STAR
Health Insurance

Young Star neo Corporate

Big Protection. Smarter Savings.

The Next Gen of Group Health Insurance is Here

Today's workforce expects more than just basic health insurance. They want protection that goes beyond their employer-provided cover, supports everyday wellness and prepares them for the future.

That's what Young Star neo Corporate is designed for.

Young Professionals
Build your career with confidence.

Growing Families
Protect the people who matter most.

Modern Workforces
Health benefits employees will value every day.

The Young Star neo Corporate

Advantage

Young Star neo Corporate offers an affordable super top-up solution that enhances your existing employer-provided health insurance and is designed for long-term health protection, everyday wellness, and benefits that go beyond hospitalisation.

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 Corporate policy as a top-up to secure individual 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 Corporate 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 Corporate includes Stay Fit, helping you build healthier habits and stay active, because prevention is the best protection.

Why Stay Fit matters

1. **Access network gyms and fitness studios**

2. **Up to 3 sessions every week**

3. **Build healthier habits that last**

A Journey with
Young Star neo Corporate

Aarav is a young product manager. He has employer provided health insurance, a growing family and bigger financial responsibilities. He assumes, his employer cover is enough. Until he realizes that life has become much bigger than a ₹5L cover.

That's why Young Star neo Corporate exists.

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*

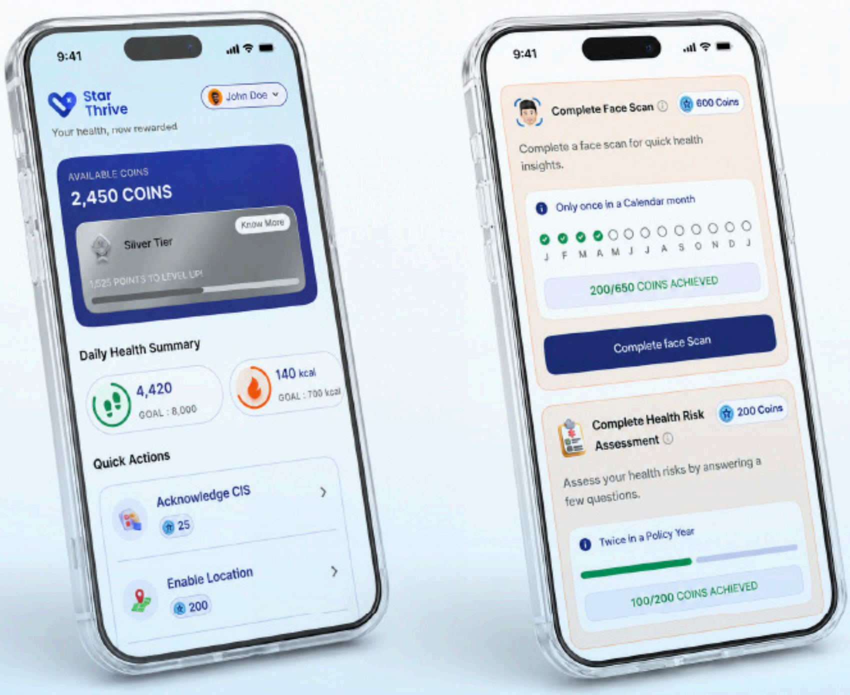
- Access virtual fitness and nutrition sessions.
- Get up to 2 International e-Medical Opinions per policy year.

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.

Proactive Care*

Chronic Disease Management Program for:

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

Available through empanelled providers on a cashless basis.

Personal Accident*

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

Hospital Daily Cash Allowance*

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

Sub Limits*

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

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 (₹)

- 25L, 50L and 1Cr
- Deductible Options: 3L, 4L, 5L

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

Young Star neo Corporate

Big Protection. Smarter Savings.

Built to protect your people when they need it.
Designed to help them 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

*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 Corporate" 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.

Star Health and Allied Insurance Co. Ltd.

Registered Office: No. 1, New Tank Street, Valluvarkottam High Road, Nungambakkam, Chennai – 600034 | Phone : 044 - 2828 8800.

Corporate Office : No. 148, Acropolis, Dr. Radha Krishnan Salai, Mylapore, Chennai - 600 004 | Phone : 044 - 4788 6666.

Email: support@starhealth.in | Website: www.starhealth.in
CIN: L66010TN2005PLC056649 | IRDAI Regn. No.: 129

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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.