

Family Health Optima

★ Tax Benefits

Payment made by any mode other than cash is eligible for relief under section 80D of the Income Tax Act.

★ Exclusions

- Expenses for the treatment of any illness/disease/condition which is pre-existing
- Treatment of illness/disease/sickness contracted by the insured person during the first 30 days from the commencement date of the policy
- First Two Years Exclusions: Cataract, Hysterectomy for Menorrhagia or Fibromyoma, Replacement surgery for knee and/or joint (other than caused by an accident), Prolapse of intervertebral disc (other than caused by accident), varicose veins and varicose ulcers
- First Year Exclusions: Benign Prostate Hypertrophy, Hernia, Hydrocele, Fistula in anus, Piles, Sinusitis and related disorders, congenital internal disease/defects, removal of gallstones and renal stone
- Naturopathy treatment
- Expenses which are purely diagnostic in nature with no positive existence of any disease
- Expenses incurred for non-allopathic treatment
- Treatment of external Congenital disease/defects/anomalies
- Expenses which are mainly cosmetic in nature

NOTE: The benefits and exclusions mentioned herein are only an outline of the policy. For complete details, please contact your nearest Star Health office.

★ Claims Procedure

- Inform the ID/Policy number for easy reference
- In case of planned hospitalization, please inform 24 hours prior to admission into the hospital
- In case of emergency hospitalization, information to be given within 24 hours after hospitalization
- At non-network hospitals, payments must be made upfront and then reimbursement will be effected on the submission of documents

★ The Company

Star Health And Allied Insurance Co Ltd is a joint venture between Oman Insurance Company, UAE, leading NRIs and Indian business houses.

It has a capital base of INR 303 crores that far exceeds the requirement to form a full-fledged General Insurance Company. As an exclusive Health Insurance Company and the first of its kind in India, the Company is committed to setting international benchmarks in service and personal caring.

★ Star Advantages

- No Third Party Administrator (TPA), direct in-house claims settlement
- Faster and hassle-free claim settlement
- Cashless hospitalization
- Network of more than 4600 hospitals across India
- 24x7 toll-free helpline
- Free expert medical consultation over phone
- Information on health through free health magazine

★ To buy this insurance

Contact our Marketing Executive at

Buy this insurance online at www.starhealth.in

Call toll-free: 1800-425-2255 or 044-2826 3300

Fax toll-free: 1800-425-5522

sms STAR to 56677

or E-mail: info@starhealth.in



STAR HEALTH AND ALLIED INSURANCE CO LTD
REGD & CORPORATE OFFICE: 1, New Tank Street,
Valluvar Kottam High Road, Nungambakkam, Chennai 600 034.

A single protection for the entire family.



SPC2509101L

Insurance is the subject matter of solicitation



STAR

FAMILY HEALTH OPTIMA

Insurance Plan

Family Health Optima from Star Health is a health insurance plan that gives protection for the entire family on the payment of a single premium under a single sum insured. The sum insured floats among the family members insured. It's just one more way to tighten the family bonds.

★ A Super Saver Policy

- Single Sum Insured
- Coverage for the entire family
- Single Premium
- Considerable saving in premium as the family is covered under one policy

★ Policy Benefits

- Hospitalization Cover: Protects the insured person for in-patient hospitalization expenses subject to a minimum of 24 hours. These expenses include room and boarding charges as per the policy conditions
- Nursing expenses
- Surgeon's fees, Consultant's fees, Anaesthetist's and Specialist's fees
- Cost of medicines and drugs
- Emergency ambulance charges for transporting the insured patient to the hospital upto a sum of Rs 750/- per hospitalization and overall limit of Rs 1500/- per policy period

★ Pre-existing Disease

Pre-existing diseases are covered after 48 months of continuous insurance with the Company

★ Pre- & Post-Hospitalization Cover

- Pre-hospitalization medical expenses upto 30 days prior to the date of admission
- Post-hospitalization calculated at 7% of the hospitalization expenses (excluding room charges), subject to a maximum of Rs 5000 is payable

★ Family Includes

Proposer, spouse, dependant children upto 25 years (Those who are economically dependant on their parents).

★ Eligibility

Any person aged between 5 months and 60 years, residing in India, can take this insurance. This age limit is both for entry level as well as for the renewal.

★ Discount

A discount of 10% on Premium is allowed on the renewal of the policy if there is no claim in the immediately preceding year of the policy. This discount is not cumulative.

★ Renewal

- The policy will be renewed except on the grounds of misrepresentation/fraud committed.

Loading of premium		
Sr No.	Claims ratio under the expiring policy	Loading on premium
1	>100-125%	30%
2	>125-150%	50%
3	>150%	80%

- A grace period of 15 days from the date of expiry of the policy is available for renewal. If renewal is made within this 15-day period, the continuity of benefits will be allowed. However the actual period of cover will start only from the date of payment of premium. In other words, no protection is available between the policy expiry date and the date of payment of premium for the renewal.

★ Policy Premium (Service Tax extra)

Age of the oldest family member to be covered should be taken for premium calculation.

Sum Insured: Rs 1,00,000			
	5 months - 45 yrs	46 - 55 yrs	56 - 60 yrs
2A	1,765	NA	NA
1A + 1C	1,515	NA	NA
1A + 2C	1,640	NA	NA
1A + 3C	1,785	NA	NA
2A + 1C	1,890	NA	NA
2A + 2C	2,025	NA	NA
2A + 3C	2,165	NA	NA

Sum Insured: Rs 2,00,000				
	5 months - 35 yrs	36 - 45 yrs	46 - 55 yrs	56 - 60 yrs
2A	2,890	3,140	5,535	6,400
1A + 1C	2,715	3,005	5,265	6,120
1A + 2C	2,835	3,075	5,410	6,225
1A + 3C	3,085	3,415	5,715	6,645
2A + 1C	3,295	3,555	5,925	6,965
2A + 2C	3,455	3,675	6,450	7,360
2A + 3C	3,625	4,060	6,795	7,820

Sum Insured: Rs 3,00,000				
	5 months - 35 yrs	36 - 45 yrs	46 - 55 yrs	56 - 60 yrs
2A	3,985	4,360	7,605	10,030
1A + 1C	3,710	3,940	6,930	9,185
1A + 2C	3,825	4,110	7,160	9,725
1A + 3C	4,125	4,440	7,630	10,095
2A + 1C	4,190	4,830	7,865	10,625
2A + 2C	4,310	5,110	8,400	11,090
2A + 3C	4,615	5,320	8,710	11,755

Sum Insured: Rs 4,00,000				
	5 months - 35 yrs	36 - 45 yrs	46 - 55 yrs	56 - 60 yrs
2A	5,195	5,565	10,510	13,515
1A + 1C	4,750	5,070	9,660	12,730
1A + 2C	4,910	5,250	10,150	13,210
1A + 3C	5,365	5,725	10,980	13,755
2A + 1C	5,295	5,775	11,270	14,290
2A + 2C	5,645	6,240	11,870	14,890
2A + 3C	6,025	6,540	12,585	15,815

Sum Insured: Rs 5,00,000				
	5 months - 35 yrs	36 - 45 yrs	46 - 55 yrs	56 - 60 yrs
2A	5,920	6,525	12,010	15,855
1A + 1C	5,370	5,955	11,550	15,225
1A + 2C	5,630	6,285	11,865	15,645
1A + 3C	6,035	6,770	12,390	16,275
2A + 1C	6,345	7,045	12,815	16,750
2A + 2C	6,875	7,675	13,210	17,450
2A + 3C	7,260	8,195	13,860	18,105

Sum Insured: Rs. 10,00,000				
	5 months - 35 yrs	36 - 45 yrs	46 - 55 yrs	56 - 60 yrs
2A	8,420	8,985	14,960	18,635
1A + 1C	8,215	8,765	14,595	18,180
1A + 2C	8,335	8,895	14,815	18,455
1A + 3C	8,625	9,200	15,325	19,090
2A + 1C	9,035	9,640	16,055	20,000
2A + 2C	9,445	10,080	16,785	20,905
2A + 3C	9,645	10,295	17,150	21,360

A: Adult C: Children NA: Not Available