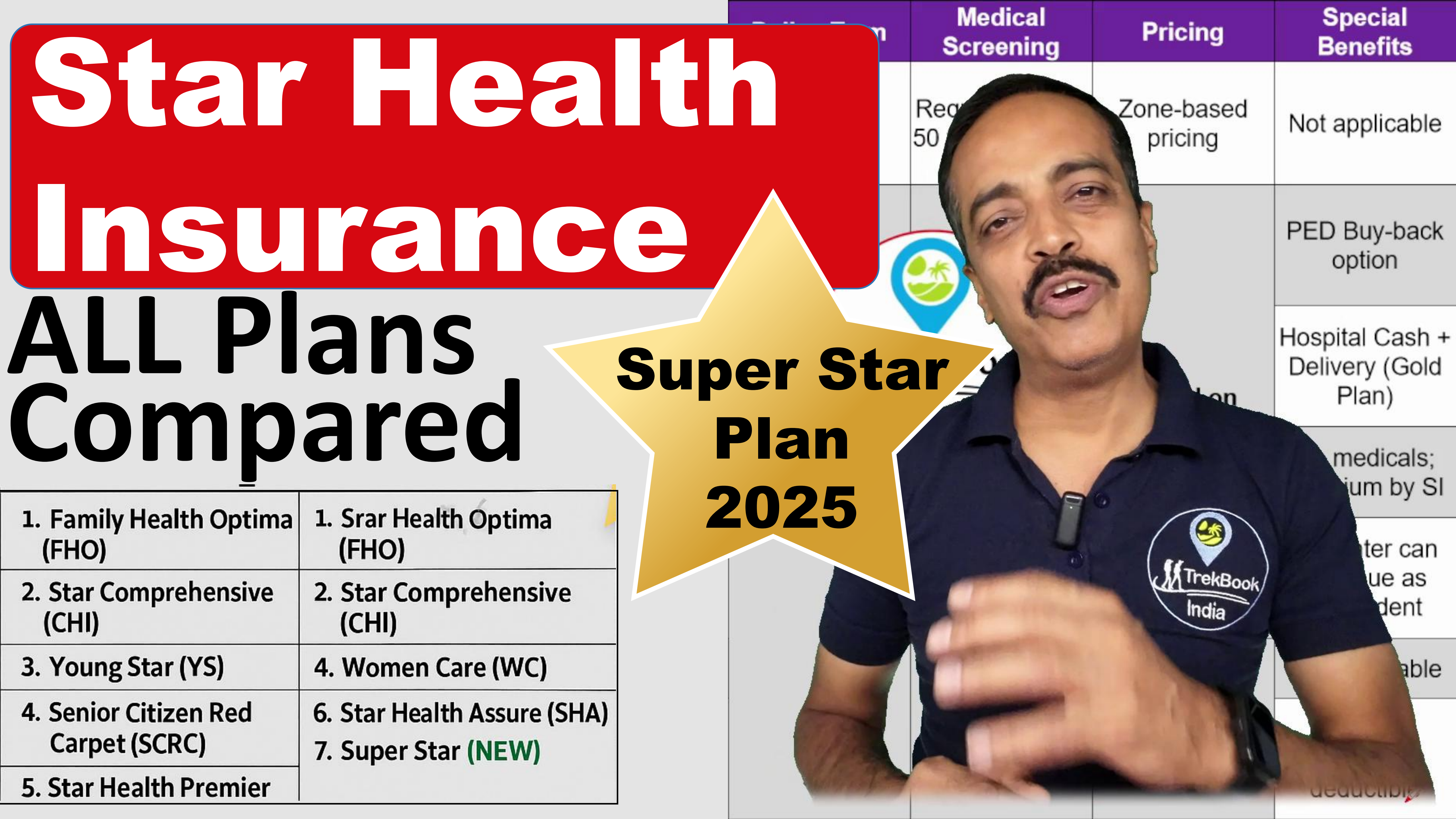

Star Health Insurance
ALL Plans Compared
Super Star Plan 2025
1. Family Health Optima (FHO)
2. Star Comprehensive (CHI)
3. Young Star (YS)
4. Senior Citizen Red Carpet (SCRC)
5. Star Health Premier
1. Srar Health Optima (FHO)
2. Star Comprehensive (CHI)
4. Women Care (WC)
6. Star Health Assure (SHA)
7. Super Star (NEW)
Medical Screening
Pricing
Special Benefits
Zone-based pricing
Not applicable
PED Buy-back option
Hospital Cash + Delivery (Gold Plan)
TrekBook India

⚠ Disclaimer (Important)

This content is provided for information and educational purposes only.
The details, features, and comparisons of Star Health Insurance plans shown here are based on publicly available data and product brochures at the time of preparation.
Insurance terms, benefits, premiums, and eligibility conditions are subject to change by the insurer without prior notice.
I am not a licensed insurance or financial advisor, and this post or video should not be considered professional advice.
Before purchasing or renewing any health insurance policy, please consult a qualified and IRDAI-registered insurance advisor or legal expert in India to understand your personal needs and policy suitability.
While all efforts have been made to keep the information accurate and up to date, I do not take responsibility for any errors, omissions, or discrepancies.
Viewers and readers are strongly advised to verify all details independently from the official Star Health website, policy brochure, or an authorized representative before making any buying decision.

⚠ अस्वीकरण (Disclaimer - महत्वपूर्ण)

यह सामग्री केवल जानकारी और शैक्षणिक उद्देश्य के लिए दी गई है।

यहाँ प्रस्तुत Star Health Insurance योजनाओं की जानकारी, विशेषताएँ और तुलना सार्वजनिक रूप से उपलब्ध डेटा और ब्रॉशर पर आधारित हैं।

इंश्योरेंस कंपनी समय-समय पर अपने उत्पादों, प्रीमियम, या नियमों में बदलाव कर सकती है।

मैं कोई लाइसेंस प्राप्त इंश्योरेंस या फाइनेंशियल एडवाइज़र नहीं हूँ, और यह लेख या वीडियो किसी भी प्रकार की पेशेवर सलाह (Professional Advice) नहीं है।

किसी भी हेल्थ इंश्योरेंस पॉलिसी को खरीदने या नवीनीकरण करने से पहले, कृपया किसी मान्यताप्राप्त IRDAI-पंजीकृत इंश्योरेंस सलाहकार या कानूनी विशेषज्ञ से परामर्श अवश्य लें।

यद्यपि जानकारी को सटीक रखने का हर प्रयास किया गया है, मैं किसी भी प्रकार की त्रुटि, गलत जानकारी या अपूर्णता के लिए जिम्मेदार नहीं हूँ।

दर्शकों और पाठकों से अनुरोध है कि खरीद का निर्णय लेने से पहले सभी विवरणों की पुष्टि स्वयं करें —

विशेष रूप से आधिकारिक Star Health वेबसाइट, पॉलिसी दस्तावेज़ या अधिकृत प्रतिनिधि से।

1. Family Health Optima (FHO)
2. Star Comprehensive (CHI)
3. Young Star (YS)
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5. Women Care (WC)
6. Star Health Premier (SHP)
7. Star Health Assure (SHA)
8. Super Star (NEW)

TrekBook India

Features		FHO Family Health Optima	CHI Star Comprehensive	YS Young Star	SCRC Senior Citizen Red Carpet	WC Women Care	SHP Star Health Premier	SHA Star Health Assure
Type of Cover		Floater Sum Insured (Family Size - 6 Adults + 3 Dependent Children)	Individual and Floater (Family Size - 2 Adults + 3 Dependent Children)	Individual and Floater (Family Size - 2 Adults + 3 Dependent Children)	Individual & Floater basis Applicable for Self and Spouse (or) Two Dependent Parents (or) Two Parents-in law	Individual (Available only for Females) and Floater. (Family Size - 2 Adults + 3 Dependent Children)	Individual and Floater	Individual and Floater 6 Adults + 3 Children (6 Adults = Self + Spouse + Parents + Parents-inlaw).
Entry Age	**Adults**	18 years – 65years (Dependent Parents & Dependent Parents-in- law can also be added)	18 years – 65 years	18 years – 40 years	60 Years to 75 years	18 years – 75 years	Minimum 50 years (Primary member) and Maximum up to any age	18 years – 75 years
	Dependent Children	16 days to 25 years	91 days to 25 years	91days to 25 years	Not applicable	91 days to 25 years	91 days to 25 years	Individual: 91 days to 18 years Floater: 16 Days to 18 years
Midterm Inclusion		Not applicable	Available, intimation should be given within 60 days from the date of marriage/ new born	Available, intimation should be given within 45 days from the date of marriage/ new born intimation: 90 days from DOB	Not applicable	Available, intimation should be given within 45 days from the date of marriage/ new born	Available, Intimation about the marriage should be given within 45 days from the date of marriage	Available, Intimation about the marriage should be given within 45 days from the date of marriage
Co-payment		20 % Co-payment is applicable if the Insured age at entry is 61 years & above	10% Co-payment is applicable if the Insured age at entry 61 years and above	Not applicable	30% co-pay is applicable for all claims	Not applicable	20% applicable to claim amount admissible payable whose age at the time of entry is above 65 years	10% of each and every claim amount for fresh as well as renewal policies for insured person whose age at the time of entry is 61 years an above.
Policy Term		One Year	One Year, Two years & Three Years	One Year, Two years & Three Years	One Year, Two years & Three Years	One Year, Two years & Three Years	One Year, Two years & Three Years	One Year, Two years & Three Years
Pre Policy Medical screening		Persons whose age is above 50 years and sum insured is Rs 3 Lakhs	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Pricing		Zone based pricing	Based on age and sum insured	Based on age and sum insured	Based on sum insured and not on the age	Based on age and sum insured	Zone based pricing	Zone based pricing
Special Benefits		Not applicable	PED buy Back	Hospital Cash and Delivery (Gold Plan)	No medicals and premium based on sum insured	*Daughter can continue as a dependent child if Unmarried and/ or Un-employed beyond 25 years and max up to 30 years *Pregnant women can also buy this policy by submitting the scan *For Females, the continuity benefits accrued under this policy before marriage will also be considered	Not applicable	Option to choose deductible

Features	FHO Family Health Optima	CHI Star Comprehensive	YS Young Star	SCRC Senior Citizen Red Carpet	WC Women Care	SHP Star Health Premier	SHA Star Health Assure
Sum Insured Options (Rs. in Lakhs)	3/4/5/10/15/20/25	5/7.5/10/15/20/25/50/75 /100	3/5/10/15/20/25/50/75/ 100 3:Individual	1/2/3/4/5/7.5/10/15/20/ 25	5/10/15/20/25/50/100	10/20/30/50/75/100	5/10/15/20/25/50/75/10 0/200
Room Rent (Per Day) (Rs)	3/4 Lakhs sum insured - Rs 5000 5 and above sum insured - Single Standard A/C	Private Single AC Room (Actuals)	Single Private A/C Room (Actuals)	Min: Rs 1000 Max: Rs 10,000	1% of sum insured or maximum up to Rs 20,000	1% of sum insured or maximum up to Rs 20,000	Upto 1% of Sum Insured or upto Rs.20,000 per day whichever is less Sum Insured: Rs 75 Lakhs and above: No limit on room rent
Star Mother cover	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Company will provide expenses up to Single Private A/c room for stay of the mother in the hospital provided Insured child is in ICU	Not Applicable	Not Applicable
ICU (Per Day) (Rs)	Actuals	Actuals	Actuals	Min: RS 2000 Max: Actuals	Actuals	Actuals	Actuals
Professional Fees (Per Day)(Rs)	Actuals	Actuals	Actuals	Min: Rs 25,000 Max: Rs 6,25,000	Actuals	Actuals	Actuals
Other Medical Expenses (Per Day)(Rs)	Actuals	Actuals	Actuals	Min: Rs 50,000 Max: Rs 1,25,000	Actuals	Actuals	Actuals
Treatment in Valuable Service Providers	1% of Sum Insured (With max limit of Rs. 5000) per policy year	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	1% of Sum Insured subject to a maximum of Rs.5,000/- per policy period is payable as lump sum
Shared Accommodation (Per day) (Rs)	800 (Upto 20 Lakhs sum insured) / 1000 (20 & 25 Lakhs sum insured)	Not applicable	Not applicable	Not applicable	Rs 2000 per day Maximum of 7 days (per hospitalization)	Not applicable	Payable for in-patient hospitalization, then amount of Rs.1,000/- per day
Road Ambulance	Rs 750 per hospitalisation & Rs 1500 per policy period	Actuals	Actuals	Per hospitalisation Min: Rs 600 Max: Rs 1500 Per Policy Period: Rs 1200 Max: Rs 3000	Actuals	Actuals	Actuals
Air Ambulance	10 % of Sum Insured, Available for Rs 5 Lakhs and above Sum Insured	Covered. Up to Rs.2.50 Lakhs per hospitalization and maximum up to Rs.5 Lakhs per policy year	Not applicable	Not applicable	Up to 10% of the sum insured per year is payable	Covered. Up to Rs.2.50 Lakhs per hospitalization and maximum up to Rs.5 Lakhs per policy year	Covered up to 10% of sum insured per policy year
Pre & Post Hospitalisation	60 & 90 days (Actuals)	60 & 90 days (Actuals)	60 & 90 days (Actuals)	30 Days and 7% of the hospitalization expenses	60 & 90 days (Actuals)	60 & 90 days (Actuals)	60 & 180 days (Actuals)
Cataract	Limit Per Eye (Rs): Min 25,000 Max 50,000 Limit per policy period (Rs) Min 35,000 Max 75,000	Actuals	Actuals	Limit per eye: Min: Rs 25,000 Max: Rs 40,000 Limit per policy period: Rs 45,000 Max: 70,000	Covered (Actuals)	Limit per eye: Min: Rs 50,000 Max: Rs 60,000 Limit per policy period: Rs 80,000 Max: 1 Lakh	Actuals

Features	FHO Family Health Optima	CHI Star Comprehensive	YS Young Star	SCRC Senior Citizen Red Carpet	WC Women Care	SHP Star Health Premier	SHA Star Health Assure
Organ Donor	10 % of Sum insured or Rs 1 Lakhs whichever is less	Covered (Actuals) Additional SI up to Basic SI for the Complications(if any) that necessitate a Redo Surgery/ICU admission	Not applicable	Not applicable	Covered (Actuals) Additional SI up to Basic SI for the Complications (if any) that necessitate a Redo Surgery/ICU admission. This is utilized by the donor and not by the insured	Covered up to sum insured Additional SI up to Basic SI for the Complications (if any) that necessitate a Redo Surgery/ICU admission. This is utilized by the donor and not by the insured	Covered upto sum insured. Additional SI up to Basic SI for the Complications(if any) that necessitate a Redo Surgery/ICU admission
Coverage for Non medical Items	If there is an admissible claim then items as per list 1 (refer policy wording) will become payable	Not applicable	Not applicable	Not applicable	If there is an admissible claim then items as per list 1 (refer policy wording) will become payable	If there is an admissible claim then items as per list 1 (refer policy wording) will become payable	If there is an admissible claim under inpatient / day care the policy, then Items as per List I will become payable
Sub-limits Specified Major Diseases	Not applicable	Not applicable	Not applicable	Individual: Min: Rs 75,000 Max: Rs 5 Lakhs Floater: Min: Rs 6 Lakhs Max: 8.50 Lakhs	Not applicable	Not applicable	Not applicable
Sub-limits All other major Surgeries	Not applicable	Not applicable	Not applicable	Individual: Min: Rs 60,000 Max: Rs 3.50 Lakhs Floater: Min: Rs 4.50 Lakhs Max: 6 Lakhs	Not applicable	Not applicable	Not applicable
Domiciliary hospitalization	Covered	Not applicable	Not applicable	Not applicable	Not applicable	Covered	Covered
Accidental Death & PTD (Lakhs)	Not applicable	100% sum insured for accidental death and PTD (For Dependent Child & Persons aged above 70 years, this cover is available up to 10 Lakhs only)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
AYUSH treatment	Min: Rs 10,000 Max: Rs 20,000	Min: Rs 15,000 Max: Rs 30,000	Covered	Not applicable	Covered (Actuals)	Covered (Actuals)	Covered (Actuals)
Bariatric Surgery (Lakhs)	Covered	Min: Rs 2.50 Lakhs Max: Rs 5 Lakhs	Covered	Not applicable	Min: Rs 2.50 Lakhs Max: Rs 5 Lakhs	Min: Rs 2.50 Lakhs Max: Rs 5 Lakhs	Covered
Delivery Expenses	Not applicable	Normal : Min Rs 15,000 Max: Rs 50,000 C-Sec: Min: Rs 20,000 Max: Rs 1 Lakh	Available in Gold Plan. Covered up to Rs 30,000 per delivery	Not applicable	Min: Rs 25,000 Max: Rs 1 Lakh	Not applicable	Covered up-to 10% of the Sum Insured
New Born Baby cover	10 % of Sum Insured (Maximum Rs. 50,000) provided Mother is covered under the policy for at least 1 year	Min: Rs 1 Lakh Max: Rs 2 Lakhs	Not applicable	Not applicable	Maximum of 25% of the sum insured (Including Congenital Internal and External defects/anomalies) are covered from day 1	Not applicable	Min: Rs 2 Lakhs Max: Rs 4 Lakhs

Features	FHO Family Health Optima	CHI Star Comprehensive	YS Young Star	SCRC Senior Citizen Red Carpet	WC Women Care	SHP Star Health Premier	SHA Star Health Assure
New Born Vaccination	Not applicable	Min: Rs 5000 Max: Rs 10,000	Not applicable	Not applicable	Payable up to 12 months from the birth of the new born Min: Rs 2500 Max: Rs 3500	Not applicable	Not applicable
Metabolic Screening for New Born	Not applicable	Not applicable	Not applicable	Not applicable	Payable once for each new born subject to a limit of Rs 3,500	Not applicable	Not applicable
Pediatrician Consultation for New Born	Not applicable	Not applicable	Not applicable	Not applicable	Covered up to 4 consultations per year Payable up to 12 year of age Limit per consultation is up to Rs 500	Not applicable	Not applicable
Emergency Domestic Medical Evacuation (Limit per hospitalization)	Min: Rs 5000 Max: Rs 10,000	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Treatment for Chronic Severe Refractory Asthma	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Payable up to 10% of sum insured not exceeding Rs.5 Lakhs per policy period
Assisted Reproduction Treatment	Min: Rs 1 Lakh and Max: Rs 2 Lakhs	Not applicable	Not applicable	Not applicable	Min: Rs 50,000 Max: Rs 3 Lakhs	Not applicable	Min: Rs 1 Lakh Max: Rs 4 Lakhs
Ante-Natal Care (Pregnancy Care)	Not applicable	Not applicable	Not applicable	Not applicable	Min: Rs 2500 Max: Rs 5000	Not applicable	Not applicable
In-Utero Fetal Surgery/ Repair	Not applicable	Not applicable	Not applicable	Not applicable	Covered (Actuals) Open Fetal Surgery Fetendo Fetal Surgery Fetal Image-Guided Surgery (FIGS-IT) EXIT Procedure	Not applicable	Covered (Actuals) Open Fetal Surgery Fetendo Fetal Surgery Fetal Image-Guided Surgery (FIGS-IT) EXIT Procedure
Voluntary Sterilization Expenses	Not applicable	Not applicable	Not applicable	Not applicable	Covered (Actuals) : Waiting Period 2 years	Not applicable	Not applicable
Miscarriage due to Accident (Once in life time) (Rs)	Not applicable	Not applicable	Not applicable	Not applicable	Min: Rs 25,000 Max: Rs 40,000	Not applicable	Not applicable
No Claim Bonus (Every Claim Free Year)	25% of the expiring Sum Insured in the second year. Additional 10% o f the expiring sum Insured for the subsequent years. Maximum Accumulation 100%	For Rs 7.5 Lakhs sum insured and above: 100% sum insured Below Rs 5 Lakhs sum insured: 50%+50%	20% for each claim free year subject to a maximum of 100%	Not applicable	20% for each claim free year subject to a maximum of 100%	20% of sum insured for each claim free year subject to a maximum of 100% sum insured	25% of sum insured for each claim free and maximum up to 100% of the sum insured
Recharge	Min: Rs 75,000 Max: Rs 1.50 Lakhs	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

Features	FHO Family Health Optima	CHI Star Comprehensive	YS Young Star	SCRC Senior Citizen Red Carpet	WC Women Care	SHP Star Health Premier	SHA Star Health Assure
Automatic Restoration	Available 3 times at 100% each time, during the policy period. Available immediately upon exhaustion of the limit of coverage	Up to 100% of the basic sum insured. Can be utilized for illness/ disease for which claim/s was/ were already made during the policy year. Available immediately upon exhaustion of the limit of coverage	Up to 100%, Once in every policy year. Restoration triggers upon partial/full utilization of limit of cover (Limit of Cover = Basic sum insured +NCB).	Not applicable	Up to 100% of the basic sum insured. Available immediately upon partial/full utilization of the limit of coverage	Up to 100% of the Basic Sum Insured Available immediately upon partial/full utilization of the limit of coverage	Sum Insured will be restored unlimited number of times and maximum up to 100% each time, which can be utilized for a subsequent hospitalization. Restoration will trigger immediately upon partial/ full utilization of the sum insured, which can be utilized for a subsequent hospitalization.
Road Traffic Accident	25% of Sum Insured Maximum of Rs 5 Lakhs (Additional sum insured shall be available after exhaustion of the limit of coverage)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
OP Dental/ Ophthalmic treatment	Not applicable	Min: Rs 5000 Max: Rs 10,000	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Out Patient Consultation (Rs.)	Not applicable	Min: Rs 1200 Max: Rs 5000	Not applicable	Individual: Min: Rs 600 Max: Rs 2600 Floater: Min: Rs 2400 Max: 4400	Min: Rs 2500 Max: Rs 5000	Individual: Min: Rs 3000 Max: Rs 7000 Floater: Min: Rs 4000 Max: 10,000	Not applicable
Health Check up (Rs)	Min: Rs 750 Max: Rs 3500	Min: Rs 2000 Max: Rs 5000	Individual : Min : Rs 1500 to Max: Rs 3500 Floater: Min: Rs 3000 Max: Rs 5000	Individual: Min: Rs 1000 Max: Rs 2500 Floater: Min: Rs 3500 Max: Rs 4500	Based on age of the insured person, limits differ per policy year.	Individual: Min: Rs 3000 Max: Rs 7000 Floater: Min: Rs 4000 Max: 10,000	Individual: Min: Rs 1500 Max: Rs 8000 Floater: Min: Rs 2500 Max: 15,000
Hospice Care	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	10% of the sum insured subject to a maximum of Rs.5 lakhs, if availed at our Networked facility	Not applicable
Homecare Treatment	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	10% of the for the sum insured subject to maximum of Rs 5 Lakhs in a policy year	Payable up to 10% of the sum insured subject to maximum of Rs 5 Lakhs in a policy year
Hospital Cash Benefit (Rs.) Per day	Not applicable	Min: Rs 500 Max: Rs 2500	Gold plan: Rs 1000 per day	Not applicable	Not applicable	Not applicable	Not applicable

Features	FHO Family Health Optima	CHI Star Comprehensive	YS Young Star	SCRC Senior Citizen Red Carpet	WC Women Care	SHP Star Health Premier	SHA Star Health Assure
Free Second Medical Opinion	e_medicalopinion @sta rhealth.in	Not applicable	e_medicalopinion@starh ealth.in	Not applicable	Not applicable	Not applicable	e_medicalopinion@starh ealth.in
Compassionate Travel	Air Travel expenses of one immediate family member reimbursed up to Rs. 50. Avaiable for for Rs 01Lakhs sum insured & above only.	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Company will reimburse the transportation expenses by air incurred up to Rs.10,0/ for one one immediate family member (other than the travel companion)
Modern treatments	Based on the Sum insured chosen limits differ	Based on the Sum insured chosen limits differ	Based on the Sum insured chosen limits differ	Based on the Sum insured chosen limits differ	Based on the Sum insured chosen limits differ	Covered upto 0%5 of sum insured	Covered up to sum insured
Repatriation of Mortal Remains	Up to Rs 5000 reimbursed for repatriation of mortal remains to the residence (Per Policy Period)	Not applicable	Not applicable	Not applicable	Not applicable	Not Applicable	Company shall reimburse up to Rs.15,000/- in a in a policy year
Rehabilitation and Pain Management	Not applicable	Not applicable	Not applicable	Not applicable	Covered up to the sub-limit (or) maximum up to 10% whichever is less per policy year.	Covered up to the sub- limit (or) maximum up to 10% whichever is less per policy year.	Covered up to the sub-limit (or) maximum up to 20% of the sum insured whichever is less, per policy year
Lumpsum cover for cancer (Optional Cover)	Not applicable	Not applicable	Not applicable	Not applicable	If the insured person shall contract cancer as a first incidence, lumpsum is payable Sum insured of 5/10/15/20 and 25 Lakhs Individual sum insured basis only	Not applicable	Not applicable
Buy back of PED waiting period	Not applicable	Will reduce the PED/s waiting period to 12 months from 36 months This Option is available only for the first purchase of this Star Comprehensive Insurance Policy.	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Star Wellness Program	Not applicable	Maximum 10% discountncin premium Not	Maximum 10% discount in premium	Not applicable	Maximum 10% discount in in premium	Maximum 10% discount in premium	Maximum 20% discount in premium
Optional Cover to choose deductible	Not applicable	applicable	Not applicable	Not applicable	Not applicable	Not applicable	This deductible is applicable for every policy year (on Aggregate basis). Premium discount based on the deductible choosen

Features	FHO Family Health Optima	CHI Star Comprehensive	YS Young Star	SCRC Senior Citizen Red Carpet	WC Women Care	SHP Star Health Premier	SHA Star Health Assure
Discount	Not applicable	Not applicable	Discount for early entry. If entered before 36 years, continued the policy, from 41 given. Life long available	10% premium discount(If the insured produce the Medical reports. For all subsequent renewals if the policy is renewed continuously without break	Long Term Discount: 10 % discount on 2 nd year premium in case of 2 year policy term 11.25% on 2 nd and 3rd year premium in case of 3 year policy term	*Long Term Discount: Two year policy: 10 % discount on 2 nd year premium Three year policy: 11.25% on 2 nd and 3rd year premium * Younger Age Discount: For Adults aged 50 years and above, if spouse is aged less than 50 years, a family floater cover can be offered by considering the premium of age 50 years discounted by 10% for the spouse * Floater Discount: 40% is available on the premium for the younger member when 2 adults are covered under the same policy on Floater sum insured basis * Discount in Premium for submitting health checkups: 10% discount applicable,	*Longterm Discount: Two year policy: 10 % discount on 2 nd year premium Three year policy: 10% discount is available on 2 nd and 3rd year premium *Under floater policy, Above 17 years, the child can continue under the floater policy by paying the premium applicable for the child based on his/her appropriate age from the 1A premium table with a floater discount of 40%. *The premium for parents (in-laws) is based on their appropriate age from the 1A table with a floater discount of 10% for each parent.
Waiting Period							
Initial waiting period	30 days (Except accident)	30 days (Except accident)	30 days (Except accident)	30 days (Except accident)	30 days (Except accident)	30 days (Except accident)	30 days (Except accident)
For Specific diseases	2 years	2 years	1 year	2 years	2 years	2 years	2 years
For Pre-existing diseases	4 years	3 years	1 year	1 year	2 years	2 years	Applicable for 3 year policy term: 2.5 years. Applicable for 1 year and 2 year policy term :3 years
Bariatric Surgery	Not applicable	3 years	Not applicable	Not applicable	2 years	2 years	Not applicable
Assisted Reproduction Treatment	Available on every block of 3 payable on renewal	Not applicable	Not applicable	Not applicable	3 years	Not applicable	2 years
Voluntary Sterilization	Not applicable	Not applicable	Not applicable	Not applicable	2 years	Not applicable	Not applicable

Features	FHO Family Health Optima	CHI Star Comprehensive	YS Young Star	SCRC Senior Citizen Red Carpet	WC Women Care	SHP Star Health Premier	SHA Star Health Assure
Ante natal care	Not applicable	Not applicable	Not applicable	Not applicable	Rs 5 lakhs and Rs 10 lakhs sum insured : 2 years, Rs 15 lakhs and above sum insured: 1 year	Not applicable	Not applicable
InUtero Fetal surgery /Repair	Not applicable	Not applicable	Not applicable	Not applicable	Rs 5 lakhs and Rs 10 lakhs sum insured : 2 years, Rs 15 lakhs and above sum insured: 1 year	Not applicable	2 years
Delivery expenses	Not applicable	2 years	3 years	Not applicable	Rs 5 lakhs and Rs 10 lakhs sum insured : 2 years, Rs 15 lakhs and above sum insured: 1 year	Not applicable	2 years
New Born Baby Cover	Not applicable	2 years	Not applicable	Not applicable	Rs 5 lakhs and Rs 10 lakhs sum insured : 2 years, Rs 15 lakhs and above sum insured: 1 year	Not applicable	1 year
Miscarriage due to Accident	Not applicable	Not applicable	Not applicable		Rs 5 lakhs and Rs 10 lakhs sum insured : 2 years, Rs 15 lakhs and above sum insured: 1 year	Not applicable	Not applicable
Migration (Subject to underwriter)	From any Health Policy	From any Health Policy	Not Applicable	Not Applicable	From any Health Policy	From only SCRC	From any Health Policy
Portability (Subject to underwriter)	From any Health Policy	From any Health Policy	From any Health Policy	From any Health Policy	From any Health Policy	From any Health Policy	From any Health Policy

Health Insurance Terms

1. Sum Insured (SI) – “कवरेज की अधिकतम राशि”

“Sum Insured यानी आपकी हेल्थ पॉलिसी की लिमिट — जितना बड़ा कवर चुनेंगे, उतना ज्यादा खर्च कवर होगा।”

2. Co-payment – “खर्च का हिस्सा खुद देना”

“अगर पॉलिसी में 20% को-पेमेंट है, तो हर क्लेम में 20% आपको देना होगा, बाकी कंपनी भरेगी।”

3. Floater Policy – “एक पॉलिसी, पूरी फैमिली का कवर”

“Floater पॉलिसी में पूरा परिवार एक साथ कवर होता है, Sum Insured सब में शेयर होता है।”

4. Individual Policy – “हर व्यक्ति का अलग कवर”

“Individual पॉलिसी में हर व्यक्ति के लिए अलग Sum Insured होता है, शेयर नहीं होता।”

5. Waiting Period – “बीमारी कवर होने से पहले का समय”

“Waiting Period का मतलब है — इंश्योरेंस कंपनी कुछ बीमारियों का कवर कुछ समय बाद देती है, तुरंत नहीं।”

Health Insurance Terms

6. Pre-Existing Disease (PED) – “पहले से मौजूद बीमारी”

“अगर आपको शुगर या BP पहले से है, तो वो Pre-Existing Disease कहलाती है।’

7. PED Buy-Back Option – “पुरानी बीमारी का इंतज़ार घटाना”

“PED Buy-Back Option से आप 4 साल का इंतज़ार घटाकर सिर्फ 1 या 2 साल में कवर शुरू कर सकते हैं।’

8. Deductible – “पहले खर्च आप दें, बाकी कंपनी दे”

“Deductible का मतलब है — शुरुआत का खर्च आप उठाते हैं, उसके बाद इंश्योरेंस एक्टिव होता है।’

9. Pre-policy Medical Screening – “पॉलिसी लेने से पहले का मेडिकल टेस्ट”

“अगर आपकी उम्र ज़्यादा है या Sum Insured बड़ा है, तो कंपनी पहले मेडिकल टेस्ट करवाती है।’

10. Zone-Based Pricing – “शहर के हिसाब से प्रीमियम”

“Zone-based pricing का मतलब है – दिल्ली, मुंबई जैसे शहरों में प्रीमियम थोड़ा ज़्यादा, छोटे शहरों में थोड़ा कम।’

Health Insurance Terms

11. Day Care Treatment – "कम समय में होने वाला इलाज"

"Day Care Treatment वो होता है जिसमें एडमिशन तो होता है, पर इलाज कुछ घंटों में पूरा हो जाता है।"

12. Policy Term – "पॉलिसी कितने साल की है"

"Policy Term का मतलब है आपकी पॉलिसी कितने साल तक चलेगी — एक, दो या तीन साल।"

13. Premium – "पॉलिसी का सालाना खर्च"

"Premium वो अमाउंट है जो आप हर साल हेल्थ इंश्योरेंस को जारी रखने के लिए भरते हैं।"

14. Maternity Benefit (मेटरनिटी बेनिफिट)

इस पॉलिसी में मातृत्व संबंधित खर्चे (delivery expenses) कवर किए जा सकते हैं,
लेकिन यह बेनिफिट केवल कुछ वर्ज़न या higher sum insured plans में लागू होता है।

इसमें normal delivery और C-section delivery दोनों के खर्च का कवरेज हो सकता है।

कुछ लिमिट्स लागू रहती हैं — जैसे ₹30,000 से ₹50,000 तक (sum insured के अनुसार)।

Waiting Period: आम तौर पर मेटरनिटी बेनिफिट शुरू होने से पहले **2 साल का वेटिंग पीरियड होता है।**

Policy	Type of Cover	Entry Age	Co-payment	Policy Term	Medical Screening	Pricing	Special Benefits
Family Health Optima (FHO)	Floater (Family up to 6 Adults + 3 Children)	Adults: 18–65 yrs / Children: 16 days–25 yrs	20% if age>60 or w/o pre-acceptance medicals	1 Year	Required above 50 yrs or high SI	Zone-based pricing	Not applicable
Star Comprehensive (CHI)	Individual/Floater (2 Adults + 3 Children)	Adults: 18–65 yrs / Children: 91 days–25 yrs	10% if age >60 yrs	1, 2, or 3 Years	Not required	**Based on age & SI**	PED Buy-back option
Young Star (YS)	Individual/Floater (2 Adults + 3 Children)	Adults: 18–40 yrs / Children: 91 days–25 yrs	Not applicable				Hospital Cash + Delivery (Gold Plan)
Senior Citizen Red Carpet (SCRC)	Individual/Floater	60–75 yrs	30% for all claims				No medicals; Premium by SI
Women Care (WC)	Individual (Females only) / Floater	Adults: 18–75 yrs / Children: 91 days–25 yrs	Not applicable				Daughter can continue as dependent
Star Health Premier (SHP)	Individual/Floater	50–75 yrs	20% on certain claims			Zone-based pricing	Not applicable
Star Health Assure (SHA)	Individual/Floater (6 Adults + 3 Children)	Adults: 18–75 yrs / Children: 91 days–18/25 yrs	10% for new policies first year				Option to choose deductible
Super Star (NEW)	Individual / Floater / Multi-Individual	Adults: 18 yrs – **Any age** Children: 91 days–25 yrs	**Optional** (10–50%) or Deductible-based	1–5 Years		Zone-based pricing **+ long-term discounts**	"Freeze Your Age", 100% Automatic Restoration, AI Health Scan, Tele-Consultation, Wellness Rewards, Maternity & Newborn (Optional Cover)