
STAR
Health Insurance
Young Star
neo
Corporate
Big Protection. Smarter Savings.

Young Star neo Corporate

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STAR Health Insurance

Eligibility	
Entry Age	**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;
Sum Insured Options (Rs.)	25 Lakhs, 50 Lakhs and 1 Crore
Annual Aggregate Deductible (Rs.)	3 Lakhs | 4 Lakhs | 5 Lakhs
Policy Term	1/2/3 Years
Waiting Periods	
Initial Waiting Period: 30 days | **Specified Diseases Waiting Period:** 24 months | **PED Waiting Period:** 36 months	
Coverages	
Room Type	Single Private A/C Room
In-Patient Treatment	Covered Up to Sum Insured
Day Care Treatment	All Day Care Treatments covered up to the Sum Insured
Pre and Post Hospitalization Expenses	90 days and 180 days respectively, covered up to the Sum Insured
Coverage for Modern Treatment	Covered Up to Sum Insured
AYUSH Treatment	Covered Up to Sum Insured
Road Ambulance	Covered Up to Sum Insured
Air Ambulance	Covered up to ₹5 Lakhs in a policy year
Organ Donor Expenses	Covered Up to Sum Insured
Home Care Treatment	Covered Up to Sum Insured
Domiciliary Hospitalization	Covered Up to Sum Insured
Automatic Restoration of Sum Insured	Up to 100 % of Sum Insured, Unlimited times for any illness
Cumulative Bonus	50% of Sum Insured awarded at renewal for every claim free year maximum up to 100% of Sum Insured
Freeze Your Age[1]	Pay premium as per your entry age till you make the first claim
Time Travel*	Works with the Freeze your age cover. Upon an eligible claim, your renewal premium will be calculated using your entry age plus one year, instead of your actual age at renewal
Sum Insured Multiplier*	For a multi year policy, combine your annual Sum Insured across your multi-year policy term and use the combined amount for a single claim once during the policy period
Health Booster*	Earn 100% of your Annual Sum Insured for every 7 consecutive claim-free years
Star THRIVE*	Healthy Behaviour, Now Rewarded.. Earn THRIVE Coins for participating in eligible wellness activities and health programs, then redeem them for health, wellness, and OPD services, or up to 100% of your renewal premium
Future Shield	Your spouse once added to the policy receives continuity benefit for the waiting periods already completed by you
Stay Fit[2]*	Enjoy up to 3 fitness centre sessions per week at select gyms and fitness studios
E-Connect*	Access virtual fitness sessions and nutritionist consultations, plus up to 2 e-International second medical opinions per policy year
In-Clinic Consultation*	Avail up to 4 in-person consultations with general physicians or specialists
Grace Period Cover*	Coverage continues during the grace period for policies due for renewal
E-Domestic Second Medical Opinion	Access second opinion from a network doctor by sharing your medical records
Premium Waiver	Get a one-year premium waiver if you are diagnosed with a listed critical illness or in the event of accidental death, provided you are the proposer and insured member
Unlimited Tele-Consultation	Avail unlimited tele-consultations along with an AI powered face scan on Star Health App
Dental Check-up and Cleaning[3]	Avail a consultation, dental X-ray (IOPA), and scaling in the 2nd and 3rd policy years
Value Added Services	Get exclusive discounts on pharmacy, diagnostics, and doctor consultations through the Star Health App
Optional Covers	
Consumables Cover - Comprehensive*	All Non-payable items will be covered (as per list I, II, III, IV)
Star OPD Premier[4]*	Avail cashless OPD benefits with a wallet amount ranging from 1x to 5x of your Base Premium
Preventive Health Check-up[5]*	Enjoy one health check-up every year under your chosen package (A or B)
Proactive Care[6]*	Manage chronic conditions such as Diabetes, Hypertension, Hyperlipidemia, Obesity, and Coronary Artery Disease with our Chronic Disease Management Program
Mamta (Women Wellness Care)*	Access a variety of online health services through our network and digital platforms as part of Plan C
Hospital Daily Cash Allowance[7]*	Get allowance of ₹1,000 per day for up to 30 days in a policy year
Sub Limits*	Coverage for all eligible treatments shall be subject to sub-limits as chosen A, B or C
Personal Accident[8]*	Receive a lump-sum benefit of ₹10 lakh for accidental death or permanent disability

This is an abridged version, for full details refer prospectus. *These covers are offered from the add-on "Star Flexi" (UIN: SHAHLIA27050V022627). (1) Refers to in-patient hospitalisation or day care treatment claim (2) Available at select locations for insureds aged 18 years above (3) Only for 1 insured person per policy and on cashless basis (4) Subject to maximum limit of Rs. 1 Lakh. PED waiting period of 12 months (5) Available for insured members aged 18 years and above after a 30-day waiting period. (6) Choose from Silver or Gold plans for 3 months or 12 months. The program is available through our network service providers on cashless basis only for insured members aged 18 years and above. (7) Subject to a 5-day franchise period (8) Available for insured members aged 18 years and above at select locations 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.**