week.

Entry Age: 18 and above; Available at select locations.



- **Star THRIVE***

Earn THRIVE Coins for healthy habits and redeem them for Health, OPD services, wellness marketplace benefits, and renewal premium savings.



Optional Covers



- **Preventive Health Check-Up***

Annual health check-up for insured persons aged 18 years and above.

Options: Package A / Package B



- **Consumables Cover – Comprehensive***

Coverage for items under List I, II, III & IV up to Sum Insured.



- **Star OPD – Premier***

Avail cashless OPD benefits with a wallet amount ranging from

- 1x to 5x of Base premium
- Maximum Cover: ₹1 lakh
- PED Waiting Period – 12 months



- **Mamta (Women Wellness Care)***

Access specified comprehensive women-focused wellness services through digital platforms as per Plan C.



- **Limitless Loyalty Bonus***

Get 100% Additional Sum Insured at every renewal, irrespective of claims, with no upper limit.



- **Personal Accident Cover***

Receive a lumpsum benefit in case of Accidental Death, Permanent Total Disability, or Permanent Partial Disability. Available at select locations.



- **Maternity Expenses**

Coverage up to: ₹50,000 or ₹1 Lakh (As opted)

Waiting Period: 24 months.



- **Proactive Care***

Chronic Disease Management Program for:

- Diabetes
- Hypertension
- Hyperlipidemia
- Obesity
- Coronary Artery Disease

Available through empanelled providers on a cashless basis.



- **Sub Limits***

Choose from Category A, B or C coverage limits for specified illnesses and conditions.



- **Voluntary Co-pay**

Options:

- 10% Co-pay
- 20% Co-pay



- **Voluntary Deductible**

Choose deductibles from ₹50,000 to ₹5 Lakhs, based on selected Sum Insured.



- **Hospital Daily Cash Allowance***

- ₹1,000 per day
- Up to 30 days per policy year
- 5-day franchise applicable

Product Snapshot



- **Eligibility**

- For Individual Sum Insured: 18 years to 40 years;
- For Floater Sum Insured:
 - Adults: 18 years to 40 years;
 - Dependent Children: 91 days to 25 years;
 - Family Size under Floater: 2 Adults + 4 Children (Self, Spouse & Dependent Children)



- **Sum Insured Options (₹)**

- 10L, 25L, 50L, 1Cr and Unlimited



- **Policy Term**

- 1/2/3 Years



- **Waiting Periods**

- Initial Waiting Period: 30 days
- Specified Diseases Waiting Period: 24 months
- PED Waiting Period: 36 months



- **Long-term discount**

- 1 Year | 2 Years | 3 Years
- 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/Floater

Zone definitions

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, Muzaffarnagar, 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



Scan to download the STAR Health App
and experience your policy benefits to the fullest.

Young Star neo

Future-ready from day one

Built to protect you when you need it.
Designed to help you stay healthy every day.

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% Cashless Claims
Approved in <3 Hrs**



**16,000+
Network Hospitals**



**1.6 Cr+ Claims
Settled Since
Inception**



**20+ Years of
Trusted Service**

Disclaimer

The following covers are not available for unlimited Sum Insured: Limitless Loyalty Bonus, Sum Insured Multiplier, Health Booster & Voluntary Deductible. Voluntary co-payment will not be available in case voluntary deductible has been opted and vice versa.

*These covers are offered from the add-on "Star Flexi" (UIN: SHAHLIA27050V022627). Availability of few covers are dependent on the geographical location of customers.

The information provided in this brochure is only indicative and summary of selective SI and features of this Product/Add-on and provided for reference purposes only. For more details on the risk factors, terms and conditions, exclusions and limitations, please read the policy wordings/prospectus before concluding sale or visit our website www.starhealth.in. Please call our customer service if you require any further information (044 - 6900 6900).

Note: The term "Young Star neo" is used for marketing and representation purposes only. This is not a separate insurance Product 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.

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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.