

| Eligibility | | | |
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| Entry Age | For Individual SI: 18 years to Any Age; For Floater SI: 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.) | Zone A | Zone B | Zone C |
| | 7.5 L, 10 L, 15 L, 20 L, 25 L, 50 L, 1 Cr, Unlimited SI | 5 L, 7.5 L, 10 L, 15 L, 20 L, 25 L, 50 L, 1 Cr, Unlimited SI | 5 L, 7.5 L, 10 L, 15 L, 20 L, 25 L, 50 L, 1 Cr, Unlimited SI |
| | SI options 1 Crore & Unlimited can be offered only up to 65 years of age, applicable at the time of inception of the policy | | |
| Co-Payment | Not Applicable | | |
| Zone wise Premium | Zone A, Zone B, Zone C | | |
| Mid-term Inclusion | Available for Newly Wedded Spouse, Newborn and Legally adopted Child. | | |
| Policy Term | 1/2 Years | 1/2/3/4/5 Years | |
| | Available for 5 L & 7.5 L SI | Available 10 L, 15 L, 20 L, 25 L, 50L, 1 Cr, Unlimited SI | |
| DISCOUNTS | | | |
| Early Renewal Discount | 2.5% discount if renewed 30 days before the premium due date Note: Early renewal discount is available only for first 3 renewals | | |
| Long Term Discount | 10% on 2nd year premium; 12.5% on 3rd year premium; 14% on 4th year premium; 16% on 5th year premium | | |
| Wellness Discount | Wellness rewards up to 20% on renewal premium | | |
| WAITING PERIODS | | | |
| Initial Waiting Period | 30 days | | |
| Specified Diseases Waiting Period | 24 months | | |
| PED Waiting Period | 36 months | | |
| BASE COVERS | | | |
| Room Rent | SI 5 L | SI 7.5L and Above | |
| | Single Private AC Room | Any Room | |
| Professional Fees, Tests, Medicines, ICU | Covered up to the Sum Insured | | |
| Freeze your Age | Insured will pay premium as per the entry age till the Insured makes the first claim (hospitalisation/ day care claim) this will be available up to 50 years only | | |
| Automatic Restoration of Sum Insured | Up to 100% SI, unlimited times in a policy year for related and unrelated illness for subsequent hospitalisation and triggers on partial/ full utilisation of SI | | |
| Cumulative Bonus | 50% after each renewal (if claim-free); maximum up to 100% of SI | | |
| Organ Donor Expenses | Coverage for organ transplantation up to the SI, including the donor's post-donation complications | | |
| 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. | | |
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| Unlimited Tele-consultation | Available on Star Health App (along with AI-driven Face scan) | |
| Home Care Treatment | Covered up to the Sum Insured | |
| Domiciliary Hospitalisation | Covered up to the Sum Insured | |
| Pre and Post Hospitalisation | 90 days and 180 days respectively, covered up to the Sum Insured | |
| Day Care Treatment | All Day Care Treatments 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 | |
| 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 | |
| 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 Added Services | Available (Discounts on Pharmacy/ Diagnostics/ Consultations) | |
| E-Domestic Second Medical Opinion | Access to a second medical opinion from a network doctor based on submitted medical records | |
| ADDITIONAL COVERS | | |
| Consumables Cover | 68 Non-payable items will be covered. For more details, please visit our website: www.starhealth.in | |
| E-International Second Opinion | Second medical opinion from an international panel, once per policy year for each insured person, based on medical records only | |
| Annual Health Check-up | Up to 1% of Sum Insured or Rs. 25,000 (whichever is lower) in a policy year, including vaccinations, if chosen within the first 3 years (available on cashless basis only) | |
| Limitless Care | One Unlimited Claim Cover in a lifetime (only if chosen during the first 3 years) Available for SI 10 L, 15 L, 20 L, 25 L, 50L, 1 Cr only. | |
| Room Rent Modification | SI 5 L | SI 7.5L and Above |
| | Option to modify room rent eligibility from Single Private AC Room to Shared Room/ General Ward. | Option to modify room rent eligibility from Any Room to Single Private AC Room/ Shared Room/ General Ward. |
| OPTIONAL COVERS | | |
| Future Shield | Continuity benefits for all waiting periods for a newly added spouse Conditions: Spouse must be added within 120 days of marriage; available for individual policies only. Entry age of Spouse upto 35 years. | |
| Maternity Expenses | Delivery expenses (24-month waiting period) + Newborn Cover | |
| Quick Shield | Waives PED Waiting Period for Diabetes, Hypertension, Asthma, Hyperlipidemia, and Coronary Artery Disease with PTCA done prior to 1 year. Coverage from 31st day. (available only for individuals aged up to 65 years) | |
| Super Star Bonus (Guaranteed Bonus) | 100% additional SI after each renewal (irrespective of claim) without any maximum limit on accumulation (UNLIMITED). Available for SI 10 L, 15 L, 20 L, 25 L, 50L, 1 Cr only. | |
| Durable Medical Equipment Cover | Up to Rs. 5 Lakhs Coverage for rental/ purchase of necessary medical equipment (e.g., oxygen concentrators, wheelchairs, etc.), payable once in a lifetime | |
| Compassionate Visit | Up to Rs. 10,000 for immediate family travel in case of a life-threatening emergency away from home, provided if the hospitalisation claim is admissible under the policy | |
| This is an abridged version, for full details refer prospectus. | | |