



































Family Health Optima Insurance Plan

UIN: SHAHLIP21011V052122

Features

	About the policy	Covers for regular hospitalization benefits on floater basis						
	Type of Cover	Floater Sum Insured (Family Size - 6 Adults + 3 Dependent Children)						
	Entry Age	For Adults: 18 years – 65 years (Dependent Parents & Dependent Parent-in-laws can also be added)						
		For Dependent Children: 16 days to 25 years						
	Continuity	Life time renewal						
	Co-payment	20 % Co-payment is applicable if the Insured age at entry is above 61 years & above						
	Renewal	Lifelong						
	Policy Term	One Year						
	Pre Policy Medical Screening	All persons above 50 years of age and those who declare adverse medical history in the proposal form are required to undergo pre-acceptance medical screening at the Company designated Centers.						
	Sum Insured Options (Rs. in Lacs)	3	4	5	10	15	20	25
	Pricing	Zone based pricing Zone - 1 - Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad, Surat and Baroda Zone - 1 a - Pune including Nashik, Trivandrum, Ernakulam, Chennai, Bengaluru and Rest of Gujarat Zone - 2 - Coimbatore, Indore, Hyderabad, Secunderabad, Vijaywada, Vishakhapatnam and Rest of Kerala Zone - 3 - Rest of India not covered under Zone – 1 , Zone – 1a and Zone - 2						
	Hospitalization - Room Rent (Per Day)	3 Lac & 4 Lac - Rs.5000; 5 Lac & above SI - Single Standard A/C Room						
	Treatment @ Valuable Service Providers	1% of Sum Insured (With max limit of Rs. 5000) per policy year Applicable for Rs 3 lac & above SI. (For the full list visit: www.starhealth.in)						
	Shared Accommodation (Per Day)	Rs 3 Lac to 15 Lac - Rs. 800; Rs 20 Lac & 25 Lac - Rs. 1000 - Applicable for Rs 3 lac & above SI						
	Emergency Road Ambulance	Rs. 750 per hospitalization ; Rs. 1500 per policy period						
	Air Ambulance	10 % of Sum Insured, Available for Rs 5 Lac and above SI						
	Relevant Pre & Post Hospitalization	60 Days & 90 Days						
	Organ Donor Expenses	10 % of Sum insured or Rs 1 Lac whichever is less payable provided Insured person is the recipient. Donor screening expenses and post-donation complications of the donor are not payable.						
	Day Care Procedures	All day care procedures are covered (Actuals)						
	Cataract	SI	Rs 3 Lac	Rs 4 Lac	Rs 5 Lac	Rs 10 Lac & Above		
		Limit Per Eye (Rs)	Rs 25,000	Rs 30,000	Rs 40,000	Rs 50,000		
		Limit Per Policy Period (Rs)	Rs 35,000	Rs 45,000	Rs 60,000	Rs 75,000		
	Domiciliary hospitalization	Covered (Actuals) - Covered for the period exceeding three days						
	AYUSH treatment	Up to Rs 4 Lac SI - Rs. 10,000; Rs 5 Lac to 15 Lac SI - Rs. 15,000; Rs 20 Lac & Rs 25 Lac SI - Rs. 20,000						

Primary Cover & Additional Benefits

	New Born Baby cover	10 % of Sum Insured (Maximum Rs. 50,000) provided Mother is covered under the policy for at least 1 year & Coverage starts from 16 th day after its birth till policy expiry (Subject to limit and SI availability)						
	Emergency Domestic Medical Evacuation (Limit per hospitalization)	Expenses incurred towards transportation of the insured person from the hospital where the insured person is currently undergoing treatment to another hospital for further treatment. Up to 4 Lac SI : Rs .5,000; Rs 5 Lac SI to Rs 15 Lac SI : Rs 7500; Rs 20 Lac SI & Rs 25 Lac SI : Rs 10,000						
	Assisted Reproduction Treatment	5 Lac SI - Rs. 1,00,000; 10 Lac to 25 Lac SI - Rs. 2,00,000 Waiting period of 36 months from policy inception. Available on every block of 3 years and payable on renewal						
	No Claim Bonus (Claim Free Year)	25% of the expiring Sum Insured in the second year Additional 10% of the expiring sum Insured for the subsequent years. Maximum Accumulation 100%						
	Recharge	If the limit of coverage under the policy is exhausted/ exceeded during the policy period Rs 3 Lac - 75,000 ; Rs 4 Lac - 1,00,000 ; Rs 5 Lac & above - 1.5 Lac						
	Automatic Restoration	Available 3 times at 100% each time, during the policy period. Available immediately upon exhaustion of the limit of coverage. Can be utilized only for illness / disease unrelated to the illness / diseases for which claim/s was / were made. Available only for sum insured options of Rs 3 Lac and above						
	Road Traffic Accident	25% of Sum Insured Maximum of Rs 5 Lac (Additional sum insured shall be available after exhaustion of the limit of coverage)						
	Health Check up (SI) For every claim free year	3 Lac 750	4 Lac . 1000	5 Lac 1500	10 Lac 2000	15 Lac 2500	20 Lac 3000	25 Lac 3500
	Free Second Medical Opinion	Medical opinion will be made available directly to the insured; Provided on specific request made by the insured						
	Compassionate Travel	Air Travel Expenses of one immediate family member reimbursed up to Rs. 5000, Available for Rs 10 Lac SI & above only.						
	Modern treatments	Based on the Sum insured chosen limits differ, refer policy wording for further details						
	Instalment Options	Monthly/ Quarterly/ Half-Yearly/ Yearly						
	Repatriation of Mortal Remains	Up to Rs. 5000 reimbursed for repatriation of mortal remains to the residence (Per Policy Period)						
Waiting Period								
	Initial waiting period	30 days for all illnesses (Except accident)						
	For Specific diseases	2 years						
	For Pre-existing diseases	4 years						

* The information provided in this document is only indicative. For more details on the terms and conditions, please read the policy wordings before concluding a sale.