

Star Senior Citizen Red Carpet Health Insurance Plan (10 Jan-19)

Age at Entry - Adult	60 years to 75 years
Policy Type	Individual Policy up to 25 Lac & Floater Policy (2A) From 10 Lac to 25 Lac
Sum Insured Options	2Lac / 3Lac / 4Lac / 5Lac / 7.5Lac / 10Lac / 15 Lac / 20 Lac & 25 Lac
Policy Period	1 Year / 2 Years / 3Years
Renewal Guarantee	Life Long
Renewal Grace Period	30 days - To continue policy without loss of continuity benefits(Waiting Period PED Coverage)
Hospitalisation	In-patient hospitalisation - Minimum period of 24 hours
Room Rent, Boarding and Nursing Expenses	1 % of SI – MAX Rs.6000 upto 10 lac, 15 lac -Rs.7000, 20 lac-Rs. 8500, 25 Lac-Rs.10000
ICU Charges	2 % of SI upto 10 Lac & 15 Lac, 20 Lac, 25 Lac - Actuals
Medical Professional Fees including specialist's fee	Surgeon, Anaesthetist, Medical Practitioner, Consultant, Specialist Fees – MAX 25 % of SI (Per Hospitalisation)
Other Medical Expenses	Anaesthesia, Blood, Oxygen, OT Charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials, X-ray, Diagnostic Imaging, Dialysis, Chemotherapy, Radiotherapy, Pacemaker, Stent etc. Max 50% of SI (Per Hospitalisation)
Road Ambulance Charges	Rs.600 to Rs.1200 upto 4 Lac, 5Lac to 10 Lac Rs.1000 to Rs.2000 & 15Lac to 25 Lac Rs.1500 to Rs.3000
Pre - Hospitalisation Expenses	30 Days Prior to Admission- Actual - Relevant to the Hospitalisation
Post - Hospitalisation Expenses	7% of nursing, surgeon/consultant fees, diagnostic expenses, drugs cost only – Max Rs. 5000 upto 7.5 Lac, Rs.7000 for 10 Lac & 15 lac, Rs.10000 for 20 Lac to 25 Lac per occurrence
Day Care Procedure covered	All Day care procedures
Day Care Procedure Cataract Individual (Sub-limits)	Upto 2 lac-Rs.15000, 3 Lac-Rs.18000, 4 Lac - Rs.20000, 5Lac- Rs. 21500, 7.5 Lac-Rs. 23000, 10 Lac- Rs.25000, 15 Lac- Rs.30000, 20 Lac- Rs.35000 & 25 Lac- Rs. 40000.
Day Care Procedure Cataract Floater per person / per policy year (Sub-limits)	Lac -Rs.25000/45000. 15Lac- Rs.30000/50000, 20 Lac- 35000/60000, 25 Lac Rs. 40000/70000
Sub-limit for Day Care for Cataract - SI/ Per Policy Period	2Lac-Rs.15000; 3Lac-Rs.18000; 4Lac-Rs.20000; 5Lac-Rs.21500; 7.5Lac- Rs.23000; 10Lac-Rs.25000
Specified Surgeries - CVA, CVD, Cancer, Renal Complications, Breakage Sub-limit - Individual Plan	2Lac-Rs.1.5Lac / 3Lac-Rs.2Lac / 4Lac-Rs.2.25Lac / 5Lac-Rs.2.75Lac/ 7.5Lac-Rs.3Lac/ 10Lac-Rs.3.5Lac / 15 Lac-Rs. 4Lac / 20 Lac- 4.5 Lac / 25 Lac - 5 Lac
Renal Complications, Breakage of Bones - Sub-limit - Floater Plan Per person/ Per policy Year	10Lac-Rs.3.5Lac/6Lac, 15 Lac - Rs. 4 Lac/7Lac, 20Lac - Rs. 4.5Lac/7.5Lac 25 Lac-Rs.5Lac/8.5Lac
Other Major Surgeries - Sub-limit	2Lac-Rs.1.2Lac / 3Lac-Rs.1.5Lac / 4Lac-Rs.2Lac / 5Lac-Rs.2.25Lac / 7.5Lac-Rs.2.5Lac/10Lac-Rs.2.75Lac
Other Major Surgeries - Sub-limit - Floater Plan Per person/ Per policy Year	10Lac-Rs.2.75Lac/4.5Lac, 15 Lac - Rs. 3 Lac/5Lac, 20 Lac - Rs. 3.25Lac/5.5Lac / 25 Lac-Rs.3.5Lac/6Lac
Out-patient Consultation at network hospitals-Individual policy - Rs. 200 per consultation – Pay-out will not reduce SI	2Lac-Not available; 3Lac-Rs.600/4Lac-Rs.800/5Lac-Rs.1000/7.5Lac-Rs.1200 10Lac- Rs.1400/15Lac-Rs.1800/20 Lac- Rs.2200/25Lac - Rs.2600
Out- patient -Rs. 200 per consultation Floater Plan - Payout will not reduce SI- Per person/ Per policy Year	10 Lac - Rs. 1400 / 2400 ; 15Lac-Rs.1800/ 3000 ; 20 Lac-Rs.2200 / 3800 ; 25Lac - Rs.2600/ 4400
Free Health Checkup - For 5Lac & above SI - Individual Plan	5 Lac - Rs.1000 ; 7.5 Lac - Rs.1000 ; 10Lac - Rs.2000 ; 15 Lac - Rs.2000 ; 20 Lac - Rs.2500 ; 25 Lac - Rs.2500
Free Health Checkup - For 10 Lac & above SI - Floater Plan - Per Person/ Per policy year	10 Lac - Rs. 2000/ 3500 ; 15 Lac - Rs. 2000/3500 ; 20 Lac - Rs. 2500/ 4500 ; 25 Lac - Rs. 2500/ 4500
10% Discount on Premium (Fresh and Renewal) by Providing Medical Report	Medical Report taken within 45days prior to Date of Proposal - Stress Thallium Report, BP, Sugar (Blood and Urine), Blood Urea & Creatinine - Cost to be borne by the client.
Recharge, Restoration, No Claim Bonus	Not available
Co-pay-for claims on Pre-Existing Disease	50% Co-pay applied on all PED Claims
Co-pay for Claims on other than PED Claims	30% Co-pay applied on all Non-PED Claims
PED Claims - 15 Lac and above Sum Insured	30% Co-pay applied on all Claims
30 days waiting Period	Any Disease contracted by the insured - Not applicable to Hospitalisation arising out of Accident
12 months waiting Period	Pre-Existing Diseases(PED) declared in Proposal, Accepted and Endorse in Policy
24 months waiting Period	Veins Ulcers, Hernia, Fistula/Fissure, Congenital internal Disease -For full list refer Product Boucher
Permanent Exclusions	Diseases, Psychiatric treatments, Intentional Self-Injury, Pregnancy and Child Birth related, Weight control, Cosmetic Treatments, Plastic Surgery - for full list refer Product Boucher
Declined Risks (Not Eligible to buy)	Heart diseases, Cancer, Kidney Diseases, Major CNS ailments(CVA, Parkinson's Disease, Alzheimer's Disease), Cirrhosis of Liver, Chronic Obstructive Pulmonary Disease (COPD), Auto immune/Connective tissue disorders requiring long term steroids and immunosuppressant
Acceptance Limits	Any Age - Without PED - Accepted at Operating Office Any Age - With PED -Medical Opinion through lab portal by the Corporate Office
Pre-Acceptance Medical Screening	No Pre-Insurance Medical Screening Required - Providing specific medical
Tax Benefits - Sec-80D	Rs. 50000 - for Age 60 years and above clients

Strictly for internal training purpose only. Refer to Boucher for more information