



**SUPER
STAR**

SHAHLIP25036V012425

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
- 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



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.



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.



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.



Organ Donor Expenses

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



Dental Check-Up & Cleaning

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





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.



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.



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.



Day Care Treatment

All Day Care Procedures are covered.



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, Sidha, 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.



Premium Waiver

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



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.



Value-Added Services

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



E-Domestic Second Medical Opinion

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

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 until the policy's expiry date, 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 to 25,00,000	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, Reduction of Specified Diseases Waiting period and Reduction of PED Waiting period (from 36 months to 12 months) will be available for the persons aged up to 65 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

Monthly, Quarterly, and Half-Yearly instalments for policy terms of 1, 2, or 3 years.

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

Note: SI options of **1 Crore and Unlimited** can be availed up to 65 years of age.

Zone wise Premium

Zone A, Zone B, Zone C

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 to be offered only during 2nd & 3rd year Renewals (Applicable to both Indian insured & NRI customers).



Wellness Discount

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



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.

Registered Office: No: 1, New Tank Street, Valluvarkottam High Road, Nungambakkam, Chennai – 600034 | Phone : 044 – 28288800.

Corporate Office : No. 148, Acropolis, Dr. Radha Krishnan Salai, Mylapore, Chennai – 600 004 | Phone : 044 – 4788 6666.

Email: support@starhealth.in | **Website:** www.starhealth.in
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.1 / 2024

Feature Category	Essential	Preferred	Secure
Entry Age	Adults: 18+; Children: 91 days–25 yrs	Adults: 18+; Children: 91 days–25 yrs	Adults: 18+; Children: 91 days–25 yrs
Family Floater	2 Adults + 4 Children	2 Adults + 4 Children	2 Adults + 4 Children
Sum Insured (SI) Options (₹. in Lakhs)	5/7.5/10	7.5/10/15/20/25/50/100	7.5/10/15/20/25/50/100
Policy Terms	1/2/3 years	1/2/3 years	1/2/3 years
Waiting Periods (IWP/Spec.Diseases/PED)	30 days/24 months/ 36 months	30 days/24 months/ 36 months	30 days/24 months/ 36 months
Zones	Zone B & C (Excl. Haryana, Indore, Maharashtra, Telangana, Kerala)	Zones A, B & C	Zones A, B & C
Base Cover Comparison			
Room Rent	Single Private AC Room	Any Room	Any Room
Day Care, Modern, AYUSH, Home Care	Covered up to SI	Covered up to SI	Covered up to SI
Pre/Post Hospitalisation	30/60 days	90/180 days	90/180 days
Domiciliary Hospitalisation	Covered up to SI	Covered up to SI	Covered up to SI
Organ Donor (including complications)	Covered up to SI	Covered up to SI	Covered up to SI
Ambulance (Road/Air)	Road: up to SI; Air: ₹5L/year	Road: up to SI; Air: ₹5L/year	Road: up to SI; Air: ₹5L/year
Automatic Restoration of Sum Insured	✓	✓	✓
Freeze Your Age (till claim)	Available up to Age 50	Available up to Age 50	Available up to Age 50
Premium Waiver	On CI Diagnosis or Accidental Death	On CI Diagnosis or Accidental Death	On CI Diagnosis or Accidental Death
Cumulative Bonus	50% Each Year, Max 100%	50% Each Year, Max 100%	50% Each Year, Max 100%
Dental Check-up (2nd & 3rd year)	Included (Cashless Only)	Included (Cashless Only)	Included (Cashless Only)
STAR Wellness Program	✓	✓	✓
Tele-consultation (App)	Unlimited	Unlimited	Unlimited
E-Domestic Second Medical Opinion	✓	✓	✓
Additional Covers			
Limitless Loyalty Bonus	100% SI every year, no cap	100% SI every year, no cap	100% SI every year, no cap
Sum Insured Multiplier	Combine SI across term (≥ ₹7.5L SI)	Combine SI across term	Combine SI across term
Premium Return	1st year base premium returned if no IPD claim in 5 years	1st year base premium returned if no IPD claim in 5 years	Not Available
Health Booster	100% SI for every 7 claim-free years	100% SI for every 7 claim-free years	100% SI for every 7 claim-free years
Grace Period Cover	✓	✓	✓

*Above 60 yrs of entry age: Premium Return, Limitless Loyalty Bonus & Sum Insured Multiplier will not be available

Durable Medical Equipment Cover	₹1L/year	₹1L/year	₹1L/year
Nursing at Home	Available	Optional	Available
E-Connect (Fitness + Global 2nd Opinion)	✓	✓	✓
Consumables Cover (68 non-payables)	Optional	Optional	Available
Preventive Health Check-up	Optional	Optional	Available (Package A)
Optional Covers			
Limitless Care	✗	✓ (≥ ₹10L SI)	✓ (≥ ₹10L SI)
StayFit (Gym Sessions)	✓	✓	✓
Mamta (Women Wellness)	✓ (12+ yrs)	✓ (12+ yrs)	✓ (12+ yrs)
Param Seva (Senior Citizen Wellness)	✓ (56+ yrs)	✓ (56+ yrs)	✓ (56+ yrs)
In-clinic Consultation	4 (Individual)/8 (Floater); Up to age 60	4 (Individual)/8 (Floater); Up to age 60	4 (Individual)/8 (Floater); Up to age 60
Value Network Discount	✗	✓	✓
Voluntary Deductibles	Up to ₹1L (All SI levels)	Up to ₹5L (Based on SI slab)	Up to ₹5L (Based on SI slab)
Long Term Deductibles	Up to ₹1L (All SI levels)	Up to ₹5L (Based on SI slab)	Up to ₹5L (Based on SI slab)
Voluntary Co-pay	10%/20%	10%/20%	10%/20%
Quick Shield	✓	✓	✓
Future Shield	✓	✓	✓
Room Rent Modification	✗	✓	✓
Maternity Expenses	✓	✓	✓

This is an abridged version, for full details refer prospectus.

Note:

The terms "Essential," "Preferred," and "Secure" are used for marketing and representation purposes only. These are not separate insurance Products but refer to coverage options under the base product "Super Star" (UIN: SHAHLIP25036V012425) and the add-on "Star Flexi" (UIN: SHAHLIA26040V012526). The naming is meant to simplify customer choices without altering the scope, terms, or conditions of the filed product or add-on.

For any modifications to the available benefit packages, customers can contact us at our **Toll-Free number: 1800 425 2255**.