

Star Outpatient Care Insurance Policy

We cover your Out Patient care.
You recover easy and hassle-free.



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Unique ID: SHAHLIP20064V011920

There are certain ailments that don't require hospitalization and they come under Outpatient Care. In India, mostly, cost incurred for treating such ailments are paid by the people from their own pocket. Assessing the scenario, we at Star Health have devised **Star Outpatient Care Insurance Policy**. A standalone product that pays for Outpatient Consultation, which starts with doctor fees and can continue including Diagnostic tests, Pharmacy Bills, Physiotherapy, Non-Allopathic Treatments, Dental treatment and other therapeutic procedures.

◆ Eligibility :

- ◆ Adults between 18 years and 50 years
- ◆ Dependent children: 31st day to 25 years (who are economically dependent on their parents)
- ◆ Dependent children will be covered if any one of the parent is insured with the company
- ◆ Family Size upto 6 members

◆ Policy Term: 1 year.

◆ Sum Insured Basis: Individual and Floater Basis.

◆ Plans Offered: Silver, Gold and Platinum.

◆ Sum Insured Options: Rs.25,000 ; Rs.50,000 ; Rs.75,000 ; Rs.1,00,000

◆ Coverage: (Applicable for Silver Plan, Gold Plan and Platinum Plan)

- a. **Outpatient Consultation expenses incurred at any Networked Facility** In India
- b. **Non Allopathic treatment Expenses:** Outpatient medical consultation and treatment expenses incurred under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines in any institute recognized by the Government of India and/or accredited by the Quality Council of India/National Accreditation Board on Health
- c. **Diagnostics, Physiotherapy and Pharmacy** Expenses incurred at any Networked Facility in India for treatment as an Outpatient.
- d. **Dental treatment expenses** to a natural tooth or teeth arising out of accidents incurred at any Networked Facility in India as an Outpatient
- e. **Ophthalmic Treatment expenses** arising out of accidental injuries incurred at any Networked Facility in India as an Outpatient.

◆ Waiting Period:

Silver Plan	Gold Plan	Platinum Plan
30 days for illness/diseases other than accident	30 days for illness/diseases other than accident	30 days for illness/diseases other than accident
48 months for Pre-existing diseases	24 months for Pre-existing diseases	12 months for Pre-existing diseases

Waiting Periods are subject to Portability regulations

◆ **Exclusions: (Applicable for all Plans)**

The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the insured person in connection with or in respect of:

1. Congenital External Condition / Defects / Anomalies
2. Convalescence, general debility, run-down condition or rest cure, Nutritional deficiency states.
3. Intentional self injury
4. Use of intoxicating substances, substance abuse, drugs / alcohol, smoking and tobacco chewing
5. Venereal Disease and Sexually Transmitted Diseases(other than HIV)
6. Injury/disease directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, warlike operations (whether war be declared or not)
7. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials
8. Expenses incurred on weight control services including surgical procedures such as Bariatric Surgery and /or medical treatment of obesity.
9. Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending Physician of the hospital where the insured underwent treatment as an outpatient.
10. Unconventional, Untested, Unproven, Experimental therapies.
11. All types of Cosmetic, Aesthetic treatment of any description, all treatment for Priapism and erectile dysfunctions, Change of Sex.
12. Hospital record charges and such other charges
13. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons).
14. Dental treatment or surgery unless necessitated due to accidental injuries. (Dental implants are not payable).
15. Treatment arising from or traceable to pregnancy, childbirth, family planning, miscarriage, abortion and complications of any of these (other than ectopic pregnancy).
16. Treatment for Sub-Fertility, Assisted Conception and or other related complications of the same.
17. Hearing aids, walkers and crutches, wheel chairs, Nutritional Supplements, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis [CAPD], infusion pump and such other similar aids, Cochlear implants and procedure related expenses
18. Hospital registration charges, admission charges, telephone charges and such other charges

◆ **Renewal:** The policy will be renewed except on grounds of misrepresentation / Non-disclosure of material fact as declared in the proposal form and at the time of claim, fraud committed / moral hazard or non cooperation of the insured. A grace period of 30 days from the date of expiry of the policy is available for renewal. If renewal is made within this 30 days period, the continuity of benefits with reference to waiting periods will be allowed.

Note: 1. The actual period of cover will start only from the date of payment of premium.

2. Renewal premium is subject to change with prior approval from Regulator

◆ **Renewal Discount:** At the time of renewal, the insured person is eligible for a discount of 25% of the premium after every block of two continuous claim free years

Discount Illustrations

SCENARIO : 1			
Policy Type	1st policy Year	2nd policy year	3rd policy year
Policy From	01.01.2019	01.01.2020	01.01.2021
Policy To	31.12.2019	31.12.2020	31.12.2021
No. of Members	2	2	2
Plan Opted	Silver Plan	Silver Plan	Silver Plan
Sum Insured Rs.	25,000/-	25,000/-	25,000/-
Premium Rs. (Excluding Tax)	10,775/-	10,775/-	10,775/-
Discount Amount Rs.	Nil	Nil	2,694/-
Final Premium After Discount (Excl. Tax) Rs.	10,775/-	10,775/-	8,081/-
Claim during the Policy Period Rs.	Nil	Nil	Nil

SCENARIO : 2			
Policy Type	1st policy Year	2nd policy year	3rd policy year
Policy From	01.01.2019	01.01.2020	01.01.2021
Policy To	31.12.2019	31.12.2020	31.12.2021
No. of Members	2	2	2
Plan Opted	Silver Plan	Silver Plan	Silver Plan
Sum Insured Rs.	25,000/-	25,000/-	25,000/-
Premium Rs. (Excluding Tax)	10,775/-	10,775/-	10,775/-
Discount Amount Rs.	Nil	Nil	Nil
Final Premium After Discount (Excl. Tax) Rs.	10,775/-	10,775/-	10,775/-
Claim during the Policy Period Rs.	Nil	5,000/-	Nil

SCENARIO : 3					
Policy Type	1st policy Year	2nd policy year	3rd policy year	4th policy year	5th policy year
Policy From	01.01.2019	01.01.2020	01.01.2021	01.01.2022	01.01.2023
Policy To	31.12.2019	31.12.2020	31.12.2021	31.12.2022	31.12.2023
No. of Members	2	2	2	2	2
Plan Opted	Silver Plan	Silver Plan	Silver Plan	Silver Plan	Silver Plan
Sum Insured Rs.	25,000/-	25,000/-	25,000/-	25,000/-	25,000/-
Premium Rs. (Excluding Tax)	10,775/-	10,775/-	10,775/-	10,775/-	10,775/-
Discount Amount Rs.	Nil	Nil	Nil	Nil	2,694/-
Final Premium After Discount (Excl. Tax) Rs.	10,775/-	10,775/-	10,775/-	10,775/-	8,081/-
Claim during the Policy Period Rs.	Nil	5,000/-	Nil	Nil	Nil

SCENARIO : 4

Policy Type	1st policy Year	2nd policy year	3rd policy year	4th policy year	5th policy year
Policy From	01.01.2019	01.01.2020	01.01.2021	01.01.2022	01.01.2023
Policy To	31.12.2019	31.12.2020	31.12.2021	31.12.2022	31.12.2023
No. of Members	2	2	2	2	2
Plan Opted	Silver Plan	Silver Plan	Silver Plan	Silver Plan	Silver Plan
Sum Insured Rs.	25,000/-	25,000/-	25,000/-	25,000/-	25,000/-
Premium Rs. (Excluding Tax)	10,775/-	10,775/-	10,775/-	10,775/-	10,775/-
Discount Amount Rs.	Nil	Nil	2,694/-	Nil	Nil
Final Premium After Discount (Excl. Tax) Rs.	10,775/-	10,775/-	8,081/-	10,775/-	10,775/-
Claim during the Policy Period Rs.	Nil	Nil	2,000/-	Nil	Nil

- ◆ **Modification of the terms of the policy:** The Company reserves the right to modify the policy terms and conditions or modify the premium of the policy with the prior approval of the Competent Authority. In such an event the insured will be intimated three months in advance
- ◆ **Withdrawal of the policy:** The Company reserves the right to withdraw the product with prior approval of the Competent Authority. In such an event the insured will be intimated three months in advance and the insured shall have the option to choose to be covered by an equivalent or similar policy offered by the Company.
- ◆ **Migration:** At the time of renewal, the insured person has the option to migrate to a suitable alternate health insurance policy offered by the company with continuity of benefits
- ◆ **Free Look Period:** At the time of inception of the policy, the Insured will be allowed a period of 15 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the policy if not acceptable. In such a case, the premium refund shall be as follows :
If the Insured has not made any claim during the free look period, the Insured shall be entitled to –
 - 1) a refund of the premium paid less any expenses incurred by the Insurer on medical examination of the insured person and the stamp duty charges
or
 - 2) where the risk has already commenced and the option of return of the policy is exercised by the policy holder, a deduction towards the proportionate risk premium for period on cover
or
 - 3) where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.
 - 4) Free look period shall not be applicable at the time of renewal.

- ◆ **Disclosure to information norms:** The policy shall become void and all premium paid hereon shall be forfeited to the Company, in the event of non disclosure of any material fact and/or mis-representation, fraud, moral hazard, mis description as declared in the proposal form and/or claim form at the time of claim
- ◆ **Cancellation:** The Company may cancel this policy on grounds of non co-operation of the insured by sending the Insured 30 days notice by registered letter at the Insured person's last known address in which case the refund of premium will be on pro-rata basis. The insured may at any time cancel this policy and in such event the Company shall allow refund after retaining premium at Company's short Period rate only (table given below) provided no claim has occurred up to the date of cancellation

Period on risk	Rate of premium to be retained
Up to one month	30% of the policy premium
Exceeding one month up to 3 months	40% of the policy premium
Exceeding 3 months up to 6 months	60% of the policy premium
Exceeding 6 months up to 9 months	80% of the policy premium
Exceeding 9 months	Full of the policy premium

- ◆ **Portability:** This policy is portable. If the insured is desirous of porting this policy, application in the appropriate form should be made to the Company at least 45 days before but not earlier than 60 days from the date when the renewal is due. For details contact “portability@starhealth.in” or call Telephone No +91-044-40178440
- ◆ **Automatic Expiry:** The insurance under this policy with respect to each relevant Insured Person shall expire immediately on the earlier of the following events:
 - ◆ Upon the death of the Insured Person
 - ◆ Upon exhaustion of the sum insured under the policy

◆ **Claim Procedure**

Cashless Procedure:

- a. Call the 24 hour help-line for assistance - 1800 425 2255/1800 104 2277
- b. Produce the ID Card issued by the Company at the Network Facility Helpdesk
- c. For List of Network Hospitals please visit our website link <https://www.starhealth.in/network-hospitals>

Reimbursement Procedure:

- a. Duly completed claim form, and
- b. Certificate from the attending doctor regarding the diagnosis
- c. Prescription of the treating doctor
- d. Receipt from the treating doctor / hospital / Physiotherapist
- e. Receipt from Pharmacy / chemists
- f. Receipts and reports for tests done

In case of Accidents and emergency treatments, insured person can claim for Outpatient consultation expenses, Diagnostics and Pharmacy expenses in non network hospitals also

Note: The Company reserves the right to call for additional documents wherever required.

◆ Tax Benefits

Payments of premium by any mode other than cash for this insurance is eligible for relief under Section 80D of the Income Tax Act 1961.

- ◆ **The Company:** Star Health and Allied Insurance Co. Ltd., commenced its operations in 2006 as India's first Standalone Health Insurance provider. As an exclusive Health Insurer, the Company is providing sterling services in Health, Personal Accident & Overseas Travel Insurance and is committed to setting international benchmarks in service and personal caring.

◆ Star Advantages:

- ◆ No Third Party Administrator, direct in-house claims settlement.
- ◆ Faster and hassle-free claim settlement
- ◆ Cashless facility wherever possible in network hospitals.

- ◆ **Prohibition of Rebates:** (Section 41 of Insurance Act 1938): No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Silver Plan Premium In Rs.(Excluding Tax)

Sum Insured	25000	50000	75000	100000
1 Member	9,170	16,500	22,000	25,670
2 Members	10,775	18,565	26,470	33,460
3 Members	12,375	20,625	30,940	41,250
4 Members	13,615	22,690	34,035	45,375
5 Members	14,840	24,730	37,095	49,460
6 Members	16,025	26,710	40,065	53,420

Gold Plan Premium In Rs.(Excluding Tax)

Sum Insured	25000	50000	75000	100000
1 Member	10,510	18,915	25,220	29,425
2 Members	12,630	21,745	31,040	39,285
3 Members	14,745	24,575	36,860	49,145
4 Members	16,220	27,030	40,545	54,060
5 Members	17,680	29,465	44,195	58,925
6 Members	19,095	31,820	47,730	63,640

Platinum Plan Premium In Rs.(Excluding Tax)

Sum Insured	25000	50000	75000	100000
1 Member	11,080	19,945	26,590	31,025
2 Members	13,455	23,160	33,075	41,885
3 Members	15,825	26,375	39,560	52,745
4 Members	17,405	29,010	43,515	58,020
5 Members	18,975	31,620	47,430	63,240
6 Members	20,490	34,150	51,225	68,300

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

Or

Visit our website www.starhealth.in

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