STAR Personal & Caring | Health Insurance

SUPER STAR

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Future ke har move, Covered!

SUPER STAR

Built to adapt, Super Star offers endless customisations for every stage of life. Protecting your health has never been this easy.

Key features of SUPER STAR

No Limits, Just Benefits

Enjoy Automatic Restoration of Sum Insured after every claim and a growing bonus for every claim-free year.
Your protection never stops.

Freeze Your Age

Lock in your age and keep your premiums young until you make a claim.

Trusted Hospitals, Any Room

Access top-tier hospitals nationwide and pick any room, all with no extra cost.

Features

In-built Covers

In-Patient Hospitalisation

Coverage for medical expenses up to the Sum Insured during hospitalisation, including:

- Room rent (any room), boarding and nursing expenses
- ICU charges
- Fees for surgeon, anaesthetist and specialists
- Anaesthesia, blood, oxygen, surgical appliances, medicines and drugs, diagnostic materials, dialysis, chemotherapy, radiotherapy, pacemaker, stent and similar expenses

Day Care Treatment

All Day Care Procedures are covered.

Pre-Hospitalisation Expenses

Medical expenses incurred up to 90 days before hospitalisation.

Post-Hospitalisation Expenses

Medical expenses incurred up to 180 days after discharge from hospital.

Modern Treatments

Coverage for advanced procedures such as:

- Stem cell therapy for bone marrow transplant
- Uterine artery embolisation, Balloon Sinuplasty, Deep Brain Stimulation
- Oral Chemotherapy, Immunotherapy, Intravitreal injections
- Robotic surgeries, Stereotactic radiosurgeries, Bronchial Thermoplasty
- Holmium laser treatment, IONM (Intra Operative Neuro Monitoring)

AYUSH Treatment

Coverage for in-patient treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy in AYUSH hospitals.

Road Ambulance

Coverage for the expenses incurred while using road ambulance for admission to hospital, transportation from one hospital to another, and for transportation of the insured from hospital to the place of residence.

Air Ambulance

Reimbursement up to ₹5,00,000 in a policy year for air ambulance services if advised by a medical practitioner.

Organ Donor Expenses

Coverage for organ transplantation and related expenses, including the donor's post-donation complications.

Home Care Treatment

Coverage for home-based treatment for specified conditions, including fever, infections and chronic illnesses, provided certain criteria are met.

Domiciliary Hospitalisation

Coverage for medical treatment at home for over three days when hospitalisation is not possible or available.

E-Domestic Second Medical Opinion

Access to a second medical opinion from a network doctor based on submitted medical records.

Premium Waiver

Premium waiver for the next policy year if the proposer who is also an Insured is diagnosed with a critical illness or dies due to an accident.

Cumulative Bonus

The insured person will be eligible for a cumulative bonus calculated at 50% of the Sum Insured for each claim-free year, up to a maximum of 100% of the Sum Insured.

Automatic Restoration of Sum Insured

There shall be an automatic restoration of the Sum Insured up to 100%, an unlimited number of times, immediately after partial/ full utilisation of the limit of coverage. This can be utilised for all claims for subsequent hospitalisation.

Unlimited Tele-Consultation and AI-Driven Face Scan

Unlimited tele-consultations with various practitioners can be availed via the mobile app, along with AI-driven face scan facility to know the vital parameters such as heart rate, oxygen saturation, respiration rate up to two times per month per insured in a policy year.

Dental Check-Up & Cleaning

Coverage for dental consultation and X-ray(IOPA) and scaling, for one Insured person, available only in the 2nd and 3rd policy years.

Value-Added Services

Enhance your health journey with discounts on **pharmacy, diagnostics and consultations,** all available through the STAR Health App.

Freeze Your Age

When you buy the policy, your age is locked at entry. Premiums will be based on this age until a claim is paid under In-Patient, Day Care, or AYUSH treatments. Post-claim, premiums will be charged as per your age at renewal.

For example, if the insured buys the policy at 25 years old, they will continue paying the premium applicable for a 25-year-old at each renewal, until a claim is paid or up to the age of 55 years. After the claim is paid, the premium charged will be as per the insured's current age and will continue to change according to the age at renewal.

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.

Optional Covers

SUPER STAR offers up to 21 optional covers, allowing you to tailor your policy to fit your exact needs and preferences.

Limitless Care

Covers In-Patient/ Day Care Treatment with no Sum Insured limits for one claim in lifetime.

Note: After the cover ends, the Sum Insured resets to zero for that policy year.

Super Star Bonus(Guaranteed Bonus)

100% additional Sum Insured after each renewal, without maximum accumulation limit.

Women Care

Newborn cover immediately after birth, up to specified limits. Coverage for congenital defects up to Sum Insured.

Conditions: Submission of 12 and 20 week pregnancy scan reports required.

Future Shield

Continuity benefits for all waiting periods for a newly added spouse.

Conditions: Spouse must be added within 120 days of marriage. Can only be opted for by the insured covered under individual policy.

Maternity Expenses

Option A		Option B	
Delivery Expenses/ Newborn Cover		Delivery Expenses/ Newborn Cover	
Limit per delivery (₹)	Waiting period	Limit per delivery (₹)	Waiting period
50,000 1,00,000	24 months	30,000	12 months

Newborn Cover

Hospitalisation expenses for the treatment of a newborn are covered up to the limits specified below, payable from Day 1 of birth till the end of policy year, for any disease, illness, or accidental injury incurred in a hospital or nursing home.

Sum Insured (₹)	Limit of liability in a policy year (₹)
5,00,000 to 25,00,000	2,00,000
50,00,000; 1,00,00,000; Unlimited Sum Insured	5,00,000

Option C

Assisted Reproduction Treatment		
Waiting period	**Sum Insured (₹)**	**Limit of liability in a policy year (₹)**
24 months	5,00,000 ; 7,50,000	1,00,000
	10,00,000 to 25,00,000	2,00,000
	50,00,000; 1,00,00,000; Unlimited Sum Insured	4,00,000

Quick Shield

Waives PED Waiting Period for specified conditions (Diabetes, Hypertension, Asthma, Hyperlipidemia, certain Coronary Artery Diseases).

Annual Health Check-up

Up to 1% of Sum Insured or ₹25,000 (whichever is lower).

Conditions: Booking through digital assets only.

Reduction of Specified Disease / Procedure Waiting Period

Option to reduce from 2 years to 1 year.

Reduction of PED Waiting Period

Option to reduce from 3 years to 2 years/ 1 year.

Personal Accident Cover

Option A: Accidental Death.

Option B: Accidental Death and Permanent Total Disablement.

Geographical Scope: Worldwide.

Coverage for Non-medical Items (Consumables)

Covered under an admissible claim for In-patient/ Day Care Treatment. (For more details, please visit our website: www.starhealth.in)

High-end Diagnostics

Up to ₹25,000 for specific diagnostic tests on an OPD basis.

Durable Medical Equipment Cover

Up to ₹5 Lakh Coverage for rental/ purchase of necessary medical equipment (e.g., oxygen concentrators, wheelchairs, etc.), payable once in a lifetime.

Hospital Cash

Daily cash benefit of ₹1,000 to ₹5,000 for 30/ 60/ 90/ 180 days.

NRI Advantage

A Non-Resident Indian (NRI)/ Overseas Citizen will get a 10% discount on their applicable premium.

E-International Second Opinion

Second medical opinion from an international panel, once per policy year for each insured person, based on medical records only.

Compassionate Visit

Up to ₹10,000 for an immediate family member to travel in case of a life-threatening emergency away from home.

Smart Network

15% discount on premium when opting for "Smart Network" of hospitals.

Conditions: 15% co-payment applies for treatments taken outside this Smart network hospitals (except in case of an accident).

Note: This optional cover will not be available for insured persons covered under Zone C.

Room Rent Modification

Option to modify room rent eligibility from Any Room to Single Private AC Room/ Shared Room/ General Ward.

Voluntary Co-payment

Option to choose between 10%/ 20%/ 30%/ 40%/ 50% co-payment for claims.

Voluntary Deductible

Option to choose deductible amount of 10k/ 25k/ 50k/ 1L/ 2L/ 3L/ 4L/ 5L/; applies on an aggregate basis for all hospitalisation expenses.

Note:

- Super Star Bonus and Limitless Care are not applicable if insured has opted Unlimited Sum Insured.
- Voluntary co-payment will not be available in case voluntary deductible has been opted.
- Voluntary deductible will not be available in case voluntary co-payment has been opted.
- Quick shield and Reduction of PED Waiting period (from 36 months to 12 months) will be available for the persons aged up to 65 years only.
- Reduction of Specified Disease/ Procedure Waiting period will be available for the persons aged up to 45 years only.

Entry Age

Individual Sum Insured	For Adults: 18 years to Any age
Floater Sum Insured	For Adults: 18 years to Any age For Dependent Children: 91 days to 25 years

- Under Floater Sum Insured, Family means: Self + Spouse/ Live-in partner + Dependent Children
- Maximum Family Size Covered under Floater Policy: 2 Adults + 4 Children

Policy Term

1 Year | 2 Years | 3 Years | 4 Years | 5 Years

Long term discount

2-Year Policy Term: **10%** discount on the 2nd-year premium

3-Year Policy Term: **12.5%** discount on the 3rd-year premium

4-Year Policy Term: **14%** discount on the 4th-year premium

5-Year Policy Term: **16%** discount on the 5th-year premium

Instalment Payment Facility

Premium can be paid in Monthly, Quarterly, Half Yearly and Yearly instalments.

Monthly and Quarterly Instalment options are not available for 4 and 5 year policy terms.

Type of Policy

Individual policy, Floater policy, and Multi-Individual policy.

Sum Insured Options

₹5,00,000	₹7,50,000	₹10,00,000
₹15,00,000	₹20,00,000	₹25,00,000
₹50,00,000	₹1,00,00,000	Unlimited Sum Insured

Zone wise Premium

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, Muzaffar nagar, 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

Mandatory Co-Pay

Not applicable

Mid-term Inclusion

Available for **Newly Wedded Spouse, Newborn,** and **Legally Adopted Child** who can be added any time during the policy year.

Waiting Period

Initial waiting period: **30 Days**

Specified conditions, surgeries/ treatments: **24 months**

Pre-existing disease(s) (PED): **36 months**

Discounts

Health Questionnaire Discount

Get up to **10%** discount **(5% + 5%)** at inception and renewal by taking lifestyle and habit-related health questionnaires.

CIBIL Score Discount

Based on CIBIL Score get discount up to **15%**. Available for ages up to 50 years.

Co-terminus Discount

Buy a policy for yourself/ family and another for parents/ parents-in-law within 1 month to get a **2.5%** discount for one parent or **7.5%** for two, under floater/ multi-individual plans.

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 and will be available only if there is no claim under In-patient / Day care treatment under the expiring policy

Wellness Discount

Wellness rewards up to **20%** on renewal premium.

SUPER STAR

About STAR Health

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.

90% claims settled in < 2 hours

14000+ Network Hospitals

1 Crore+ Claims Settled

Tele-health Services

Disclaimer

This is only a summary of the product features and is for reference purpose only. The details of benefits available shall be as described in the prospectus, and will be subject to the policy wording, terms, conditions and exclusions. Please call our customer service if you require any further information (044 - 6900 6900).

Star Health and Allied Insurance Co. Ltd.

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CIN: L66010TN2005PLC056649 | IRDAI Regn. No.: 129

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.

Insurance is the subject matter of solicitation | BRO / SS / V.3 / 2026