

India has a diabetic population of 30 million - the highest in the world and the numbers are growing by the day. Diabetes needs immediate attention because it affects vital systems in the body over time and treatment can be very expensive.

Star Health and Allied Insurance presents a policy that helps those affected by Diabetes Mellitus Type II and offers insurance protection for treating the most commonly occurring complications.

### ABOUT STAR HEALTH

Star Health and Allied Insurance, India's first and only exclusive health insurance company, is a joint venture between Oman Insurance Company, leading Indian industrialists and business houses. The company is committed to becoming the most favoured Health Insurance brand in India and setting benchmarks for the industry in service, innovative products and collaborative relationships.



### Exclusions

- Patients who have already developed complications of Diabetic Retinopathy and/or Diabetic Nephropathy leading to Chronic Renal failure and/or Diabetic foot Ulcer
- Expenses on treatment of Diabetes Mellitus Type II
- A detailed list of exclusions is available in the policy conditions document

### To buy this insurance

Contact our marketing executive at:



### OTHER STAR PRODUCTS

- Health Insurance with Major Illness Cover
- Family Floater Insurance for Entire Family
- Health Insurance for Senior Citizens
- Overseas Travel Insurance
- Customized Solutions for Corporates
- Accident Insurance
- Insurance for Students (School & College)



Toll Free No.: 1800 425 2255  
SMS 'STAR' to 6677



Star Health and Allied Insurance Co. Ltd.  
India's First Exclusive Health Insurance Company

### CORPORATE OFFICE

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Valluvarkottam High Road, Nungambakkam,  
Chennai-600 034.  
Phone: +91-44-2828 8800 (30 lines)  
[www.starhealth.in](http://www.starhealth.in)

# Living with Diabetes can still be sweet



Introducing



Star Health and Allied Insurance Co. Ltd.  
India's First Exclusive Health Insurance Company

Insurance is the subject matter of solicitation.

Introducing



This insurance is exclusively designed for people diagnosed with Diabetes Mellitus Type II



### Our benefits

- Doctor on call
- Cashless hospitalization facility
- Free General Physician advice
- 24 hour help-line
- Website with in-depth health information
- Faster disbursement of claims



### Expenses Payable

- Hospitalization Cover
- Boarding and Room charges at 2% of the sum insured subject to a maximum of Rs.2500 per day in Class A cities and Rs. 1250 per day in other locations
- Nursing expenses
- Surgeon's fees, Consultant's fees and/or Anesthetist's fees
- Cost of blood, oxygen, diagnostic expenses
- Cost of medicines and drugs

### Other Special Features

- Hospitalization expenses on donor of kidney for renal transplant surgery are payable subject to availability of sum insured
- Post-renal complications on the insured person covered
- Second transplant following failure of the first transplant covered

### Eligibility

- Any person between 26 years and 65 years of age who is diagnosed with Diabetes Mellitus Type II is eligible to apply for this policy
- The limit of 65 years is applicable only for initial entry into the scheme. Renewals will be accepted up to 70 years.

### Pre-Acceptance Medical Screening

- All applicants will have to undergo a pre-acceptance medical screening at a company nominated center

### Coverage Offered for Specific Conditions

- Eyes: Diabetic Retinopathy requiring laser treatment
- Kidneys: Diabetic Nephropathy leading to chronic renal failure
- Feet: Diabetic foot ulcer requiring micro-vascular surgical correction

The policy covers the cost of treatment up to the limit provided.

### Sum Insured Options

- The insurance is available for sums of Rs.50,000, Rs. 1,00,000, Rs.2,00,000, Rs.3,00,000, Rs.4,00,000 and Rs.5,00,000

### Non-insurance Benefits

- 24-hour help-line for customers
- Cashless facility if the treatment is at any network hospital
- Free advice from a General Physician
- Website with in-depth health information

### Making a Claim

- Call the 24 hour help-line for assistance
- Mention the ID number for easy reference
- In case of planned hospitalization, inform 24 hours prior to admission in the hospital
- In case of emergency hospitalization, the concerned office has to be informed within 24 hours
- Cashless facility can be availed in all network hospitals
- In non-network hospitals, payment must be made upfront and reimbursement will be effected on submission of documents
- It is mandatory to inform the company within the time limit prescribed. Failure to do so can prejudice the claim.

## Premium Rating Schedule

Premium in Indian Rupees (Service Tax Extra)

Sum Insured in Rs/Age	26yrs-35yrs	36yrs-45yrs	46yrs-55yrs	56yrs-65yrs	66yrs-70yrs
Rs 50000	805	990	1235	1485	2225
Rs 100000	1140	<b>1615</b>	<b>1900</b>	<b>2185</b>	<b>2470</b>
Rs 200000	<b>1885</b>	<b>2565</b>	<b>3420</b>	<b>3765</b>	<b>4105</b>
Rs 300000	<b>2300</b>	<b>3135</b>	<b>4180</b>	<b>4600</b>	<b>5020</b>
Rs 400000	<b>4655</b>	<b>4990</b>	<b>6650</b>	<b>7315</b>	<b>7980</b>
Rs 500000	<b>6385</b>	<b>6840</b>	<b>9120</b>	<b>10035</b>	<b>10945</b>