

Senior Citizens Red Carpet Health Insurance

Turning sixty is a major milestone and for people, a time to start being more careful about their health. It is a matter of concern that insurance policies are hardly available to address this critical requirement.

STAR Health is proud to introduce India's first health insurance policy aimed specifically at senior citizens. It provides cover for anyone over the age of 60 and permits entry right up to the age of 69 with continuing cover after that. It is our way of caring for a generation that has done so much to build the country we have today.

★ Major product features

- For people aged between 60 and 69 years
- Guaranteed renewals beyond 69 years
- No pre-insurance medical test required
- Treatment at network hospitals only
- All pre-existing diseases are covered from first year, except those for which treatment or advice was recommended by or received during the immediately preceding 12 months from the date of proposal
- Disease for which treatment or advice was recommended by or received during the immediately preceding 12 months from the date of proposal will be covered from second year onwards

★ Policy benefits

- Hospitalization Cover: In-patient hospitalization expenses for a minimum of 24 hours. Includes room rent and boarding @ 1% of sum insured
- ICU expenses per day @ 2% of sum insured
- Nursing expenses
- Surgeon's fees, consultant's fees, Anesthetist's and specialist's fees, per illness @ 25% of sum insured
- Cost of blood, oxygen, pacemaker
- Cost of drugs and diagnostic tests @ 50% of sum insured per hospitalization
- Emergency ambulance charges for transporting the insured patient to the hospital upto a sum of Rs 600

per hospitalization and overall limit of Rs 1,200 per policy period

- Treatment for Cardiovascular Diseases/Cerebrovascular Accident/Cancer and breakage of bones are covered subject to the following limits:

Disease	Sum Insured (Rs)	Limit of Company's Liability (Rs)
Cerebrovascular Accident/Cardio-vascular Disease/Breakage of Bones	1,00,000	75,000
	2,00,000	1,50,000
Renal Complications	1,00,000	75,000
	2,00,000	1,50,000
All other major surgeries	1,00,000	60,000
	2,00,000	1,20,000

★ Post-hospitalization

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

★ Policy Premium – Including Service Tax

Sum Insured (Rs)	Premium (Rs)
1,00,000	4,908
2,00,000	9,326

- A discount of 10% of the above premium will be allowed if the Proposer produces the following documents to the satisfaction of the Company:
 - a) Stress Thallium Report*
 - b) BP Report*
 - c) Sugar (blood & urine)*
 - d) Blood Urea & Creatinine*
 - e) Self-declaration or certification that surgeries related to Heart/Brain/Cancer has/have not been done in the past
- *The tests should have been taken not before 45 days from the date of the proposal.

★ Renewal

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

Loading of Premium		
Sr No.	Average claims ratio of preceding 2 years (consecutive)	Loading on Premium
1	100-125%	20%
2	126-150%	30%
3	>150%	50%

- 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-day 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.

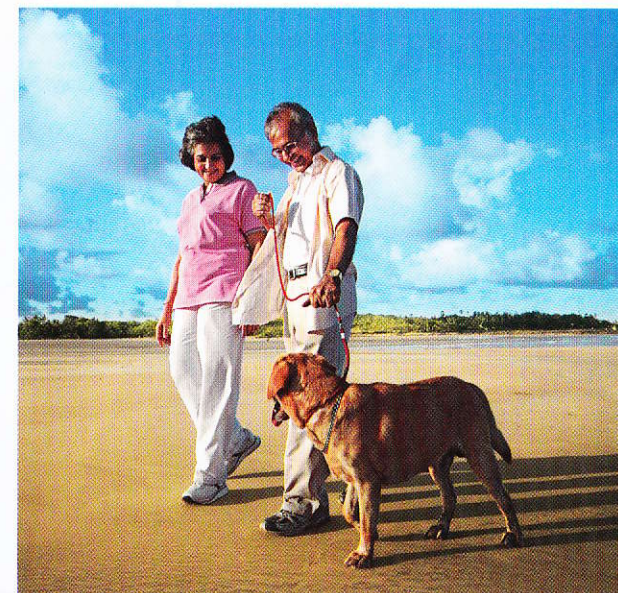
★ Tax benefits

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

★ Exclusions

- Treatments currently availed or availed during the previous 12 months from the date of the proposal
- Any expenses incurred for the treatment of illness/disease/sickness contracted by the insured person during the first 30 days from the commencement date of the policy
- First-Year Exclusions: Hernia, Piles, Hydrocele, Congenital Internal disease/defect, Sinusitis, Gallstones/Renal Stone removal and Benign Prostate Hypertrophy
- First Two-Year Exclusions: Hysterectomy, Cataract, Joint/Knee Replacement surgery (other than caused by an accident), Prolapsed Intervertebral Discs, Varicose Veins and Varicose Ulcers
- Naturopathy treatment
- Expenses which are purely diagnostic in nature with no positive existence of any disease
- Expenses for treatments that are mainly cosmetic in nature
- 50% co-payment applicable for pre-existing diseases/conditions
- 30% co-payment applicable for all other claims

Note: For a detailed list of exclusions, refer policy documents.

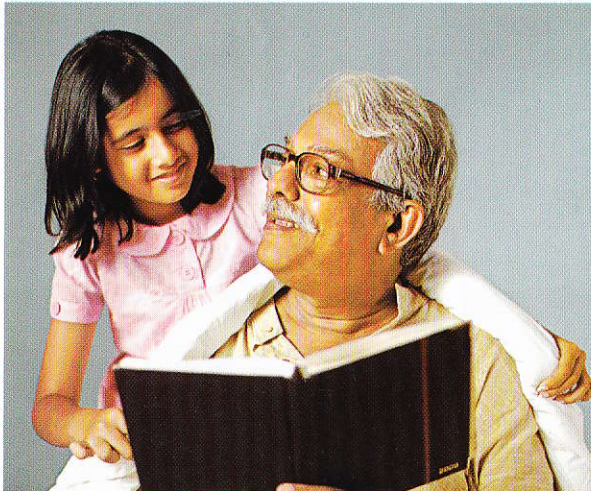


★ Claims procedure

- Call the 24-hour helpline for assistance
- Inform the ID/Policy 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 the hospitalization
- Cashless facility can be availed at all network hospitals

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

Senior Citizens Red Carpet



★ 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 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
- 24x7 toll-free helpline
- Free expert medical consultation over phone

★ To buy this insurance

Contact our Marketing Executive at

www.starhealth.in

Call toll-free: 1800-425-2255 or 044-2826 3300

Fax toll-free: 1800-425-5522

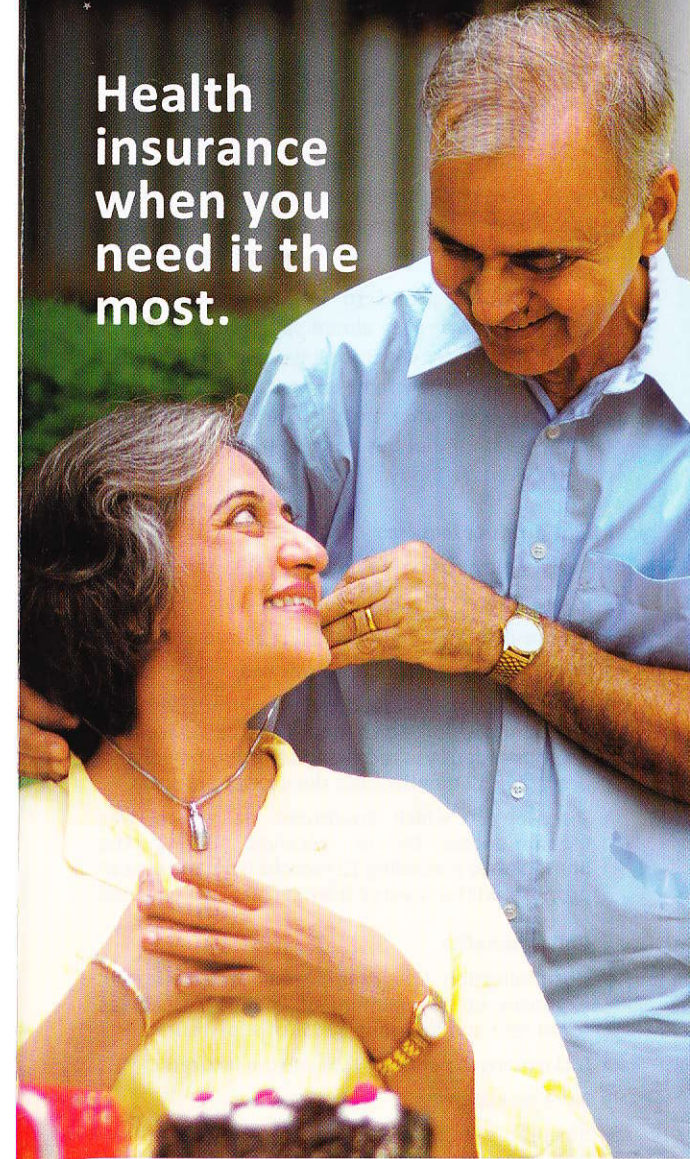
sms STAR to 56677

or e-mail: info@starhealth.in



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

Health insurance when you need it the most.



The Health Insurance Specialist

Insurance is the subject matter of solicitation

SPC 290709 50K