

★ **Tax Benefits**

Premium paid by cheque or credit card for this insurance is eligible for relief under Section 80D of the Income Tax Act.

★ **Exclusions**

- Expenses for the treatment of any illness/disease/condition, which is pre-existing
- Treatment of illness/disease/sickness contracted by the insured person during the first 30 days from the commencement date of this policy
- First Two Years Exclusions: Cataract, Hysterectomy for Menorrhagia or Fibromyoma, Replacement surgery for knee and/or joint (other than caused by an accident), Prolapse of intervertebral disc (other than caused by accident), Varicose Veins and Varicose Ulcers
- First Year Exclusions: Benign Prostate Hypertrophy, Hernia, Hydrocele, Fistula in anus, Piles, Sinusitis and related disorders, Congenital internal disease/defects, removal of gallstones and renal stone
- Naturopathy treatment
- Expenses which are purely diagnostic in nature with no positive existence of any disease
- Treatment of Congenital external disease/defects/anomalies
- Expenses which are mainly cosmetic in nature

NOTE: For a detailed list of exclusions, refer policy conditions.

★ **Claims Procedure**

- Inform the ID 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 hospitalization
- In non-network hospitals, payment must be made upfront and then reimbursement will be effected on the submission of documents.

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

★ **The Company**

Star Health And Allied Insurance Co Ltd is a joint venture between Oman Insurance Company, UAE, and leading NRIs, and Indian business houses.

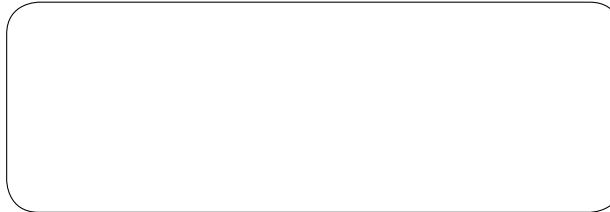
It has a capital base of INR 108 crores that far exceeds the requirement to form a full-fledged general insurance company. As an exclusive Health Insurance Company and the first of its kind in India, the Company is committed to setting international benchmarks in service and personal caring.

★ **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
- Doctor-on-Call
- 24x7 toll-free helpline

★ **To buy this insurance**

Contact our Marketing Executive at



Buy this insurance online 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.



Insurance is the subject matter of solicitation



MEDI Classic INSURANCE

The comforts and luxuries of today's life come at a price – the price of uncertainties. Of the uncertainties, health of oneself and one's family is of prime concern. Add to this, the fact that medical expenses are getting dearer. One ailment is all it takes to wipe out years of savings that was meant to realize your dreams. Medi Classic Insurance from Star Health is a policy that aims to provide reimbursement of hospitalization expenses incurred as a result of illness/disease/sickness and/or accidental injuries, so that you can keep your dreams alive.

★ Policy Benefits

- Hospitalization Cover: In-patient hospitalization expenses for a minimum of 24 hours. Includes room rent and boarding @ 2% of sum insured, subject to a maximum of Rs 4,000 per day.
- Nursing expenses.
- Surgeon's fees, Consultant's fees, Anaesthetist's and Specialist's fees.
- Cost of medicines and drugs.
- Emergency ambulance charges for transporting the insured patient to the hospital upto a sum of Rs 750/- per hospitalization and overall limit of Rs 1,500/- per policy period.

★ Pre-Existing Disease

Pre-existing diseases are covered after 48 months of continuous insurance with the Company.

★ Pre-Hospitalization & Post-Hospitalization

- Pre-hospitalization medical expenses upto 30 days prior to the date of admission.
- Post-hospitalization - a lumpsum calculated at 7% of the hospitalization (excluding room charges), subject to a maximum of Rs 5,000 is payable.

★ Non-Allopathic Treatments

Upto Rs 25,000/- per occurrence, subject to a maximum of 25% of sum insured per policy period.

★ No-Claim Discount

Discount ranging from 5% - 25% for every claim-free year (except for Family Package Plan).

★ Optional benefits on payment of additional premium

- Hospital Cash: Provides for payment of Rs 500 for each completed day of hospitalization. Premium ranging from Rs 200 to Rs 350 per person, depending upon the age.
- Patient Care: Available for persons above 65 years. It pays for the attendant charges after discharge from the hospital @ Rs 400 per day to a maximum of 5 days per hospitalization. Premium Rs 300 per person.
- New-Born Baby Cover: Available with Family Package Plan and provides for your new-born from birth up to the expiry of the policy period. The sum insured is restricted to 10% of the sum insured in respect of the mother. Premium 10% of policy premium.

★ Eligibility

Any persons aged between 5 months and 80 years, residing in India, can take this insurance.

★ Policy Premium (Service Tax Extra)

For individuals							
Sum Insured (Rs)	5 mnths - 35 yrs	36 yrs - 45 yrs	46 yrs - 55 yrs	56 yrs - 65 yrs	66 yrs - 70 yrs	71 yrs - 75 yrs	76 yrs - 80 yrs
50,000	575	700	1320	NA	NA	NA	NA
1,00,000	1200	1350	2447	3000	4547	4872	6029
1,50,000	1800	2000	3400	4200	6717	7284	9284
2,00,000	2350	2600	4583	5300	8768	9574	12420
2,50,000	2800	3150	5548	7200	10696	11744	15433
3,00,000	3300	3650	6170	8200	12625	13914	18449
3,50,000	3750	4150	7408	10196	14434	15964	21341
4,00,000	4200	4500	8700	11451	16242	18015	24236
5,00,000	4900	5400	10700	13958	19859	22113	30023
10,00,000*	7465	7965	13265	16525	NA	NA	NA

*Entry age upto 45 years. Renewal upto 65 years.

★ Family Package (Service Tax Extra)

For members from 5 months - 45 years. The sum insured is apportioned equally among insured family members.

Sum Insured	Rs 2,00,000	Rs 3,00,000
2 Adults	2348	3400
2 Adults + 1 Child	2238	3825
2 Adults + 2 Children	2320	4080
1 Adult + 1 Child	2168	3230
1 Adult + 2 Children	2206	3280



★ For Groups (Service Tax Extra)

Group Size	% of Discount on Basic Premium
Upto 500 persons	NIL
501-1000	2.5%
1001-3000	5.0%
3001-7000	7.5%
7001-10000	10.0%
> 10000	12.0%