

STAR FAMILY HEALTH OPTIMA INSURANCE PLAN



HIGHLIGHTS

FAMILY HEALTH OPTIMA INSURANCE PLAN

- Single policy, wider coverage for whole family at an affordable premium.
- Get extra sum insured (auto recharge) at no extra cost,
- Health Checkup benefit for every claim free year
- 3 times Automatic restoration of Sum insured by 100% each time upon complete exhaustion
- Cover for Assisted Reproductive Treatment
- New-born baby cover from 16th day.
- Donor expenses for organ transplantation.
- Domiciliary Hospitalization Expenses for treatment exceeding 3 days.
- Cover for all day care procedures
- A grace period of 120 days from the date of expiry of the policy is available for renewal.

BENEFITS

POLICY BENEFITS:

- Room, boarding and nursing expenses all inclusive as per the limits.
- Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees, Oxygen, Operation Theatre, Diagnostics, imaging modalities and Medicines and Drugs, Oxygen, Blood, Operation theatre, Diagnostic and Cost of pacemaker.
- Ambulance charges for emergency transportation to hospital as per specified limits.
- Air Ambulance charges upto 10% of the Basic Sum Insured during the entire policy period.
- Pre-Hospitalization expenses up to 60 days prior to admission in the hospital.
- Post-hospitalisation expenses incurred up to 90 days after discharge from the hospital.
- Domiciliary hospitalisation: Cover for medical treatment for a period exceeding three days.
- Organ Donor Expenses: Cover upto 10% of the Sum Insured or Rupees One lakh, whichever is less.
- Cost of Health Checkup: Expenses incurred towards cost of health check-up up to the limits.
- New Born Baby cover: Cover starts from 16th day after birth and subject to a limit of 10% of the Sum Insured or Rupees Fifty Thousand, whichever is less.

NEW BENEFITS:

- Emergency Domestic Medical Evacuation: Company reimburse the expenses incurred towards transportation of the insured person from the treating hospital to another one upto the limits.
- Compassionate Travel: The Company will reimburse the transportation expenses by air incurred upto Rs5000/- for one immediate family member (other than the travel companion) for travel towards the place where hospital is located.
- Repatriation of Mortal Remains: the Company shall reimburse up to Rs.5,000/- towards the cost of repatriation of mortal remains of the insured person to the residence of the insured.
- Lump-sum for Treatment in Preferred Network Hospital: In the event of a medical contingency requiring hospitalization, if the insured seeks advice from the Company, the Company may

suggest an appropriate hospital from the network for treatment upto 1% of Basic Sum Insured subject to maximum of Rs.5000/- per policy is payable as lumpsum.

- Shared Accommodation: Upto the limits.
- AYUSH treatment: Upto the limits.
- Second Medical Opinion: The Insured Person can obtain a Medical Second Opinion from a Doctor in the Company's network of Medical Practitioners
- Assisted Reproductive Treatment: The Company will reimburse medical expenses incurred on Assisted Reproduction Treatment, where indicated, for sub-fertility
 - o Waiting period of 36 months from the date of first inception of this policy.
 - o Maximum liability of the Company for such treatment shall be limited to Rs.1 lakh for sum insured of Rs.5 lakh and Rs.2 lakhs for sum insured of Rs.10 lakhs and above for every block of 36 months.
- Additional Sum Insured for RTA(Road Traffic Accident): If the insured person meets with a Road Traffic Accident resulting in in-patient hospitalization, then the Basic sum insured shall be increased by 25% subject to a maximum of Rs.5,00,000/- .This benefit is payable if the insured person was wearing a helmet and travelling in a two wheeler either as a rider or as a pillion rider

Automatic Restoration of Sum Insured : Available 3 times at 100% each time, during the policy period. Each restoration will operate only after the exhaustion of the earlier one.

Recharge Benefit: Available up to the limits

Bonus: Following a claim free year bonus of 25% of the expiring basic sum insured in the second year and additional 10% for subsequent years (max.100%) would be allowed.

ELIGIBILITY

- Any person aged between 18 years and 65 years, residing in India, can take this insurance.
- Beyond 65 years only renewals
- Child from 16th day of age can be covered as part of the family

GUARANTEED LIFETIME RENEWALS

Life-long renewals beyond 65 years are offered under this policy

EXCLUSIONS

PRE-EXISTING DISEASES/ILLNESS: Are covered after 48 months of continuous Insurance without break with any Indian Insurance Company.

30 DAYS WAITING PERIOD:- Any Hospitalisation - Except Hospitalisation arising out of Accidents.

24 MONTHS WAITING PERIOD:- Like - Cataract, Prolapse of intervertebral Disc(Non-Accidental), Varicose-Veins & Ulcers, Hernia, Fistula/Fissure, Congenital internal Disease.

48 MONTHS WAITING PERIOD:- Pre-Existing Diseases(PED) declared in Proposal, Accepted and Endorsed in Policy