

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
- Extra Benefits
- Coverage for entire family
- Single premium
- Considerable saving in premium as the family is covered under one policy.

★ Policy Benefits

- Room, Boarding, Nursing Expenses at 2% of the Sum Insured, subject to a maximum of Rs.5,000/- per day in Class "A" Cities, 1% of the Sum Insured, subject to a maximum of Rs.3,000/- per day in Class "B" Cities and 1% of the Sum Insured, subject to a maximum of Rs.1,000/- per day in other locations.
- Surgeon, Anaesthetist, Medical Practitioner, Consultants & Specialist Fees.
- Anaesthesia, Blood, Oxygen, Operation Theatre charges, cost of Pacemaker etc.
- Cost of medicine and drugs
- Emergency ambulance charges for transporting the covered patient to the hospital upto a sum of Rs. 750/- per hospitalization and overall limit of Rs. 1500/- per policy period.

★ Bonus

You will be entitled to benefit of bonus over and above the basic sum Insured in terms of table here under, in respect of a claim free year, of Insurance.

Basic Sum Insured (Rs)	First Renewal	Second Renewal	Maximum Bonus Allowable
100000/-	10%	5%	15%
200000/-	10%	5%	15%
300000/-	25%	10%	35%
400000/-	25%	10%	35%
500000/-	25%	10%	35%
1000000/-	25%	10%	35%
1500000/-	25%	10%	35%

Bonus is calculated on the basic sum insured and will be lost if policy is not renewed within 15 days grace period allowed.

The bonus will be reduced by 50% in the event of a claim. If there is a claim in the successive year also, the bonus will become zero. The basic sum insured shall however not be reduced.

★ Automatic Restoration of Sum Insured

The basic sum insured will be automatically restored once the limit of coverage is exhausted during the policy period subject to limits given below.

Basic Sum Insured (Rs)	% of Restoration on the Basic Sum Insured
Upto 200000/-	Nil
300000/- and above	100%

Note:

The restored sum insured can be utilized for any illness / disease unrelated to illness / disease for which claim(s) was / were made.

★ Pre Existing Disease

Pre existing diseases are covered after 48 months of continuous insurance with any Indian Insurance Company.

★ Pre & Post Hospitalisation

Pre-hospitalization medical expenses incurred upto 30 days prior to the date of admission are payable.

Post-hospitalization – a lumpsum calculated at 7% of the hospitalization expenses (excluding room charges) subject to a maximum of Rs 5,000/- is payable.

Minimum period hospitalization is 24 hours. This time limit is waived where the treatment is taken for specified day care treatments.

★ Day Care Treatment: 101 day care treatments are allowed.

★ Limits for cataract surgery

Upto Rs. 2 Lakh of sum insured, the limit will be Rs. 12,000/- for policy period.

Above Rs. 2 Lakh upto Rs. 5 Lakh of sum insured, the limit will be Rs. 20,000/- for one eye and Rs. 30,000/- for entire policy period.

Above Rs. 5 Lakh of sum insured, the limit will be Rs. 30,000/- for one eye and Rs. 40,000/- for entire policy period.

★ Policy Premium (Service Tax Extra)

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

Family Health Optima Premium Table

Sum Insured Rs 1 lakh

ZONE 1							MUMBAI/DELHI/GUJARAT							ZONE 2							REST OF INDIA						
Age	5m-35 yrs	36-45 yrs	46-50 yrs	51-55 yrs	56-60 yrs	61-65 yrs	Age	5m-35 yrs	36-45 yrs	46-50 yrs	51-55 yrs	56-60 yrs	61-65 yrs	Age	5m-35 yrs	36-45 yrs	46-50 yrs	51-55 yrs	56-60 yrs	61-65 yrs	Age	5m-35 yrs	36-45 yrs	46-50 yrs	51-55 yrs	56-60 yrs	61-65 yrs
Members							Members							Members							Members						
2A	3890	3890	NA	NA	NA	NA	2A	3600	3600	NA	NA	NA	NA	2A	3600	3600	NA	NA	NA	NA	2A	3600	3600	NA	NA	NA	NA
2A+1C	NA	NA	NA	NA	NA	NA	2A+1C	NA	NA	NA	NA	NA	NA	2A+1C	NA	NA	NA	NA	NA	NA	2A+1C	NA	NA	NA	NA	NA	NA
2A+2C	NA	NA	NA	NA	NA	NA	2A+2C	NA	NA	NA	NA	NA	NA	2A+2C	NA	NA	NA	NA	NA	NA	2A+2C	NA	NA	NA	NA	NA	NA
2A+3C	NA	NA	NA	NA	NA	NA	2A+3C	NA	NA	NA	NA	NA	NA	2A+3C	NA	NA	NA	NA	NA	NA	2A+3C	NA	NA	NA	NA	NA	NA
1A+1C	3250	3875	NA	NA	NA	NA	1A+1C	3250	3700	NA	NA	NA	NA	1A+1C	3250	3700	NA	NA	NA	NA	1A+1C	3250	3700	NA	NA	NA	NA
1A+2C	4150	4700	NA	NA	NA	NA	1A+2C	3850	4300	NA	NA	NA	NA	1A+2C	3850	4300	NA	NA	NA	NA	1A+2C	3850	4300	NA	NA	NA	NA
1A+3C	NA	NA	NA	NA	NA	NA	1A+3C	NA	NA	NA	NA	NA	NA	1A+3C	NA	NA	NA	NA	NA	NA	1A+3C	NA	NA	NA	NA	NA	NA

Sum Insured Rs 2 lakhs

Age	5m-35 yrs	36-45 yrs	46-50 yrs	51-55 yrs	56-60 yrs	61-65 yrs	Age	5m-35 yrs	36-45 yrs	46-50 yrs	51-55 yrs	56-60 yrs	61-65 yrs	Age	5m-35 yrs	36-45 yrs	46-50 yrs	51-55 yrs	56-60 yrs	61-65 yrs	Age	5m-35 yrs	36-45 yrs	46-50 yrs	51-55 yrs	56-60 yrs	61-65 yrs
Members							Members							Members							Members						
2A	3950	4675	7870	8145	9400	NA	2A	3850	4465	7515	7775	8515	NA	2A	3850	4465	7515	7775	8515	NA	2A	3850	4465	7515	7775	8515	NA
2A+1C	4620	5170	8580	8855	9635	NA	2A+1C	4255	4935	8190	8455	9195	NA	2A+1C	4255	4935	8190	8455	9195	NA	2A+1C	4255	4935	8190	8455	9195	NA
2A+2C	6110	6875	9425	9800	10840	NA	2A+2C	5450	6565	8995	9260	9870	NA	2A+2C	5450	6565	8995	9260	9870	NA	2A+2C	5450	6565	8995	9260	9870	NA
2A+3C	6510	7975	10625	11200	11840	NA	2A+3C	6300	7415	9845	10110	10720	NA	2A+3C	6300	7415	9845	10110	10720	NA	2A+3C	6300	7415	9845	10110	10720	NA
1A+1C	3500	3950	5800	6225	7225	NA	1A+1C	3500	3875	5300	6000	7005	NA	1A+1C	3500	3875	5300	6000	7005	NA	1A+1C	3500	3875	5300	6000	7005	NA
1A+2C	4310	4905	7400	7575	8200	NA	1A+2C	4100	4830	7210	7300	8200	NA	1A+2C	4100	4830	7210	7300	8200	NA	1A+2C	4100	4830	7210	7300	8200	NA
1A+3C	5200	5960	8975	9735	11000	NA	1A+3C	5200	5410	8530	8790	9030	NA	1A+3C	5200	5410	8530	8790	9030	NA	1A+3C	5200	5410	8530	8790	9030	NA

Sum Insured Rs 3 lakhs

Age	5m-35 yrs	36-45 yrs	46-50 yrs	51-55 yrs	56-60 yrs	61-65 yrs	Age	5m-35 yrs	36-45 yrs	46-50 yrs	51-55 yrs	56-60 yrs	61-65 yrs	Age	5m-35 yrs	36-45 yrs	46-50 yrs	51-55 yrs	56-60 yrs	61-65 yrs	Age	5m-35 yrs	36-45 yrs	46-50 yrs	51-55 yrs	56-60 yrs	61-65 yrs
Members							Members							Members							Members						
2A	4300	5320	9515	9790	12675	20500	2A	4200	5170	9085	9345	12090	18750	2A	4200	5170	9085	9345	12090	18750	2A	4200	5170	9085	9345	12090	18750
2A+1C	5400	5900	11070	11350	13440	NA	2A+1C	5300	5555	10565	10830	12830	NA	2A+1C	5300	5555	10565	10830	12830	NA	2A+1C	5300	5555	10565	10830	12830	NA
2A+2C	6875	7245	11880	12155	14030	NA	2A+2C	6565	6775	11340	11605	13390	NA	2A+2C	6565	6775	11340	11605	13390	NA	2A+2C	6565	6775	11340	11605	13390	NA
2A+3C	7975	8195	12980	13255	15130	NA	2A+3C	7465	7675	12240	12505	14290	NA	2A+3C	7465	7675	12240	12505	14290	NA	2A+3C	7465	7675	12240	12505	14290	NA
1A+1C	3875	4275	7010	7335	8995	NA	1A+1C	3875	4275	7010	7335	8645	NA	1A+1C	3875	4275	7010	7335	8645	NA	1A+1C	3875	4275	7010	7335	8645	NA
1A+2C	4910	5365	7980	8910	9995	NA	1A+2C	4910	5100	7810	8770	9510	NA	1A+2C	4910	5100	7810	8770	9510	NA	1A+2C	4910	5100	7810	8770	9510	NA
1A+3C	5940	6005	9725	10100	11445	NA	1A+3C	5670	5670	9555	9800	11225	NA	1A+3C	5670	5670	9555	9800	11225	NA	1A+3C	5670	5670	9555	9800	11225	NA

Family Health Optima Premium Table

Sum Insured Rs 4 lakhs

ZONE 1		MUMBAI/DELHI/GUJARAT					ZONE 2		REST OF INDIA				
Age	5m-35 yrs	36-45 yrs	46-50 yrs	51-55 yrs	56-60 yrs	61-65 yrs	Age	5m-35 yrs	36-45 yrs	46-50 yrs	51-55 yrs	56-60 yrs	61-65 yrs
Members							Members						
2A	5300	6510	12000	13200	16000	28500	2A	5300	6350	12000	13000	15500	23200
2A+1C	6825	7730	13900	14925	18075	NA	2A+1C	6610	7375	13200	14250	17255	NA
2A+2C	8300	8915	15270	16100	18835	NA	2A+2C	7920	8525	14665	15185	17980	NA
2A+3C	9500	9715	16570	16890	20035	NA	2A+3C	8820	9425	15565	15885	18880	NA
1A+1C	4640	5165	8570	9090	10135	NA	1A+1C	4640	5005	8375	8685	9865	NA
1A+2C	5865	6235	9565	11110	12665	NA	1A+2C	5640	6000	9345	10875	12440	NA
1A+3C	7385	7590	11960	12985	14420	NA	1A+3C	7050	7245	11730	12650	14100	NA

Sum Insured Rs 5 lakhs

Age	5m-35 yrs	36-45 yrs	46-50 yrs	51-55 yrs	56-60 yrs	61-65 yrs	Age	5m-35 yrs	36-45 yrs	46-50 yrs	51-55 yrs	56-60 yrs	61-65 yrs
Members							Members						
2A	6885	8000	14970	15300	20050	30315	2A	6885	7640	14290	14600	19145	25750
2A+1C	8080	9125	16080	16400	21180	NA	2A+1C	7710	8710	15350	15665	20225	NA
2A+2C	9655	10090	16510	16840	22075	NA	2A+2C	9210	9635	15760	16075	21070	NA
2A+3C	10955	11390	17810	18140	23375	NA	2A+3C	10210	10635	16760	17075	22070	NA
1A+1C	6510	7225	9995	12100	14885	NA	1A+1C	6510	7225	9565	11850	14500	NA
1A+2C	7785	8010	14240	14700	16900	NA	1A+2C	7435	7650	14000	14450	16335	NA
1A+3C	8800	9000	15610	15930	20590	NA	1A+3C	8560	8630	14895	15215	19650	NA

Sum Insured Rs 10 lakhs

Age	5m-35 yrs	36-45 yrs	46-50 yrs	51-55 yrs	56-60 yrs	61-65 yrs	Age	5m-35 yrs	36-45 yrs	46-50 yrs	51-55 yrs	56-60 yrs	61-65 yrs
Members							Members						
2A	9110	11350	20500	22100	30300	40500	2A	8900	11000	18750	21000	28800	38500
2A+1C	11665	13450	21800	24800	32340	NA	2A+1C	11000	12875	20990	22700	30325	NA
2A+2C	13445	16200	23555	27900	36210	NA	2A+2C	12800	15380	22800	26440	35080	NA
2A+3C	16405	19505	26780	32665	39500	NA	2A+3C	15900	18100	25710	28850	37500	NA
1A+1C	8700	9900	16330	17680	24000	NA	1A+1C	8500	9700	15000	16810	23000	NA
1A+2C	10775	11995	17750	22875	26970	NA	1A+2C	10100	11000	16900	21000	26090	NA
1A+3C	13575	15010	22100	26860	30010	NA	1A+3C	12575	13895	20100	25660	27775	NA

Family Health Optima Premium Table

Sum Insured Rs 15 lakhs

ZONE 1							ZONE 2						
MUMBAI/DELHI/GUJARAT							REST OF INDIA						
Age	5m-35 yrs	36-45 yrs	46-50 yrs	51-55 yrs	56-60 yrs	61-65 yrs	Age	5m-35 yrs	36-45 yrs	46-50 yrs	51-55 yrs	56-60 yrs	61-65 yrs
Members							Members						
2A	10885	13865	25650	31125	39500	50500	2A	10100	12500	24400	29895	36500	41135
2A+1C	13990	15800	29910	37750	43660	NA	2A+1C	12770	14500	27500	35000	41200	NA
2A+2C	17780	19700	32100	41780	49205	NA	2A+2C	16660	18300	31650	40700	47810	NA
2A+3C	20780	22700	35100	44780	52205	NA	2A+3C	19310	20950	34300	43350	50460	NA
1A+1C	10540	11995	19875	24000	30890	NA	1A+1C	10000	11240	19030	22875	28880	NA
1A+2C	13450	14400	21880	29020	32910	NA	1A+2C	12450	13750	21000	28050	32000	NA
1A+3C	16770	18000	27030	33770	37990	NA	1A+3C	15875	16550	25010	30080	34700	NA

Service Tax Extra.

A: Adult, C: Child, NA: Not Applicable

It is permissible for a person who is in Zone - 2 to take treatment in any areas falling under Zone - 1. In such cases difference in premium between zones is recoverable.

★ Cancellation

The Company may cancel this policy on grounds of misrepresentation, fraud, non disclosure of material fact or non-co-operation by the insured person, by sending the Insured 30 days notice by registered letter at the Insured person's last known address. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Company's short Period rate only (table given below) provided no claim has occurred up to the date of cancellation.

PERIOD ON RISK	RATE OF PREMIUM TO BE CHARGED
Up to one-month	1/3rd of Annual premium
Up to three Months	1/2 of Annual premium
Up to six months	3/4th of Annual premium
Exceeding six months	Full Annual premium

★ Tax Benefits

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

★ Health Screening

Pre acceptance medical screening at the company nominated centers at the discretion of the company.

★ Family

- Proposer, spouse, dependent children upto 25 years (those who are economically dependent on their parents).



★ Eligibility

- Any persons aged between 5 months and 65years, residing in India, can take this insurance.
- This age limit is both for entry level as well as for the renewal.

★ Renewal:

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

★ Exclusions

- All expenses incurred in connection with treatment of any disease/illness / condition which is pre-existing at the time of taking first policy with any Indian insurer.
- Treatment of any disease contracted by the insured person during the first 30 days from the commencement date of the first policy.
- Expenses incurred on treatment of Cataract, Hysterectomy for Menorrhagia or Fibromyoma, treatment 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 during the first two years of continuous operation of insurance cover.
- Expenses incurred on treatment of Benign Prostate Hypertrophy, Hernia, Hydrocele, Congenital Internal disease/defect, Fistula / Fissure in anus, Piles, Sinusitis and related disorders, treatment for gallstones and renal stone during the first year of operation of the Insurance cover.
- War and nuclear perils.
- Treatment by any system of medicine other than allopathic.
- Naturopathy treatment.
- Expenses which are purely diagnostic in nature with no positive existence of any disease.
- Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident, vaccination (except for post bite treatment), inoculation or change of life or cosmetic or aesthetic treatment, plastic surgery other than as may be necessitated due to an accident or as a part of any illness.
- Expenses incurred for treatment of congenital diseases / defects/anomalies.

- Cost of spectacles, hearing aids , walkers, crutches and similar aids
- Dental treatments unless following accidental injuries.
- 20% of each and every eligible claim amount for insured persons between 61years-65 years at entry level.

Note: For detailed list of exclusions please refer policy conditions



★ Claims Procedure

- Call the 24 hour help-line for assistance - **1800 425 2255**. Inform the ID / Policy number for easy reference
- In case of planned hospitalization, inform 24 hours prior to admission in the hospital
- In case of emergency hospitalization, information to be given within 24 hours of hospitalization
- Cashless facility can be availed in all network hospitals wherever possible
- In non-network hospitals payment, must be made up-front and then reimbursement will be effected on 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 438 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, direct in-house claims settlement.
- Faster & hassle-free claim settlement.
- Cashless hospitalization wherever possible
- Network of more than 4900 hospitals across India
- Free expert medical advise over phone
- 24 x 7 Toll Free Helpline



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



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Single protection, wider coverage for entire family



Insurance is the subject matter of solicitation



The Health Insurance Specialist