

| Features |  | About the policy | Exclusive health product designed to meet the needs of today's women and her family, by the way of providing cover for regular hospitalization and comprehensive maternity-related benefits. This product comes with a host of special features such as no pre-acceptance medical screening, entry during pregnancy and instalment option in premium payment. | | | | | | |
|-------------------------------------|---|--|--|------|------|-------------------------|------|----|-------------------------|
| |  | Type of Cover | <ul style="list-style-type: none"> ▪ Individual (Available only for Females) and Floater ▪ In floater at-least one female (adult) should be there in the family along with the spouse and dependent children) | | | | | | |
| |  | Entry Age | For Adults: 18 years – 75 years For Dependent Children: 91 days to 25 years | | | | | | |
| |  | Midterm Inclusion | Available for including Newly Married / Wedded spouse and/or legally adopted child married spouse on paying additional premium (Intimation within 45 days from the date of marriage or date of adoption) New born baby: Intimation about the new born baby should be given within 90 days from the date of birth | | | | | | |
| |  | Special Benefits | <ul style="list-style-type: none"> ▪ Daughter can continue as a dependent child if Unmarried and/or Un-employed beyond 25 years and max up to 30 years, and beyond 30 years she will be treated as an Adult ▪ Pregnant women can also buy this policy by submitting the scan reports taken at star health specified scan centres during their 12th and 20th week of their pregnancy period ▪ For Females, the continuity benefits accrued under this policy before marriage will also be considered for claims under the Maternity Section. | | | | | | |
| |  | Renewal | Lifelong | | | | | | |
| |  | Policy Term | One Year, Two years & Three Years | | | | | | |
| |  | Pre Policy Medical Checkup | Not Required | | | | | | |
| |  | Sum Insured Options (Rs. in Lakhs) | 5 | 10 | 15 | 20 | 25 | 50 | 100 |
| |  | Hospitalization - Room Rent (Per day) | 1% of sum insured or maximum up to Rs 20,000/- | | | | | | |
| Primary Cover & Additional benefits |  | Star Mother cover | <ul style="list-style-type: none"> ▪ Where the insured person is a child age less than 12 years, the Company will provide expenses up to Single Private A/c room for stay of the mother in the hospital provided Insured child is under treatment in ICU ▪ If the room is not available in the same hospital, the company will reimburse Rs 2500/- per day subject to maximum of 7 days per hospitalization towards stay of mother in the hotel room, if the hotel room is within 2 kms from the hospital | | | | | | |
| |  | Road Ambulance Charges | Covered (Actuals) (i) for transportation to hospital (ii) from one hospital to other hospital (iii) from hospital to residence | | | | | | |
| |  | Air Ambulance | Covered for sum insured of Rs 10 Lakhs & above only. Up to 10% of the sum insured per year is payable | | | | | | |
| |  | Pre & Post Hospitalization | 60 days & 90 days (Actuals) | | | | | | |
| |  | Organ Donor Expenses | 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 | | | | | | |
| |  | Day Care Procedures | All day care procedures are covered (Actuals) | | | | | | |
| |  | Coverage for Non-Medical items | If there is an admissible claim then items as per list 1 (refer policy wording) will become payable | | | | | | |
| |  | Ayush Treatment (For Ayurveda, Unani, Sidha & Homeopathy) | Covered (Actuals) | | | | | | |
| |  | Star Wellness Program Available for Insured aged => 18 years | Wellness platform is available both in our mobile app "Star Power" & Customer Portal (Retail) The Insured can earn reward points and avail premium discount up to 10% on the renewal premium by enrolling and achieving the wellness goals. For details please refer the policy wording / prospectus. | | | | | | |
| |  | Shared Accommodation | Rs 2000/- per day Maximum of 7 days (per hospitalization) | | | | | | |
| Primary Cover & Additional benefits |  | Sum Insured Options (Rs. in Lakhs) | 5 | 10 | 15 | 20 | 25 | 50 | 100 |
| |  | Bariatric Surgery (Rs. in Lakhs) (Waiting Period 2 years) | 2.50 | 2.50 | 2.50 | 5 | 5 | 5 | 5 |
| |  | NCB (Rs. In Lakhs) | 20% of the expiring Sum Insured from the second year onwards Up to 100% of the Basic SI | | | | | | |
| |  | Automatic Restoration (Up to 100% of the Basic SI) (Available immediately upon partial/full utilization of the limit of coverage) | 5 | 10 | 15 | 20 | 25 | 50 | 100 |
| |  | Rehabilitation and Pain Management | Covered up to the sub-limit (or) maximum up to 10% whichever is less per policy year. Treatment taken at authorized centres (www.Starhealth.in) | | | | | | |
| |  | Modern Treatments | Upto 50% of sum insured | | | Upto 40% of sum insured | | | Upto 30% of sum insured |
| |  | Assisted Reproduction Treatment (Rs. in Lakhs) (Waiting Period 3 years) | 0.50 | 1 | 1.50 | 2 | 2.50 | | 3 |
| |  | Ante-Natal Care (Pregnancy Care) Per policy year After confirmation of pregnancy, incurred as an out-patient (For sum insured 5 Lakhs and 10 Lakhs Waiting Period 2 years For sum insured Rs 15 Lakhs and above Waiting Period 1 year | 2500 | | | 5000 | | | |

| | Sum Insured Options (Rs. in Lakhs) | 5 | 10 | 15 | 20 | 25 | 50 | 100 |
|---|--|---|-------------|-------------|-------------|-------------|-------------|-------------|
|  | Utero Fetal Surgery/ Repair (For sum insured 5 Lakhs and 10 Lakhs Waiting Period 2 years For sum insured Rs 15 Lakhs and above Waiting Period 1 year) | Types of Utero Fetal Surgery/ Repair. Covered (Actuals) <ul style="list-style-type: none"> ▪ Open Fetal Surgery ▪ Fetendo Fetal Surgery ▪ Fetal Image-Guided Surgery (FIGS-IT) ▪ EXIT Procedure | | | | | | |
|  | Voluntary Sterilization Expenses Waiting period : 2 years | Covered (Actuals) <ul style="list-style-type: none"> ▪ (Tubectomy / Vasectomy) provided the insured person is married person and his/her age is 22 years and above | | | | | | |
|  | Miscarriage due to Accident (Once in life time) (For sum insured 5 Lakhs and 10 Lakhs Waiting Period 2 years For sum insured Rs 15 Lakhs and above Waiting Period 1 year) | | Rs 25,000/- | | Rs 35,000/- | | Rs 40,000/- | |
|  | Delivery Expenses (Including CSec) (For sum insured 5 Lakhs and 10 Lakhs Waiting Period 2 years For sum insured Rs 15 Lakhs and above Waiting Period 1 year) | Rs 25,000/- | | Rs 50,000/- | | Rs 75,000/- | | Rs 1 Lakh/- |
|  | Hospitalization expenses | <ul style="list-style-type: none"> ▪ Maximum of 25% of the sum insured (including medical and surgical treatment expenses, neonatal and Postnatal surgery / repair) ▪ In-patient hospitalization expenses (Including Congenital Internal and External defects/anomalies) are covered from day 1 | | | | | | |
| | Subsequent year (On payment of applicable premium) | <ul style="list-style-type: none"> ▪ Covered up to 100% of the sum insured ▪ In-patient hospitalization expenses (Including Congenital Internal and External defects/anomalies) | | | | | | |
| | Vaccination expenses | <ul style="list-style-type: none"> ▪ Payable up to 12 months from the birth of the new born ▪ For Rs 5 & 10 Lakhs sum insured : RS 2,500 ; For Rs 15 Lakhs & above: Rs 3,500 | | | | | | |
| | Metabolic Screening | <ul style="list-style-type: none"> ▪ Payable once for each new born subject to a limit of Rs 3,500 | | | | | | |
| | Pediatrician Consultation | <ul style="list-style-type: none"> ▪ Covered up to 4 consultations per year ▪ Payable up to 12 year of age ▪ Limit per consultation is up to Rs 500 | | | | | | |
|  | Outpatient (Available only for female insured person). Limit per policy year | Rs 2500/- | | Rs 3500/- | | Rs 5000/- | | |
|  | Preventive Health Checkup (Inclusive of costs of vaccination) | Based on age of the insured person limits differ per policy year | | | | | | |
|  | Instalment Options | Quarterly/ Half-Yearly/ Yearly. Premium can also be paid Annual, Biennial (Once in 2 years) and Triennial (Once in 3 years). | | | | | | |
| Optional Cover | | | | | | | | |
|  | Lump sum cover for cancer | <ul style="list-style-type: none"> ▪ 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 ▪ Available only for female insured persons who is aged between 91 days to 65 years. ▪ Waiting period: 180 days | | | | | | |
| Waiting Period | | | | | | | | |
|  | Initial waiting period | 30 days for all illnesses (except accident) | | | | | | |
| | For Specific diseases | 2 years | | | | | | |
| | For Pre-existing diseases | 2 years | | | | | | |
| | Bariatric Surgery | 2 years | | | | | | |
| | Assisted Reproduction Treatment | 3 years | | | | | | |
| | Voluntary Sterilization | 2 years | | | | | | |
| | Ante natal care | Rs 5 lakhs and Rs 10 lakhs sum insured : 2 years, Rs 15 lakhs and above sum insured: 1 year | | | | | | |
| | In Utero Fetal surgery / Repair | Rs 5 lakhs and Rs 10 lakhs sum insured : 2 years, Rs 15 lakhs and above sum insured: 1 year | | | | | | |
| | Delivery expenses | Rs 5 lakhs and Rs 10 lakhs sum insured : 2 years, Rs 15 lakhs and above sum insured: 1 year | | | | | | |
| | Miscarriage due to Accident | Rs 5 lakhs and Rs 10 lakhs sum insured : 2 years, Rs 15 lakhs and above sum insured: 1 year | | | | | | |

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