

Family Health Optima

★ 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: For a detailed list of exclusions, refer policy document.

★ Claims Procedure

- Inform the ID 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

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

★ The Company

Star Health And Allied Insurance Co Ltd is a joint venture between Oman Insurance Company, UAE, and leading NRIs, and Indian business houses. It has a capital base of INR 108 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 4000 hospitals across India
- Doctor-on-Call
- 24x7 toll-free helpline

★ 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



The Health Insurance Specialist

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

Insurance is the subject matter of solicitation

A single protection for the entire family.



The Health Insurance Specialist

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 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 for a minimum of 24 hours. These expenses include room and boarding charges as per 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.

★ Discount

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

★ Policy Premium (Service Tax extra)

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

Sum Insured: Rs 1,00,000

| | 5 months - 45 yrs | 46 yrs - 55 yrs | 56 yrs - 60 yrs |
|---------|-------------------|-----------------|-----------------|
| 2A | 1765 | NA | NA |
| 1A + 1C | 1515 | NA | NA |
| 1A + 2C | 1640 | NA | NA |
| 1A + 3C | 1785 | NA | NA |
| 2A + 1C | 1890 | NA | NA |
| 2A + 2C | 2025 | NA | NA |
| 2A + 3C | 2165 | NA | NA |

Sum Insured: Rs 2,00,000

| | 5 months - 35 yrs | 36 yrs - 45 yrs | 46 yrs - 55 yrs | 56 yrs - 60 yrs |
|---------|-------------------|-----------------|-----------------|-----------------|
| 2A | 2890 | 3140 | 5535 | 6400 |
| 1A + 1C | 2715 | 3005 | 5265 | 6120 |
| 1A + 2C | 2835 | 3075 | 5410 | 6225 |
| 1A + 3C | 3085 | 3415 | 5715 | 6645 |
| 2A + 1C | 3295 | 3555 | 5925 | 6965 |
| 2A + 2C | 3455 | 3675 | 6450 | 7360 |
| 2A + 3C | 3625 | 4060 | 6795 | 7820 |

Sum Insured: Rs 3,00,000

| | 5 months - 35 yrs | 36 yrs - 45 yrs | 46 yrs - 55 yrs | 56 yrs - 60 yrs |
|---------|-------------------|-----------------|-----------------|-----------------|
| 2A | 3985 | 4360 | 7605 | 10030 |
| 1A + 1C | 3710 | 3940 | 6930 | 9185 |
| 1A + 2C | 3825 | 4110 | 7160 | 9725 |
| 1A + 3C | 4125 | 4440 | 7630 | 10095 |
| 2A + 1C | 4190 | 4830 | 7865 | 10625 |
| 2A + 2C | 4310 | 5110 | 8400 | 11090 |
| 2A + 3C | 4615 | 5320 | 8710 | 11755 |

Sum Insured: Rs 4,00,000

| | 5 months - 35 yrs | 36 yrs - 45 yrs | 46 yrs - 55 yrs | 56 yrs - 60 yrs |
|---------|-------------------|-----------------|-----------------|-----------------|
| 2A | 5195 | 5565 | 10510 | 13515 |
| 1A + 1C | 4750 | 5070 | 9660 | 12730 |
| 1A + 2C | 4910 | 5250 | 10150 | 13210 |
| 1A + 3C | 5365 | 5725 | 10980 | 13755 |
| 2A + 1C | 5295 | 5775 | 11270 | 14290 |
| 2A + 2C | 5645 | 6240 | 11870 | 14890 |
| 2A + 3C | 6025 | 6540 | 12585 | 15815 |

Sum Insured: Rs 5,00,000

| | 5 months - 35 yrs | 36 yrs - 45 yrs | 46 yrs - 55 yrs | 56 yrs - 60 yrs |
|---------|-------------------|-----------------|-----------------|-----------------|
| 2A | 5920 | 6525 | 12010 | 15855 |
| 1A + 1C | 5370 | 5955 | 11550 | 15225 |
| 1A + 2C | 5630 | 6285 | 11865 | 15645 |
| 1A + 3C | 6035 | 6770 | 12390 | 16275 |
| 2A + 1C | 6345 | 7045 | 12815 | 16750 |
| 2A + 2C | 6875 | 7675 | 13210 | 17450 |
| 2A + 3C | 7260 | 8195 | 13860 | 18105 |

A: Adult C: Children NA: Not Available

★ Tax Benefits

Payment by cheque for this insurance is eligible for relief under Section 80D of the Income Tax Act.