

YOUNG STAR INSURANCE POLICY

UIN: SHAHLIP21217V032021

Prospectus

❖ **Eligibility**

- Any person aged between 18 years and 40 years can take this insurance. Lifelong renewal. Economically dependent children aged from 91 days to 25 years can be covered with one or both parents.
- Family means self, spouse and economically dependent children not over 25 years of age.
- In case of economically dependent children, when they complete 25 yrs of age, a separate policy has to be taken. In such an event, continuity of benefits in terms of waiting period will be provided.
- Proposer plus spouse with 3 economically dependent children in total maximum of 5 can be covered under the Policy on "floater" sum insured basis.
- All terms and conditions are applicable to all the members.

❖ **Midterm Inclusion:** Permissible on payment of proportionate premium subject to the following;

- a. **Newly Married / Wedded spouse and/or legally adopted child:** Intimation about the marriage/adoption should be given within 45 days from the date of marriage or date of adoption.
- b. **New born baby:** Intimation about the new born baby should be given within 90 days from the date of birth. The cover for new born commences from 91st day of its birth.

Special conditions:

- a. Waiting periods as stated in the policy will be applicable from the date of inclusion of such newly married/wedded spouse, new born baby, legally adopted child.
- b. Such midterm inclusion will be subject to underwriter's approval.

❖ **Policy Term: Policy term: One year / Two year / Three year.** For policies more than one year, the Basic Sum Insured is for each of the year, without any carry over benefit thereof.

❖ **Instalment Facility available :** Premium can be paid Monthly, Quarterly, Half-yearly
Premium can also be paid Annually, Biennial (Once in 2 years) and Triennial (Once in 3 years)

❖ **Plan Options**

There are two plans available;

- Silver Plan
- Gold Plan

❖ **Sum Insured**

- Rs.3,00,000/- (Available only on Individual sum insured basis)
- Rs.5,00,000/- , Rs.10,00,000/- ,Rs.15,00,000/-, Rs.20,00,000/-,Rs.25,00,000/-, Rs.50,00,000/-, Rs.75,00,000/- and Rs.1,00,00,000/- available for Individual and Floater basis.
- If the policy is issued on floater basis, the basic sum insured, cumulative bonus and other related benefits floats amongst the insured persons

❖ **Benefits:**

1. Coverage (Applicable for both Silver and Gold Plan)

- A. Room (Single Private A/C room), Boarding and Nursing Expenses as provided by the Hospital.

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

Note: Hospitalisation expenses which vary based on the room rent occupied by the insured person will be considered in proportion to the room rent limit / room category stated in the policy or actuals whichever is less.

- B. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.
- C. Anesthesia, Blood, Oxygen, Operation Theatre charges, ICU charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, diagnostic imaging modalities, Dialysis, Chemotherapy, Radiotherapy, cost of Pacemaker, stent and such other similar expenses. With regard to coronary stenting, the Company will pay cost of stent as per the Drug Price Control Order (DPCO) / National Pharmaceuticals Pricing Authority (NPPA) Capping.
- D. **Emergency Road Ambulance:** Subject to an admissible hospitalization claim, Emergency Road Ambulance expenses incurred for the following are payable :-
- i. for transportation of the insured person by private ambulance service to go to hospital when this is needed for medical reasons
 - or
 - ii. for transportation of the insured person by private ambulance service from one hospital to another hospital for better medical treatment
- E. **Pre-hospitalization Expenses:** Medical expenses incurred up to 60 days immediately before the insured person is hospitalized.
- F. **Post Hospitalization Expenses:** Medical expenses incurred up to 90 days immediately after the insured person is discharged from the hospital
- G. All Day care procedures are covered.
- H. **E-Medical Opinion:** The Insured Person is given the facility of obtaining "E Medical Opinion" from the Company's expert panel.
Subject to the following conditions :-
- This should be specifically requested for by the Insured Person
 - This opinion is given without examining the patient, based only on the medical records submitted.
 - The opinion should be only for medical reasons and not for medico-legal purposes.
 - Any liability due to any errors or omission or consequences of any action taken in reliance of the opinion provided by the Medical Practitioner is outside the scope of this policy.
 - Utilizing this facility alone will not amount to making a claim.
- I. **Cost of Health Check up:** Expenses incurred towards Cost of Health check-up up to the limits mentioned in the table below on completion of each policy year (irrespective of claim), provided health check up is done at a Networked facility.

Sum Insured / Policy Type (Rs.)	Rs.3,00,000/-	Rs.5,00,000/-	Rs.10,00,000/-	Rs.15,00,000/- and above
Individual (Rs.)	1,500/-	2,000/-	3,000/-	3,500/-
Floater (Rs.)	NA	3,000/-	4,000/-	5,000/-

Note :

1. This benefit is payable on renewal and when the renewed policy is in force.
 2. The maximum limit for this benefit shall not exceed the limit applicable for the renewed sum insured.
 3. Payment under this benefit does not form part of the Basic Sum Insured.
 4. Payment of expenses towards cost of health checkup will not prejudice the Company's right to deal with the claim in case of non-disclosure of material fact and /or pre existing diseases in terms of the policy
 5. The unutilized amount under this benefit cannot be carried forward
- J. **Automatic Restoration of Basic Sum Insured:** There shall be automatic restoration of the Basic Sum Insured once by 100% subject to the following :-
1. The automatic restoration shall be immediately upon partial/full utilization of the limit of coverage.
 2. Such Restored basic sum insured can be utilized for all claims during the policy period.
 3. The maximum liability of the Company in a Single claim under a policy year shall not exceed the limit of coverage.

4. The unutilized restored sum insured cannot be carried forward
5. This Benefit is not available for Modern Treatment.

K. Cumulative Bonus The insured person will be eligible for Cumulative bonus calculated at 20% of basic sum insured for each claim free year subject to a maximum of 100% of the basic sum insured.

Special Conditions

1. The Cumulative bonus will be calculated on the expiring Basic Sum Insured
2. If the insured opts to reduce the Basic Sum Insured at the subsequent renewal, the limit of indemnity by way of such Cumulative bonus shall not exceed such reduced basic sum insured
3. In the event of a claim resulting in
 - a. Partial utilization of Basic Sum Insured, such cumulative bonus so granted will be reduced at the same rate at which it has accrued.
 - b. Full utilization of Basic Sum Insured and nil utilization of cumulative bonus accrued, such cumulative bonus so granted will be reduced at the same rate at which it has accrued.
 - c. Full utilization of Basic Sum Insured and partial utilization of cumulative bonus accrued, the cumulative bonus granted on renewal will be the balance cumulative bonus available and will be reduced at the same rate at which it has accrued
 - d. Full utilization of Basic Sum Insured and full utilization of cumulative bonus accrued, the cumulative bonus on renewal will be "nil".

L. Additional Basic Sum Insured for Road Traffic Accident (RTA): 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.10,00,000/- and subject to the following:

- It is evidenced that the insured person was wearing helmet and was either riding or travelling as pillion rider in a two wheeler at the time of accident as evidenced by Police record and Hospital record.
- The additional Basic Sum Insured shall be available only once during the policy period.
- The additional Basic Sum Insured shall be available after exhaustion of the limit of coverage.
- The additional Basic Sum Insured can be utilized only for that particular hospitalization following the Road Traffic Accident
- Automatic Restoration of Basic Sum Insured shall not apply for this benefit
- This benefit shall not be applicable for day care treatment
- The unutilized balance cannot be carried forward for the remaining policy period or for renewal
- Claim under this benefit will impact the Cumulative bonus

M. Star Wellness Program: This program intends to promote, incentivize and to reward the Insured Persons' healthy life style through various wellness activities. The wellness activities as mentioned below are designed to help the Insured person to earn wellness reward points which will be tracked and monitored by the Company. The wellness points earned by the Insured Person(s) under the wellness program, can be utilized to get discount in premium. This Wellness Program is enabled and administered online through Star Wellness Platform (digital platform).

Note: The Wellness Activities mentioned in the table below (from Serial Number 1 to 5) are applicable for the Insured person(s) aged 18 years and above only.

The following table shows the discount on renewal premium available under the Wellness Program:

<i>Wellness Points Earned</i>	<i>Discount in Premium</i>
200 to 350	2%
351 to 600	5%
601 to 750	7%
751 to 1000	10%

*In case of floater policy the weightage is given as per the following table & noted points:

<i>Family Size</i>	<i>Weightage</i>
Self, Spouse	1:1

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

Self, Spouse and Dependent Children (up to 18 years)	1:1:0:0:0
Self, Spouse and Dependent Children (aged above 18 years)	2:2:1:1:1

Note: In case of two year policy, total number of wellness points earned in two year period will be divided by two.

Insured will be given log-in facility, which will be linked to his/ her policy.

*Please refer the Illustrations to understand the calculation of discount in premium, weightage and the calculation in case of two year policy.

The wellness services and activities are categorized as below:

Sr. No.	Activity	Maximum number of Wellness Points that can be earned under each activity in a policy year
1.	Manage and Track Health	
	(a) Online Health Risk Assessment (HRA)	50
	(b) Preventive Risk Assessment	200
2.	Affinity to Wellness	
	(a) Participating in Walkathon, Marathon, Cyclothon and similar activities	100
	(b) Membership in a health club (for 1 year or more)	100
3.	Stay Active – If the Insured member achieves the step count target on mobile app	200
4(a).	Weight Management Program (for the Insured who is Overweight / Obese)	100
4(b).	Sharing Insured Fitness Success Story through adoption of Star Wellness Program (for the Insured who is not Overweight / Obese)	50
5(a).	Chronic Condition Management Program (for the Insured who is suffering from Chronic Condition/s - Diabetes, Hypertension, Cardiovascular Disease or Asthma)	250
5(b).	On Completion of De-Stress & Mind Body Healing Program (for the Insured who is not suffering from Chronic Condition/s - Diabetes, Hypertension, Cardiovascular Disease or Asthma)	125
Additional Wellness Services		
6.	Virtual Consultation Service	
7.	Medical Concierge Services	
8.	Period & Fertility Tracker	
9.	Digital Health Vault	
10.	Wellness Content	
11.	Health Quiz & Gamification	
12.	Post-Operative Care	
13.	Discounts from Network Providers	

1. Manage and Track Health:

(a) Completion of Health Risk Assessment (HRA):

The Health Risk Assessment (HRA) questionnaire is an online tool for evaluation of health and quality of life of the Insured. It helps the Insured to introspect his/ her personal lifestyle. The Insured can log into his/her account on the website www.starhealth.in and complete the HRA questionnaire. The Insured can undertake this once per policy year.

On Completion of online HRA questionnaire, the Insured earns 50 wellness points.

Note: To get the wellness points mentioned under HRA, the Insured has to complete the entire HRA within one month from the time he/she started HRA Activity.

(b) Preventive Risk Assessment:

The Insured can also earn wellness points by undergoing diagnostic / preventive tests during the policy year. These tests should include the four mandatory tests mentioned below. Insured can take these tests at any diagnostic centre at Insured's own expenses.

- If all the results of the submitted test reports are within the normal range, **Insured earns 200 wellness points.**
- If the result of any one test is not within the normal range as specified in the lab report, **Insured earns 150 wellness points.**
- If two or more test results are not within the normal range, **Insured earns 100 wellness points only.**

List of mandatory tests under Preventive Risk Assessment

1. Complete Haemogram Test
2. Blood Sugar (Fasting Blood Sugar (FBS) + Postprandial (PP) [or] HbA1c)
3. Lipid profile (Total cholesterol, HDL, LDL, Triglycerides, Total Cholesterol / HDL Cholesterol Ratio)
4. Serum Creatinine

Note: These tests reports should be submitted together and within 30 days from the date of undergoing such Health Check-Up.

2. **Affinity towards wellness:** Insured earns wellness points for undertaking any of the fitness and health related activities as given below.

List of Fitness Initiatives and Wellness points:

3. **Stay Active:** Insured earns wellness points on achieving the step count target on star mobile application

	Initiative	Wellness Points
a.	Participating in Walkathon, Marathon, Cyclothon and similar activities	100
	- On submission of BIB Number along with the details of the entry ticket taken to participate in the event.	
b.	Membership in a health club (for 1 year or more) - In a Gym / Yoga Centre / Zumba Classes / Aerobic Exercise/ Sports Club/ Pilates Classes/ Swimming / Tai Chi/ Martial Arts / Gymnastics/ Dance Classes	100
Note: In case if Insured is not a member of any health club, he/she should join into club within 3 months from the date of the policy risk commencement date. Insured person should submit the health club membership.		

as mentioned below:

	Wellness Points
Average number of steps per day in a policy year	
• If the average number of steps per day in a policy year are between - 5000 and 7999	100
• If the average number of steps per day in a policy year are between - 8000 and 9999	150
• If the average number of steps per day in a policy year are - 10000 and above	200
Note:	
• First month and last month in each policy year will not be taken into consideration for calculation of average number of steps per day under Stay Active.	
• The mobile app must be downloaded within 30 days of the policy risk start date to avail this benefit.	

- The average step count completed by an Insured member would be tracked on star wellness mobile application.

4. **(a) Weight Management Program:** This Program will help the Insured persons with Over Weight and Obesity to manage their Body Mass Index (BMI) through the empanelled wellness experts who will guide the Insured in losing excess weight and maintain their BMI.
- On acceptance of the Weight Management Program, **Insured earns 50 wellness points.**
 - An additional **50 wellness points will be awarded** in case if the results are achieved and maintained as mentioned below.

Sr. No.	Name of the Ailment	Values to be submitted	Criteria to get the Wellness points
1.	Obesity (If BMI is above 29)	Height & Weight (to calculate BMI)	Achieving and maintaining the BMI between 18 and 29
2.	Overweight (If BMI is between 25 and 29)	Height & Weight (to calculate BMI)	Reducing BMI by two points and maintaining the same BMI in the policy year
- Values (for BMI) shall be submitted for every 2 months (up to 5 times in each policy year)			

- 4 **(b)** In case if the Insured is not Overweight / Obese, the Insured can submit his/her **Fitness Success Story with us, on how the Insured Started / Improved /Maintaining his/her “Active/Healthy Life Style” through adoption of Star Wellness Activities.**

On submission of the Fitness Success Story through adoption of Star Wellness Activities, Insured earns **50** wellness points.

5 (a). Chronic Condition Management Program:

This Program will help the Insured suffering from **Diabetes, Hypertension, Cardiovascular Disease or Asthma** to track their health through the empanelled wellness experts who will guide the insured in maintaining/ improving the health condition.

- On acceptance of the Chronic Condition Management Program, **Insured earns 100 wellness points.**
- The Insured has to submit the test result values for every 3 months maximum up to 3 times in a policy year.
- If the test result values are within +/- 10% range of the values given below, for at least 2 times in a policy year, **an additional 150 wellness points will be awarded.**
- These tests reports to be submitted within 1 month from the date of undergoing the Health Check-Up

Sr.No.	Name of the Ailment	Test to be submitted	Values Criteria to get the additional Wellness points
1.	Diabetes (Insured can submit either HbA1c test value (or) Fasting Blood Sugar (FBS) Range & Postprandial test value	HbA1c	≤ 6.5
		Fasting Blood Sugar (FBS) Range & Postprandial test value	100 to 125 mg/dl below 160 mg/dl
2.	Hypertension	Measured with - BP apparatus	Systolic Range - 110 to 140 mmHg Diastolic Range - 70 to 90 mmHg
3.	Cardiovascular Disease	LDL Cholesterol & Total Cholesterol / HDL Cholesterol Ratio	100 to 159 mg/dl ≤ 4.0
4.	Asthma	PFT (Pulmonary Function Test)	FEV1 (PFC) is 75% or more FEV1/ FVC is 70% or more

5(b) In case if the Insured is not suffering from Chronic Condition/s (Diabetes, Hypertension, Cardiovascular Disease or Asthma) he/she can opt for “**De-Stress & Mind Body Healing Program**”. This program helps the Insured to reduce stress caused due to internal (self-generated) & external factors and increases the ability to handle stress.

- On acceptance of De-stress & Mind Body Healing Program Insured earns **50** wellness points.
- On completion of De-stress & Mind Body Healing Program Insured earns an additional **75** wellness points.

Note: This is a 10 weeks program which insured needs to complete without any break.

6.Virtual Consultation Service: ‘Medical Consultation’ is available through our in-house Medical Practitioners/Empanelled Service providers round the clock to the insured through an online portal, mobile application as a chat service, voice call or a call back service. Consultations including on ‘**Diet & Nutrition**’ and ‘**Second Medical Opinion**’ is available.

7. Medical Concierge Services:

The Insured can also contact Star Health to avail the following services:

- Emergency assistance information such as nearest ambulance / hospital / blood bank etc.

8. Period & Fertility Tracker: The online easy tracking program helps every woman with their period health and fertility care. The program gives access to trackers for period and ovulation which maps out cycles for months. This helps in planning for conception prevention and tracks peak ovulation if planning pregnancy.

9. Digital Health Vault: A secured Personal Health records system for Insured to store/access and share health data with trusted recipients. Using this portal, Insured can store their health documents (prescriptions, lab reports, discharge summaries etc.), track health data add family members.

10. Wellness Content: The wellness portal provides rich collection of health articles, blogs, tips and other health and wellness content. The contents have been written by experts drawn from various fields. Insured will benefit from having one single and reliable source for learning about various health aspects and incorporating positive health changes

11. Health Quiz & Gamification:

- The wellness portal provides a host of Health & Wellness Quizzes. The wellness quizzes are geared towards helping the Insured to be more aware of various health choices.
- Gamification helps in creating fun and engaging health & wellness experiences. It helps to create a sense of achievement in users and increases motivation levels.

12. Post-Operative Care: It is done through follow up phone calls (primarily for surgical cases) for resolving their medical queries.

13. Discounts from Network Providers: The Insured can avail discounts on the services offered by our network providers which will be displayed in our website.

Terms and conditions under wellness activity

- Any information provided by the Insured in this regard shall be kept confidential.
- There will not be any cash redemption against the wellness reward points.
- Insured should notify and submit relevant documents, reports, receipts etc for various wellness activities within 1 month of undertaking such activity/test.
- No activity, report, document, receipt can be submitted in the last month of each policy year.
- For services that are provided through empanelled service provider, Star Health is only acting as a facilitator; hence would not be liable for any incremental costs or the services.
- All medical services are being provided by empanelled health care service provider. We ensure full due diligence before empanelment. However Insured should consult his/her doctor before availing/taking the medical advices/services. The decision to utilize these advices/services is solely at Insured person's discretion.
- We reserve the right to remove the wellness reward points if found to be achieved in unfair manner.
- Star Health, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, are not responsible or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses which a Member claims to have suffered, sustained or incurred, by way of and / or on account of the Wellness Program.

- Services offered are subject to guidelines issued by IRDAI from time to time.

ILLUSTRATION OF BENEFITS:

Lets look how the Insured can avail discount on premium through the “Star Wellness Program”

Scenario – 1

A 24 year old Individual Ramesh buys **Young Star Insurance** Policy on 15th July, 2019 with Sum Insured of 25 Lacs, let's understand how he can earn **Wellness Points** by doing different wellness activities. Ramesh has declared that his Body Mass Index (BMI) as 25. Ramesh enrolled under the Star Wellness Program and completed the following **wellness activities**.

Sr.No	Name of the wellness activity taken up during the policy year	Wellness Points Earned
1.	Completed Online Health Risk Assessment (HRA)	50
2.	Submitted Health Check-Up Report (one test result is not within normal range)	150
3.	Participated in Walkathon	100
4.	Attended to Yoga Classes	100
5.	Achieved 10,000 average number of steps per day during the policy year	200
6.	Ramesh accepted the Weight management program and reached 23 BMI	100
7.	Ramesh has completed De-stress & Mind Body Healing Program	125
	Total Number of Wellness Points earned	825
Based on the number of Wellness Points earned Ramesh is eligible to get 10% discount on renewal premium.		

ILLUSTRATION OF BENEFITS:

Lets look how the Insured can avail discount on premium through the “Star Wellness Program”

Scenario – 2

A 26 year old Individual Suresh and his wife Lakshmi aged 25 years buy **Young Star** Insurance Policy (Floater Sum Insured) on 10th, July,2019 with sum insured of 50 Lacs, let’s understand how they can earn **Wellness Points** under the Floater Policy. Suresh has declared his Body Mass Index (BMI) as 26 & Lakshmi has declared her BMI as 25. Suresh and Lakshmi enrolled under the Star wellness program and completed the following **wellness activities**.

Sr. No	Name of the wellness activity taken up during the policy year	Wellness Points Earned by Suresh	Wellness Points Earned by Lakshmi
1.	Completed Online Health Risk Assessment (HRA)	50	50
2.	Submitted Health Check-Up Report	200	200
3.	Participation in Marathon	100	100
4.	Attended to Aerobic Exercise	100	100
5.	On achieving the step count target	200	150
6.	Suresh accepted the Weight management program and reached 24 BMI Lakshmi accepted the Weight management program and reached 23 BMI	100	100
7.	Suresh & Lakshmi has completed De-stress & Mind Body Healing Program	125	125
Total Number of Wellness Points earned		875	825
No of wellness points based upon weightage - 1:1		437 (875X1/2)	412 (825X1/2)

Total Number of Wellness Points earned by Suresh and Lakshmi = 849 (437+412)

Based on the no of Wellness Points earned, Suresh & Lakshmi are eligible to get 10% discount on renewal premium

ILLUSTRATION OF BENEFITS:

Lets look how the Insured can avail discount on premium through the “Star Wellness Program”

Scenario – 3

A 35 year old Individual Umesh buys **Young Star** Insurance Policy for two year period, with Sum Insured of 1Crore, let’s understand how he can earn **Wellness Points** by doing different wellness activities. He is suffering from Hypertension. Umesh enrolled under the Star Wellness Program and completed the following **wellness activities**.

Sr.No	Name of the wellness activity taken up during the policy year	Wellness Points Earned in the First Year	Wellness Points Earned in the Second Year
1.	Completed Online Health Risk Assessment (HRA)	50	50
2.	Submitted Health Check-Up Report	200	200
3.	Participated in Walkathon	100	100
4.	Attended to Tai Chi Classes	100	-
5.	Achieved 10,000 average number of steps per day during the policy year	200	200
6.	Submitted his fitness success story	50	50
7.	Managed Hypertension through Chronic management program	250	250
Total Number of Wellness Points earned		950	850

Total Number of Wellness Points earned by Umesh = 1800 (950+850)

Calculation of Wellness Points as per two year policy condition = 900 (1800/2)

Based on the number of Wellness Points earned, Umesh is eligible to get 10% discount on renewal premium

N. COVERAGE FOR MODERN TREATMENTS:

The expenses payable during the entire policy period for the following treatment/procedure (either as a day care or as an in-patient exceeding 24hrs of admission in the hospital) is limited to the amount mentioned in table below;

	Uterine artery Embolization and HIFU	Balloon Sinuplasty	Deep Brain Stimulation	Oral Chemotherapy * (Sublimits including pre & Post Hospitalization)	Immunotherapy-Monoclonal Antibody to be given as injection	Intra Vitreal injections
Sum Insured	Sum Insured on Individual Basis : Limit per person, per policy period for each treatment/procedure; Sum Insured on Floater Basis : Limit per policy period for each treatment/procedure Rs.					
Rs.3,00,000/-	37,500	15,000	75,000	37,500	75,000	15,000
Rs.5,00,000/-	1,25,000	50,000	2,50,000	1,25,000	2,50,000	50,000
Rs.10,00,000/-	1,50,000	1,00,000	3,00,000	2,00,000	4,00,000	75,000
Rs.15,00,000/-	1,75,000	1,25,000	4,00,000	2,50,000	5,00,000	1,00,000
Rs.20,00,000/-	2,00,000	1,50,000	4,50,000	2,75,000	5,50,000	1,25,000
Rs.25,00,000/-	2,00,000	1,50,000	5,00,000	3,00,000	6,00,000	1,50,000
Rs.50,00,000/-	2,25,000	1,75,000	6,00,000	4,00,000	7,50,000	1,75,000
Rs.75,00,000/-	2,50,000	2,00,000	7,00,000	5,00,000	9,00,000	2,00,000
Rs.1,00,00,000/-	3,00,000	2,00,000	7,50,000	6,00,000	10,00,000	2,00,000

	Robotic surgeries	Stereotactic radiosurgerys	Bronchial Thermoplasty,	Vaporisation of the prostate(Green laser treatment or holmium laser treatment),	IONM- (Intra Operative Neuro Monitoring)	Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions
Sum Insured	Sum Insured on Individual Basis : Limit per person, per policy period for each treatment/procedure; Sum Insured on Floater Basis : Limit per policy period for each treatment/procedure Rs.					

Rs.3,00,000/-	75,000	75,000	Up to Sum Insured	Up to Sum Insured	Up to Sum Insured	75,000
Rs.5,00,000/-	2,50,000	2,00,000				2,50,000
Rs.10,00,000/-	3,00,000	2,25,000				4,00,000
Rs.15,00,000/-	4,00,000	2,50,000				5,00,000
Rs.20,00,000/-	4,50,000	2,75,000				5,50,000
Rs.25,00,000/-	5,00,000	3,00,000				6,00,000
Rs.50,00,000/-	6,00,000	3,50,000				7,50,000
Rs.75,00,000/-	7,00,000	3,75,000				9,00,000
Rs.1,00,00,000/-	7,50,000	4,00,000				10,00,000

*Sublimit all inclusive with or without hospitalization where ever hospitalization includes pre & post hospitalization.

2. Coverage available only under Gold Plan

- A. **Delivery Expenses** : Expenses for a Delivery including Delivery by Caesarean section (including pre-natal and post natal expenses) up-to Rs.30,000/- per delivery is payable, subject to the following :-
1. This benefit is available only for a maximum of 2 deliveries in the life time under this policy.
 2. This Benefit is subject to a waiting period of 36 months from the date of first commencement of Young Star Insurance Policy and its continuous renewal thereof with the Company.
 3. A waiting period of 24 months will apply afresh following a claim under this benefit.
 4. Pre-hospitalisation and Post Hospitalization expenses and Hospital Cash Benefit are not applicable for this section.
 5. This cover is available only when
 - i. both Self and Spouse are covered under this policy either on floater basis or on individual basis and both Self and Spouse have been covered for a continuous period of 36 months under Young Star Insurance Policy.
 - ii. the policy covering the self and spouse are in force when this benefit becomes payable.
 6. Claims under this section will not reduce the Sum Insured
 7. Claim under this section will impact the Cumulative bonus
- B. **Hospital Cash Benefit**: The Company will pay a Cash Benefit of Rs 1000/-for each completed day of hospitalization subject to a maximum of 7 days per hospitalization and 14 days per policy period, provided, there is a valid claim for hospitalization under this policy

Note:

1. This benefit is subject to 1 day Deductible.
2. Payment under this benefit does not form part of the Basic sum insured
3. Claim under this section will impact the Cumulative bonus

❖ Exclusions

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. Pre-Existing Diseases : - Code- Excl 01

- A. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 12 months of continuous coverage after the date of inception of the first policy with insurer.

- B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- C. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- D. Coverage under the policy after the expiry of 12 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

2. Specified disease / procedure waiting period: - Code- Excl 02

- A. Expenses related to the treatment of the following listed Conditions, surgeries/treatments shall be excluded until the expiry of 12 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
- B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- C. If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.
- D. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- E. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- F. List of specific diseases/procedures
 - i. Diseases of ENT and Thyroid
 - ii. All types of Hydrocele, Hernia, Varicocele, Piles, Fistula, and Fissure in Ano.
 - iii. Diseases of Female Reproductive System
 - iv. Calculus diseases of the Gall Bladder, Kidney and Urinary Tract

3. 30-day waiting period - Code- Excl 03

- A. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- B. This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months.
- C. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

4. Investigation & Evaluation - Code- Excl 04

- A. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- B. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

5. Rest Cure, rehabilitation and respite care - Code- Excl 05

- A. Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
 - 1. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
 - 2. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

6. **Obesity/ Weight Control - Code- Excl 06** : Expenses related to the surgical treatment of obesity that does not fulfill all the below conditions:
 - A. Surgery to be conducted is upon the advice of the Doctor
 - B. The surgery/Procedure conducted should be supported by clinical protocols
 - C. The member has to be 18 years of age or older and
 - D. Body Mass Index (BMI);
 1. greater than or equal to 40 or
 2. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 - a. Obesity-related cardiomyopathy
 - b. Coronary heart disease
 - c. Severe Sleep Apnea
 - d. Uncontrolled Type2 Diabetes
7. **Change-of-Gender treatments- Code- Excl 07**: Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
8. **Cosmetic or plastic Surgery - Code- Excl 08**: Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
9. **Hazardous or Adventure sports - Code- Excl 09**: Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
10. **Breach of law - Code- Excl 10**: Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
11. **Excluded Providers - Code- Excl 11**: Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.
12. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. - **Code- Excl 12**
13. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. - **Code- Excl 13**
14. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. - **Code- Excl 14**
15. **Refractive Error**: Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries. - **Code- Excl 15**
16. **Unproven Treatments - Code- Excl 16**: Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
17. **Sterility and Infertility - Code- Excl 17**: Expenses related to sterility and infertility. This includes:
 - a. Any type of contraception, sterilization
 - b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI

- c. Gestational Surrogacy
 - d. Reversal of sterilization
 - 18. **Maternity - Code- Excl 18 (Except to the extent covered under Delivery Section – Gold plan)**
 - a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
 - b. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.
 - 19. Circumcision(unless necessary for treatment of a disease not excluded under this policy or necessitated due to an accident), Preputioplasty, Frenuloplasty, Preputial Dilatation and Removal of SMEGMA. - **Code- Excl 19**
 - 20. Congenital External Disease / Defects / Anomalies - **Code- Excl 20**
 - 21. Convalescence, general debility, run-down condition, Nutritional deficiency states. - **Code- Excl 21**
 - 22. Intentional self injury - **Code- Excl 22**
 - 23. Venereal Disease and Sexually Transmitted Diseases(Other than HIV) - **Code- Excl 23**
 - 24. 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) - **Code- Excl 24**
 - 25. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials. - **Code- Excl 25**
 - 26. Expenses incurred on Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, VAX-D, Low level laser therapy, Photodynamic therapy and such other therapies. - **Code- Excl 26**
 - 27. Unconventional, Untested, Experimental therapies – **Code – Excl 27**
 - 28. Autologous derived Stromal vascular fraction, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy and other such similar therapies. - **Code- Excl 28**
 - 29. Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted. - **Code- Excl 29**
 - 30. All treatment for Priapism and erectile dysfunctions - **Code- Excl 30**
 - 31. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons). - **Code- Excl 31**
 - 32. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization. (Dental implants are not payable). - **Code- Excl 32**
 - 33. Medical and / or surgical treatment of endocrine disorders. - **Code- Excl 33**
 - 34. Hospital registration charges, admission charges, record charges, telephone charges and such other charges. - **Code- Excl 34**
 - 35. Cost of spectacles and contact lens, hearing aids, Cochlear implants and procedure related hospitalization expenses, walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids. - **Code- Excl 35**
 - 36. Any hospitalizations which are not Medically Necessary / does not warrant Hospitalization. - **Code- Excl 36**
 - 37. Other Excluded Expenses as detailed in the website www.starhealth.in- **Code- Excl 37**
 - 38. Existing disease/s, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), for specified ICD codes -**Code- Excl 38**
- ❖ **Moratorium Period:** After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent

exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract.

❖ **Claim Procedure**

Claiming process and documents to be submitted in support of claim:

A. **For Cashless Treatment:**

- a. Call the 24 hour help-line for assistance - 1800 425 2255/1800 102 4477
- b. Inform the ID number for easy reference
- c. On admission in the hospital, produce the customer ID Card issued by the Company at the Hospital Helpdesk
- d. Obtain the Pre-authorization Form from the Hospital Help Desk, complete the Patient Information and resubmit to the Hospital Help Desk.
- e. The Treating Doctor will complete the hospitalisation/ treatment information and the hospital will fill up expected cost of treatment. This form is submitted to the Company
- f. The Company will process the request and call for additional documents / clarifications if the information furnished is inadequate.
- g. Once all the details are furnished, the Company will process the request as per the terms and conditions as well as the exclusions therein and either approve or reject the request based on the merits.
- h. In case of emergency hospitalization information to be given within 24 hours after hospitalization
- i. Cashless facility can be availed only in networked Hospitals. For details of Networked Hospitals, the insured may visit www.starhealth.in or contact the nearest branch.

In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents

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

Denial of a Pre-authorization request is in no way to be construed as denial of treatment or denial of coverage. The Insured Person can go ahead with the treatment, settle the hospital bills and submit the claim for a possible reimbursement.

B. **For Reimbursement claims** : Time limit for submission of

Sl.no.	Type of Claim	Prescribed time limit
1	Reimbursement of hospitalization, day care and pre hospitalization expenses	Claim must be filed within 15 days from the date of discharge from the Hospital.
2	Reimbursement of Post hospitalization	within 15 days after completion of 90 days from the date of discharge from hospital

- C. **Notification of Claim** : Upon the happening of the event, notice with full particulars shall be sent to the Company within 24 hours from the date of occurrence of the event irrespective of whether the event is likely to give rise to a claim under the policy or not.

Note: Conditions B and C are precedent to admission of liability under the policy. However the Company will examine and relax the time limit mentioned in these conditions depending upon the merits of the case.

- D. **Documents to be submitted:** The reimbursement claim is to be supported with the following documents and submitted within the prescribed time limit.

- a. Duly completed claim form, and
- b. Pre Admission investigations and treatment papers.
- c. Discharge Summary from the hospital

- d. Cash receipts from hospital, chemists
- e. Cash receipts and reports for tests done
- f. Receipts from doctors, surgeons, anesthetist
- g. Certificate from the attending doctor regarding the diagnosis.
- h. Copy of PAN card

E. Provision of Penal Interest:

- a) The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
 - b) In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
 - c) However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
 - d) In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.
 - e) "Bank rate" shall mean the rate fixed by the Reserve Bank of India.
- ❖ **Renewal:** The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person.
- 1. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
 - 2. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
 - 3. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
 - 4. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy.
 - 5. Coverage is not available during the grace period.
 - 6. No loading shall apply on renewals based on individual claims experience

❖ **Special Condition:**

If the Insured person avails this policy before the age of 36 years and has continuously renewed without any break, then, on completion of 40 years of age the insured person will be offered a discount of 10% on the premium applicable at renewal at the age of 40 years for the sum insured opted at the inception of this policy. This discount is available for all the subsequent renewals. The discount is not cumulative. This discount will not be given if the insured person migrates to any other policy offered by the Company.

If an individual policy is converted into family floater policy at the time of renewal, then the discount is available on the family floater policy only if the age of the insured person added under the family floater policy is less than the age of 36 years.

Note : If individual members are covered for different sum insureds, then the discount is available on the premium paid for the lowest of all the sum insureds at the first inception of the policy.

❖ **Possibility of Revision of Terms of the Policy Including the Premium Rates:**

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.

❖ **Withdrawal of the policy:**

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
- ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.

❖ **Instalment Premium Options:** If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in the policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy)

- i. Grace Period of 7 days would be given to pay the instalment premium due for the policy.
- ii. During such grace period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company.
- iii. The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period.
- iv. No interest will be charged If the instalment premium is not paid on due date
- v. In case of instalment premium due not received within the grace period, the policy will get cancelled.
- vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
- vii. The company has the right to recover and deduct all the pending installments from the claim amount due under the policy.

❖ **Revision of Basic Sum Insured** is permissible only at the time of renewal, subject to underwriter's approval. If the policy is renewed for enhanced sum insured, then **Exclusion Code- Excl 01, Exclusion Code- Excl 02 and Exclusion Code- Excl 03** will apply afresh to this enhanced sum insured (that is for the difference between the expiring basic sum insured and renewed basic sum insured) from the effective date of such enhancement.

❖ **Free Look Period:** The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The insured person shall be allowed free look period of fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

- ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
 - iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;
- ❖ **Migration:** The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the Policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.
For Detailed Guidelines on migration, kindly refer the link ..
https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987
- ❖ **Portability:** The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability. For details contact "portability@starhealth.in" or call Telephone No +91-044-28288869
For Detailed Guidelines on portability, kindly refer the link
https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987
- ❖ **Disclosure to information norms:** The policy shall become void and all premium paid thereon shall be forfeited to the Company, in the event of mis-representation, mis description or non-disclosure of any material fact by the policy holder.
- ❖ **Cancellation:**
The policyholder may cancel this policy by giving 15 days written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below.

Cancellation table applicable for Policy Term 1 Year without instalment option	
Period on risk	Rate of premium to be retained
Up to one mth	22.5% of the policy premium
Exceeding one mth up to 3 mths	37.5% of the policy premium
Exceeding 3 mths up to 6 mths	57.5% of the policy premium
Exceeding 6 mths up to 9 mths	80% of the policy premium
Exceeding 9 mths	Full of the policy premium

Cancellation table applicable for Policy Term 1 Year with instalment option of Half-yearly premium payment frequency	
Period on risk	Rate of premium to be retained
Up to 1 Mth	45% of the total premium received
Exceeding one mth up to 4 mths	87.5% of the total premium received
Exceeding 4 mths up to 6 mths	100% of the total premium received
Exceeding 6 mths up to 7 mths	65% of the total premium received
Exceeding 7 mths up to 10 mths	85% of the total premium received

Exceeding 10 mths	100% of the total premium received
-------------------	------------------------------------

Cancellation table applicable for Policy Term 1 Year with instalment option of Quarterly premium payment frequency	
Period on risk	Rate of premium to be retained
Up to 1 Mth	87.5% of the total premium received
Exceeding one mth up to 3 mths	100% of the total premium received
Exceeding 3 mths up to 4 mths	87.5% of the total premium received
Exceeding 4 mths up to 6 mths	100% of the total premium received
Exceeding 6 mths up to 7 mths	85% of the total premium received
Exceeding 7 mths up to 9 mths	100% of the total premium received
Exceeding 9 mths up to 10 mths	85% of the total premium received
Exceeding 10 mths	100% of the total premium received

Cancellation table applicable for Policy Term 2 Year without instalment option	
Period on risk	Rate of premium to be retained
Up to 1 Mth	17.5% of the policy premium
Exceeding one mth up to 3 mths	25% of the policy premium
Exceeding 3 mths up to 6 mths	37.5% of the policy premium
Exceeding 6 mths up to 9 mths	47.5% of the policy premium
Exceeding 9 mths up to 12 mths	57.5% of the policy premium
Exceeding 12 mths up to 15 mths	67.5% of the policy premium
Exceeding 15 mths up to 18 mths	80% of the policy premium
Exceeding 18 mths up to 21 mths	90% of the policy premium
Exceeding 21 mths	Full of the policy premium
Cancellation table applicable for Policy Term 2 Year with instalment option of Half-yearly premium payment frequency	
Up to 1 Mth	45% of the total premium received
Exceeding one mth up to 4 mths	87.5% of the total premium received
Exceeding 4 mths up to 6 mths	100% of the total premium received
Exceeding 6 mths up to 7 mths	65% of the total premium received
Exceeding 7 mths up to 10 mths	85% of the total premium received
Exceeding 10 mths up to 12 mths	100% of the total premium received
Exceeding 12 mths up to 15 mths	90% of the total premium received
Exceeding 15 mths up to 18 mths	100% of the total premium received
Exceeding 18 mths up to 21 mths	90% of the total premium received
Exceeding 21 mths	100% of the total premium received
Cancellation table applicable for Policy Term 2 Year with instalment option of Quarterly premium payment frequency	
Up to 1 Mth	87.5% of the total premium received
Exceeding 1 mth up to 3mths	100% of the total premium received

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

Exceeding 3 mths up to 4 mths	87.5% of the total premium received
Exceeding 4 mths up to 6 mths	100% of the total premium received
Exceeding 6 mths up to 7 mths	85% of the total premium received
Exceeding 7 mths up to 9 mths	100% of the total premium received
Exceeding 9 mths up to 10 mths	85% of the total premium received
Exceeding 10 mths up to 12 mths	100% of the total premium received
Exceeding 12 mths up to 13 mths	97.5% of the total premium received
Exceeding 13 mths up to 15 mths	100% of the total premium received
Exceeding 15 mths up to 16 mths	95% of the total premium received
Exceeding 16 mths up to 18 mths	100% of the total premium received
Exceeding 18 mths up to 19 mths	95% of the total premium received
Exceeding 19 mths up to 21 mths	100% of the total premium received
Exceeding 21 mths up to 22 mths	92.5% of the total premium received
Exceeding 22 mths	100% of the total premium received

Cancellation table applicable for Policy Term 3 Year without instalment option	
Period on risk	Rate of premium to be retained
Up to 1 Mth	17.5% of the policy premium
Exceeding one mth up to 3 mths	22.5% of the policy premium
Exceeding 3 mths up to 6 mths	30% of the policy premium
Exceeding 6 mths up to 9 mths	37.5% of the policy premium
Exceeding 9 mths up to 12 mths	42.5% of the policy premium
Exceeding 12 mths up to 15 mths	50% of the policy premium
Exceeding 15 mths up to 18 mths	57.5% of the policy premium
Exceeding 18 mths up to 21 mths	65% of the policy premium
Exceeding 21 mths up to 24 mths	72.5% of the policy premium
Exceeding 24 mths up to 27 mths	80% of the policy premium
Exceeding 27 mths up to 30 mths	85% of the policy premium
Exceeding 30 mths up to 33 mths	92.5% of the policy premium
Exceeding 33	Full of the policy premium
Cancellation table applicable for Policy Term 3 Year with instalment option of Half-yearly premium payment frequency	
Up to 1 Mth	45% of the total premium received
Exceeding 1 mth up to 4 mths	87.5% of the total premium received
Exceeding 4 mths up to 6 mths	100% of the total premium received
Exceeding 6 mths up to 7 mths	65% of the total premium received
Exceeding 7 mths up to 10 mths	85% of the total premium received
Exceeding 10 mths up to 12 mths	100% of the total premium received
Exceeding 12 mths up to 15 mths	90% of the total premium received
Exceeding 15 mths up to 18 mths	100% of the total premium received
Exceeding 18 mths up to 21 mths	90% of the total premium received
Exceeding 21 mths up to 24 mths	100% of the total premium received
Exceeding 24 mths up to 27 mths	95% of the total premium received
Exceeding 27 mths up to 30 mths	100% of the total premium received
Exceeding 30 mths up to 33 mths	92.5% of the total premium received
Exceeding 33 mths	100% of the total premium received
Cancellation table applicable for Policy Term 3 Year with instalment option of Quarterly premium payment frequency	
Up to 1 mth	87.5% of the total premium received
Exceeding 1 mth up to 3 mths	100% of the total premium received
Exceeding 3 mth up to 4mths	87.5% of the total premium received
Exceeding 4 mths up to 6 mths	100% of the total premium received
Exceeding 6 mths up to 7 mths	85% of the total premium received
Exceeding 7 mths up to 9 mths	100% of the total premium received
Exceeding 9 mths up to 10 mths	85% of the total premium received
Exceeding 10 mths up to 12 mths	100% of the total premium received
Exceeding 12 mths up to 13 mths	97.5% of the total premium received
Exceeding 13 mths up to 15 mths	100% of the total premium received
Exceeding 15 mths up to 16 mths	95% of the total premium received
Exceeding 16 mths up to 18 mths	100% of the total premium received
Exceeding 18 mths up to 19 mths	95% of the total premium received

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

Exceeding 19 mths up to 21 mths	100% of the total premium received
Exceeding 21 mths up to 22 mths	92.5% of the total premium received
Exceeding 22 mths up to 24 mths	100% of the total premium received
Exceeding 24 mths up to 25 mths	97.5% of the total premium received
Exceeding 25 mths up to 27 mths	100% of the total premium received
Exceeding 27 mths up to 28 mths	97.5% of the total premium received
Exceeding 28 mths up to 30 mths	100% of the total premium received
Exceeding 30 mths up to 31 mths	95% of the total premium received
Exceeding 31 mths up to 33 mths	100% of the total premium received
Exceeding 33 mths up to 34 mths	95% of the total premium received
Exceeding 34 mths	100% of the total premium received

Note : If the premium is paid Monthly, cancellation of policy will be on "No Refund Basis"

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

ii. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the insured person by giving 15 days written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud

❖ **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. This also means that in case of family floater policy, cover for the other surviving members of the family will continue, subject to other terms of the policy.
- ✓ Upon exhaustion of the Limit of Coverage Plus Restored Basic Sum Insured under the policy

❖ **Discounts**

Wellness Discount: 10% discount is available on the Renewal Premiums

Online Discount: 5% discount is available only for first purchase of policy through Online.

❖ **Buy this insurance:** Please contact our nearest Branch Office /our Agent or visit our website www.starhealth.in for online purchase

❖ **Relief under Sec 80D of Income Tax Act**

Insured Person is eligible for relief under Section 80-D of the IT Act in respect of the premium paid by any mode other than cash

IMPORTANT

IRDAI CLARIFIES TO PUBLIC THAT

- ❖ IRDAI OR ITS OFFICIALS DO NOT INVOLVE IN ACTIVITIES LIKE SALE OF ANY KIND OF INSURANCE OR FINANCIAL PRODUCTS NOR INVEST PREMIUMS.
- ❖ IRDAI DOES NOT ANNOUNCE ANY BONUS.
- ❖ PUBLIC RECEIVING SUCH PHONE CALLS ARE REQUESTED TO LODGE A POLICE COMPLAINT ALONG WITH DETAILS OF PHONE CALL, NUMBER.

Prohibition of Rebates

Section 41 of Insurance Act 1938 (Prohibition of rebates): 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 rupee

Premium Chart

1-Year Premium Chart Excluding GST

Silver Plan – Sum Insured Rs.3,00,000/-

Age Band/ Family Size	1A
18-30	3,340
31-35	3,665
36-40	4,240
41-45	5,075
46-50	6,040
51-55	7,520
55-60	8,970
61-65	11,145
Above 65	14,410

Silver Plan Sum Insured Rs.5,00,000/-

Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	4,555	7,040	8,455	10,340	7,215	9,595	11,010	12,905
31-35	5,010	7,520	8,950	10,855	7,945	10,350	11,780	13,690
36-40	5,815	8,480	10,005	12,035	9,230	11,790	13,315	15,355
41-45	6,995	9,720	11,280	13,365	11,135	13,750	15,315	17,395
46-50	8,345	11,160	12,780	14,935	13,300	16,005	17,625	19,780
51-55	10,420	13,260	14,890	17,065	16,620	19,350	20,980	23,155
55-60	12,450	15,290	16,920	19,095	19,865	22,595	24,225	26,400
61-65	15,495	18,335	19,965	22,140	24,735	27,465	29,095	31,270
Above 65	20,060	22,900	24,530	26,705	32,040	34,770	36,400	38,575

Silver Plan Sum Insured Rs.10,00,000/-

Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
--------------------------	----	-------	-------	-------	----	-------	-------	-------

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

18-30	6,045	9,475	11,390	13,935	9,720	12,925	14,835	17,390
31-35	6,660	10,125	12,055	14,625	10,710	13,945	15,875	18,450
36-40	7,745	11,420	13,480	16,220	12,440	15,890	17,950	20,700
41-45	9,345	13,105	15,215	18,025	15,020	18,545	20,655	23,470
46-50	11,170	15,050	17,235	20,145	17,940	21,590	23,775	26,685
51-55	13,975	17,880	20,085	23,020	22,420	26,100	28,305	31,240
55-60	16,710	20,620	22,825	25,760	26,805	30,485	32,685	35,620
61-65	20,820	24,730	26,935	29,870	33,380	37,060	39,260	42,195
Above 65	26,985	30,895	33,095	36,035	43,240	46,920	49,125	52,060

Silver Plan Sum Insured Rs.15,00,000/-

Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	7,375	11,385	13,680	16,735	11,680	15,525	17,815	20,880
31-35	8,120	12,160	14,480	17,560	12,865	16,745	19,060	22,155
36-40	9,420	13,720	16,190	19,480	14,945	19,080	21,550	24,850
41-45	11,340	15,740	18,270	21,650	18,040	22,270	24,805	28,180
46-50	13,530	18,080	20,700	24,190	21,545	25,925	28,545	32,040
51-55	16,895	21,475	24,120	27,640	26,925	31,340	33,980	37,505
55-60	20,180	24,765	27,405	30,930	32,185	36,600	39,240	42,765
61-65	25,110	29,695	32,335	35,860	40,075	44,490	47,130	50,655
Above 65	32,510	37,090	39,735	43,255	51,910	56,325	58,965	62,490

Silver Plan Sum Insured Rs.20,00,000/-

Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	8,410	12,990	15,630	19,140	13,335	17,750	20,385	23,910
31-35	9,265	13,885	16,550	20,095	14,700	19,155	21,820	25,375
36-40	10,760	15,675	18,515	22,300	17,090	21,845	24,685	28,475
41-45	12,975	18,005	20,920	24,800	20,655	25,515	28,430	32,310
46-50	15,495	20,695	23,710	27,725	24,685	29,720	32,730	36,750
51-55	19,360	24,600	27,640	31,690	30,870	35,945	38,980	43,035
55-60	23,140	28,385	31,420	35,470	36,920	41,995	45,030	49,080
61-65	28,810	34,055	37,090	41,145	45,990	51,065	54,105	58,155
Above 65	37,315	42,560	45,600	49,650	59,600	64,680	67,715	71,765

Silver Plan Sum Insured Rs.25,00,000/-

Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	9,600	14,840	17,870	21,910	15,240	20,310	23,345	27,390
31-35	10,580	15,870	18,930	23,010	16,805	21,930	24,990	29,080
36-40	12,300	17,925	21,195	25,545	19,555	25,020	28,285	32,645

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

41-45	14,850	20,610	23,960	28,425	23,660	29,250	32,600	37,060
46-50	17,750	23,705	27,170	31,790	28,295	34,080	37,545	42,165
51-55	22,195	28,195	31,690	36,350	35,405	41,240	44,735	49,395
55-60	26,540	32,545	36,040	40,695	42,365	48,195	51,690	56,350
61-65	33,065	39,065	42,560	47,220	52,795	58,630	62,125	66,785
Above 65	42,845	48,850	52,345	57,000	68,450	74,285	77,780	82,435

Silver Plan - Sum Insured Rs.50,00,000/-								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	11,425	17,670	21,310	26,160	18,155	24,240	27,880	32,735
31-35	12,600	18,905	22,580	27,475	20,040	26,180	29,855	34,755
36-40	14,665	21,380	25,295	30,520	23,340	29,890	33,805	39,035
41-45	17,730	24,605	28,625	33,980	28,265	34,975	38,990	44,350
46-50	21,210	28,320	32,475	38,020	33,830	40,770	44,930	50,470
51-55	26,540	33,710	37,900	43,490	42,365	49,360	53,555	59,145
55-60	31,760	38,925	43,120	48,710	50,710	57,710	61,900	67,490
61-65	39,585	46,755	50,945	56,535	63,230	70,230	74,425	80,015
Above 65	51,325	58,490	62,685	68,275	82,015	89,015	93,205	98,795
Silver Plan - Sum Insured Rs.75,00,000/-								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	12,515	19,370	23,375	28,710	19,905	26,595	30,600	35,940
31-35	13,810	20,730	24,775	30,160	21,975	28,730	32,770	38,165
36-40	16,080	23,450	27,760	33,500	25,605	32,810	37,120	42,870
41-45	19,460	27,005	31,425	37,315	31,030	38,405	42,825	48,720
46-50	23,285	31,085	35,660	41,760	37,150	44,785	49,355	55,455
51-55	29,150	37,015	41,630	47,780	46,535	54,235	58,845	64,995
55-60	34,890	42,755	47,370	53,515	55,720	63,415	68,030	74,180
61-65	43,500	51,365	55,975	62,125	69,495	77,190	81,805	87,950
Above 65	56,410	64,280	68,890	75,040	90,155	97,850	1,02,465	1,08,610
Silver Plan - Sum Insured Rs.1,00,00,000/-								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	14,320	22,180	26,780	32,915	22,795	30,580	35,085	41,230
31-35	15,810	23,740	28,390	34,580	25,175	33,035	37,585	43,785

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

36-40	18,420	26,865	31,820	38,425	29,350	37,725	42,585	49,200
41-45	22,310	30,960	36,040	42,820	35,590	44,070	49,155	55,930
46-50	26,710	35,655	40,915	47,925	42,630	51,405	56,665	63,680
51-55	33,455	42,475	47,780	54,850	53,425	62,275	67,580	74,650
55-60	40,055	49,075	54,380	61,450	63,985	72,835	78,140	85,210
61-65	49,955	58,975	64,280	71,350	79,825	88,675	93,980	1,01,050
Above 65	64,805	73,825	79,130	86,200	1,03,585	1,12,435	1,17,735	1,24,810

Gold Plan - Sum Insured Rs.3,00,000/-

Age Band/ Family Size	1A
18-30	4,405
31-35	4,735
36-40	5,305
41-45	6,140
46-50	7,110
51-55	8,590
55-60	10,040
61-65	12,215
Above 65	15,475

Gold Plan - Sum Insured Rs.5,00,000/-

Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	5,620	8,315	9,880	11,720	8,070	11,040	12,530	14,815
31-35	6,080	8,795	10,375	12,230	8,805	11,795	13,295	15,600
36-40	6,885	9,755	11,430	13,415	10,085	13,235	14,835	17,265
41-45	8,060	10,995	12,705	14,745	11,990	15,195	16,830	19,310
46-50	9,415	12,440	14,205	16,315	14,155	17,450	19,140	21,690
51-55	11,490	14,535	16,315	18,445	17,475	20,790	22,495	25,065
55-60	13,520	16,565	18,345	20,470	20,720	24,040	25,740	28,310
61-65	16,565	19,610	21,390	23,515	25,590	28,910	30,615	33,180
Above 65	21,130	24,175	25,955	28,085	32,900	36,215	37,920	40,485

Gold Plan - Sum Insured Rs.10,00,000/-

Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	7,110	10,755	12,810	15,310	10,575	14,370	16,355	19,300
31-35	7,730	11,400	13,480	16,005	11,565	15,390	17,390	20,365
36-40	8,815	12,700	14,905	17,600	13,300	17,335	19,465	22,610
41-45	10,415	14,380	16,635	19,405	15,875	19,990	22,170	25,380
46-50	12,240	16,330	18,660	21,525	18,795	23,035	25,290	28,595
51-55	15,040	19,160	21,510	24,400	23,275	27,545	29,820	33,150
55-60	17,780	21,900	24,250	27,135	27,660	31,930	34,205	37,535
61-65	21,890	26,010	28,355	31,245	34,235	38,505	40,780	44,110
Above 65	28,055	32,175	34,520	37,410	44,100	48,365	50,640	53,970

Gold Plan - Sum Insured Rs.15,00,000/-								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	8,445	12,660	15,100	18,110	12,535	16,965	19,335	22,790
31-35	9,185	13,440	15,900	18,940	13,725	18,190	20,580	24,065
36-40	10,485	14,995	17,615	20,855	15,805	20,525	23,070	26,760
41-45	12,410	17,020	19,695	23,025	18,895	23,715	26,320	30,090
46-50	14,600	19,355	22,125	25,570	22,405	27,370	30,060	33,950
51-55	17,960	22,755	25,540	29,020	27,780	32,785	35,500	39,415
55-60	21,250	26,040	28,830	32,305	33,040	38,045	40,760	44,675
61-65	26,180	30,975	33,760	37,240	40,930	45,935	48,650	52,565
Above 65	33,575	38,370	41,160	44,635	52,765	57,770	60,485	64,400
Gold Plan - Sum Insured Rs.20,00,000/-								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	9,480	14,270	17,055	20,520	14,190	19,195	21,905	25,820
31-35	10,330	15,165	17,975	21,475	15,555	20,600	23,335	27,285
36-40	11,825	16,955	19,940	23,680	17,950	23,290	26,200	30,385
41-45	14,040	19,285	22,340	26,180	21,510	26,960	29,945	34,220
46-50	16,560	21,975	25,130	29,105	25,545	31,165	34,250	38,660
51-55	20,425	25,880	29,065	33,070	31,725	37,390	40,500	44,945
55-60	24,205	29,660	32,845	36,850	37,775	43,435	46,550	50,995
61-65	29,880	35,330	38,515	42,520	46,850	52,510	55,620	60,065
Above 65	38,385	43,840	47,025	51,030	60,460	66,120	69,235	73,680
Gold Plan - Sum Insured Rs.25,00,000/-								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	10,670	16,115	19,295	23,290	16,095	21,755	24,860	29,305
31-35	11,650	17,145	20,355	24,390	17,665	23,375	26,510	30,990
36-40	13,365	19,205	22,615	26,920	20,415	26,465	29,800	34,555
41-45	15,920	21,890	25,385	29,805	24,515	30,695	34,115	38,975
46-50	18,820	24,980	28,595	33,165	29,150	35,525	39,065	44,075
51-55	23,260	29,475	33,115	37,730	36,265	42,685	46,250	51,305
55-60	27,610	33,825	37,465	42,075	43,220	49,640	53,210	58,260
61-65	34,130	40,345	43,985	48,595	53,655	60,075	63,645	68,695
Above 65	43,915	50,125	53,765	58,380	69,305	75,730	79,295	84,350

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

Gold Plan - Sum Insured Rs.50,00,000/-								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	12,490	18,950	22,735	27,540	19,010	25,685	29,395	34,645
31-35	13,670	20,185	24,005	28,855	20,895	27,625	31,370	36,670
36-40	15,730	22,655	26,720	31,895	24,195	31,330	35,325	40,945
41-45	18,800	25,885	30,050	35,360	29,120	36,415	40,505	46,260
46-50	22,275	29,595	33,900	39,400	34,685	42,215	46,445	52,385
51-55	27,610	34,985	39,325	44,870	43,220	50,805	55,070	61,055
55-60	32,825	40,205	44,545	50,090	51,565	59,155	63,420	69,405
61-65	40,655	48,030	52,370	57,915	64,090	71,675	75,940	81,925
Above 65	52,390	59,770	64,110	69,655	82,870	90,455	94,725	1,00,710
Gold Plan - Sum Insured Rs.75,00,000/-								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	13,585	20,650	24,800	30,085	20,760	28,040	32,115	37,850
31-35	14,880	22,010	26,195	31,535	22,835	30,175	34,290	40,075
36-40	17,150	24,725	29,185	34,880	26,465	34,255	38,635	44,780
41-45	20,525	28,280	32,850	38,695	31,885	39,850	44,345	50,630
46-50	24,350	32,365	37,085	43,135	38,005	46,230	50,875	57,365
51-55	30,220	38,295	43,055	49,155	47,395	55,680	60,365	66,905
55-60	35,960	44,035	48,790	54,895	56,575	64,860	69,545	76,090
61-65	44,565	52,640	57,400	63,505	70,350	78,635	83,320	89,865
Above 65	57,480	65,555	70,315	76,415	91,010	99,295	1,03,980	1,10,525
Gold Plan - Sum Insured Rs.1,00,00,000/-								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	15,390	23,455	28,205	34,295	23,650	32,020	36,605	43,140
31-35	16,880	25,020	29,810	35,960	26,035	34,480	39,105	45,700
36-40	19,490	28,140	33,245	39,805	30,205	39,170	44,105	51,110
41-45	23,375	32,235	37,465	44,200	36,445	45,515	50,670	57,845
46-50	27,775	36,930	42,340	49,305	43,485	52,850	58,185	65,590
51-55	34,525	43,750	49,200	56,230	54,280	63,720	69,095	76,560
55-60	41,125	50,350	55,800	62,830	64,840	74,280	79,655	87,120
61-65	51,025	60,250	65,700	72,730	80,680	90,120	95,495	1,02,960
Above 65	65,870	75,100	80,550	87,580	1,04,440	1,13,880	1,19,255	1,26,720

2-Year Premium Chart Excluding GST

Silver Plan - Sum Insured Rs.3,00,000/-

Silver Plan	
Age Band	1A
18-29	6446
30	6760
31-34	7073
35	7628
36-39	8183
40	8989
41-44	9795
45	10726
46-49	11657
50	13085
51-54	14514
55	15913
56-59	17312
60	19411
61-64	21510
65	24661
Above 65	27811

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

Sum Insured Rs. 5,00,000/- (Silver Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	8791	13587	16318	19956	13925	18518	21249	24907
30	9230	14050	16796	20453	14629	19247	21992	25664
31-34	9669	14514	17274	20950	15334	19976	22735	26422
35	10446	15440	18292	22089	16574	21365	24217	28028
36-39	11223	16366	19310	23228	17814	22755	25698	29635
40	12362	17563	20540	24511	19652	24646	27628	31604
41-44	13500	18760	21770	25794	21491	26538	29558	33572
45	14803	20149	23218	27310	23580	28714	31787	35874
46-49	16106	21539	24665	28825	25669	30890	34016	38175
50	18108	23565	26702	30880	28873	34118	37254	41432
51-54	20111	25592	28738	32935	32077	37346	40491	44689
55	22070	27551	30697	34894	35208	40477	43623	47821
56-59	24029	29510	32656	36853	38339	43608	46754	50952
60	26967	32448	35594	39792	43039	48308	51454	55652
61-64	29905	35387	38532	42730	47739	53007	56153	60351
65	34311	39792	42938	47135	54788	60057	63203	67400
Above 65	38716	44197	47343	51541	61837	67106	70252	74450

Sum Insured Rs. 10,00,000/- (Silver Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	11667	18287	21983	26895	18760	24945	28632	33563
30	12260	18914	22624	27560	19715	25930	29635	34586
31-34	12854	19541	23266	28226	20670	26914	30639	35609
35	13901	20791	24641	29765	22340	28791	32641	37780
36-39	14948	22041	26016	31305	24009	30668	34644	39951
40	16492	23667	27691	33046	26499	33230	37254	42624
41-44	18036	25293	29365	34788	28989	35792	39864	45297
45	19797	27170	31314	36834	31806	38730	42875	48400
46-49	21558	29047	33264	38880	34624	41669	45886	51502
50	24265	31777	36014	41654	38947	46021	50257	55898
51-54	26972	34508	38764	44429	43271	50373	54629	60293
55	29611	37153	41408	47073	47502	54605	58855	64520
56-59	32250	39797	44052	49717	51734	58836	63082	68747

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

60	36216	43763	48018	53683	58079	65181	69427	75091
61-64	40183	47729	51985	57649	64423	71526	75772	81436
65	46132	53678	57929	63598	73938	81041	85292	90956
Above 65	52081	59627	63873	69548	83453	90556	94811	100476

Sum Insured Rs. 15,00,000/- (Silver Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	14234	21973	26402	32299	22542	29963	34383	40298
30	14953	22721	27174	33095	23686	31141	35584	41529
31-34	15672	23469	27946	33891	24829	32318	36786	42759
35	16926	24974	29597	35744	26837	34571	39189	45360
36-39	18181	26480	31247	37596	28844	36824	41592	47961
40	20033	28429	33254	39690	31831	39903	44733	51174
41-44	21886	30378	35261	41785	34817	42981	47874	54387
45	24000	32636	37606	44236	38200	46508	51483	58112
46-49	26113	34894	39951	46687	41582	50035	55092	61837
50	29360	38171	43251	50016	46774	55261	60337	67111
51-54	32607	41447	46552	53345	51965	60486	65581	72385
55	35777	44622	49722	56520	57041	65562	70657	77461
56-59	38947	47796	52892	59695	62117	70638	75733	82536
60	43705	52554	57649	64452	69731	78252	83347	90150
61-64	48462	57311	62407	69210	77345	85866	90961	97764
65	55603	64448	69548	76346	88766	97286	102382	109185
Above 65	62744	71584	76689	83482	100186	108707	113802	120606

Sum Insured Rs. 20,00,000/- (Silver Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	16231	25071	30166	36940	25737	34258	39343	46146
30	17056	25934	31054	37862	27054	35613	40728	47560
31-34	17881	26798	31942	38783	28371	36969	42113	48974
35	19324	28525	33838	40911	30677	39565	44877	51965
36-39	20767	30253	35734	43039	32984	42161	47642	54957
40	22904	32501	38055	45452	36424	45702	51256	58658
41-44	25042	34750	40376	47864	39864	49244	54870	62358
45	27474	37346	43068	50687	43753	53302	59019	66643
46-49	29905	39941	45760	53509	47642	57360	63169	70928

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

50	33635	43710	49553	57335	53611	63367	69200	76993
51-54	37365	47478	53345	61162	59579	69374	75231	83058
55	41013	51131	56993	64809	65417	75212	81070	88891
56-59	44660	54783	60641	68457	71256	81050	86908	94724
60	50132	60255	66112	73933	80008	89803	95665	103482
61-64	55603	65726	71584	79410	88761	98555	104423	112239
65	63811	73933	79796	87617	101894	111694	117556	125373
Above 65	72018	82141	88008	95825	115028	124832	130690	138506

Sum Insured Rs. 25,00,000/- (Silver Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	18528	28641	34489	42286	29413	39198	45056	52863
30	19474	29635	35512	43348	30923	40762	46643	54494
31-34	20419	30629	36535	44409	32434	42325	48231	56124
35	22079	32612	38721	46856	35087	45307	51410	59565
36-39	23739	34595	40906	49302	37741	48289	54590	63005
40	26200	37186	43575	52081	41702	52371	58754	67265
41-44	28661	39777	46243	54860	45664	56453	62918	71526
45	31459	42764	49340	58107	50137	61113	67690	76452
46-49	34258	45751	52438	61355	54609	65774	72462	81378
50	38547	50084	56800	65755	61471	72684	79400	88355
51-54	42836	54416	61162	70156	68332	79593	86339	95332
55	47029	58614	65359	74348	75048	86305	93050	102044
56-59	51222	62812	69557	78541	81764	93016	99762	108756
60	57519	69104	75849	84838	91829	103086	109831	118825
61-64	63815	75395	82141	91135	101894	113156	119901	128895
65	73253	84838	91583	100572	117001	128263	135008	143997
Above 65	82691	94281	101026	110010	132109	143370	150115	159100

Sum Insured Rs. 50,00,000/- (Silver Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	22050	34103	41128	50489	35039	46783	53808	63179
30	23184	35295	42354	51758	36858	48655	55714	65128
31-34	24318	36487	43579	53027	38677	50527	57620	67077
35	26311	38875	46199	55965	41862	54108	61432	71207
36-39	28303	41263	48819	58904	45046	57688	65244	75338

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

40	31261	44376	52033	62243	49799	62595	70247	80467
41-44	34219	47488	55246	65581	54551	67502	75251	85596
45	37577	51073	58962	69480	59922	73094	80983	91501
46-49	40935	54658	62677	73379	65292	78686	86715	97407
50	46079	59859	67912	78657	73528	86975	95038	105778
51-54	51222	65060	73147	83936	81764	95265	103361	114150
55	56260	70093	78184	88973	89817	103323	111414	122203
56-59	61297	75125	83222	94010	97870	111380	119467	130256
60	68848	82681	90773	101561	109952	123462	131554	142342
61-64	76399	90237	98324	109113	122034	135544	143640	154429
65	87728	101561	109653	120442	140161	153671	161763	172552
Above 65	99057	112886	120982	131771	158289	171799	179886	190674

Sum Insured Rs. 75,00,000/- (Silver Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	24154	37384	45114	55410	38417	51328	59058	69364
30	25404	38697	46465	56810	40414	53389	61152	71511
31-34	26653	40009	47816	58209	42412	55449	63246	73658
35	28844	42634	50696	61432	45915	59386	67444	78199
36-39	31034	45259	53577	64655	49418	63323	71642	82739
40	34296	48689	57114	68336	54653	68722	77147	88384
41-44	37558	52120	60650	72018	59888	74122	82652	94030
45	41249	56057	64737	76307	65794	80278	88954	100529
46-49	44940	59994	68824	80597	71700	86435	95255	107028
50	50600	65717	74585	86406	80756	95554	104413	116234
51-54	56260	71439	80346	92215	89813	104674	113571	125440
55	61799	76978	85885	97750	98676	113532	122434	134304
56-59	67338	82517	91424	103284	107540	122391	131298	143167
60	75646	90826	99728	111593	120832	135684	144591	156455
61-64	83955	99134	108032	119901	134125	148977	157884	169744
65	96413	111597	120495	132364	154062	168914	177821	189680
Above 65	108871	124060	132958	144827	173999	188851	197757	209617

Sum Insured Rs. 1,00,00,000/- (Silver Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	27638	42807	51685	63526	43994	59019	67714	79574
30	29075	44313	53239	65133	46291	61388	70127	82039
31-34	30513	45818	54793	66739	48588	63758	72539	84505

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

35	33032	48834	58103	70450	52617	68283	77364	89731
36-39	35551	51849	61413	74160	56646	72809	82189	94956
40	39304	55801	65485	78401	62667	78932	88529	101450
41-44	43058	59753	69557	82643	68689	85055	94869	107945
45	47304	64283	74262	87569	75482	92133	102116	115424
46-49	51550	68814	78966	92495	82276	99212	109363	122902
50	58059	75395	85591	99178	92693	109701	119896	133488
51-54	64568	81977	92215	105861	103110	120191	130429	144075
55	70937	88346	98584	112230	113301	130381	140620	154265
56-59	77306	94715	104953	118599	123491	140572	150810	164455
60	86860	104268	114507	128152	138777	155857	166096	179741
61-64	96413	113822	124060	137706	154062	171143	181381	195027
65	110743	128152	138391	152036	176991	194071	204305	217955
Above 65	125074	142482	152721	166366	199919	217000	227229	240883

Gold Plan - Sum Insured Rs.3,00,000/-

Age Band/ Family Size	1A
18-29	8502
30	8820
31-34	9139
35	9689
36-39	10239
40	11044
41-44	11850
45	12786
46-49	13722
50	15151
51-54	16579
55	17978
56-59	19377
60	21476
61-64	23575
65	26721
Above 65	29867

Sum Insured Rs.5,00,000(Gold Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	10847	16048	19068	22620	15575	21307	24183	28593
30	11291	16511	19546	23112	16284	22036	24921	29350
31-34	11734	16974	20024	23604	16994	22764	25659	30108
35	12511	17901	21042	24747	18229	24154	27145	31715
36-39	13288	18827	22060	25891	19464	25544	28632	33321
40	14422	20024	23290	27174	21302	27435	30557	35295
41-44	15556	21220	24521	28458	23141	29326	32482	37268
45	16863	22615	25968	29973	25230	31502	34711	39565
46-49	18171	24009	27416	31488	27319	33679	36940	41862
50	20173	26031	29452	33543	30523	36902	40178	45119
51-54	22176	28053	31488	35599	33727	40125	43415	48375
55	24135	30012	33447	37553	36858	43261	46547	51507
56-59	26094	31970	35406	39507	39990	46397	49678	54638
60	29032	34909	38344	42446	44689	51097	54383	59338
61-64	31970	37847	41283	45384	49389	55796	59087	64037
65	36376	42253	45688	49794	56443	62846	66136	71087
Above 65	40781	46658	50093	54204	63497	69895	73186	78136

Sum Insured Rs.10,00,000(Gold Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	13722	20757	24723	29548	20410	27734	31565	37249
30	14321	21380	25370	30219	21365	28718	32564	38277
31-34	14919	22002	26016	30890	22320	29703	33563	39304
35	15966	23257	27392	32429	23995	31580	35565	41471
36-39	17013	24511	28767	33968	25669	33457	37567	43637
40	18557	26132	30436	35710	28154	36019	40178	46310
41-44	20101	27753	32106	37452	30639	38581	42788	48983
45	21862	29635	34060	39497	33457	41519	45799	52086
46-49	23623	31517	36014	41543	36274	44458	48810	55188
50	26325	34248	38764	44318	40598	48810	53181	59584
51-54	29027	36979	41514	47092	44921	53162	57553	63980
55	31671	39623	44158	49731	49152	57393	61784	68211
56-59	34315	42267	46803	52371	53384	61625	66016	72443
60	38282	46233	50764	56337	59729	67970	72361	78787
61-64	42248	50199	54725	60303	66074	74315	78705	85132
65	48197	56149	60674	66252	75593	83830	88220	94647

Above 65	54146	62098	66624	72201	85113	93344	97735	104162
-----------------	-------	-------	-------	-------	-------	-------	-------	--------

Sum Insured Rs.15,00,000(Gold Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	16299	24434	29143	34952	24193	32742	37317	43985
30	17013	25187	29915	35753	25341	33925	38518	45215
31-34	17727	25939	30687	36554	26489	35107	39719	46445
35	18982	27440	32342	38402	28496	37360	42122	49046
36-39	20236	28940	33997	40250	30504	39613	44525	51647
40	22094	30894	36004	42344	33486	42692	47661	54860
41-44	23951	32849	38011	44438	36467	45770	50798	58074
45	26065	35102	40356	46894	39855	49297	54407	61799
46-49	28178	37355	42701	49350	43242	52824	58016	65524
50	31420	40636	45997	52679	48429	58050	63265	70797
51-54	34663	43917	49292	56009	53615	63275	68515	76071
55	37838	47087	52467	59179	58691	68351	73591	81147
56-59	41013	50257	55642	62349	63767	73427	78667	86223
60	45770	55019	60399	67111	71381	81041	86281	93837
61-64	50527	59782	65157	71873	78995	88655	93895	101450
65	57664	66918	72298	79009	90416	100075	105315	112871
Above 65	64800	74054	79439	86146	101836	111496	116736	124292

Sum Insured Rs.20,00,000(Gold Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	18296	27541	32916	39604	27387	37046	42277	49833
30	19117	28405	33804	40525	28704	38402	43657	51246
31-34	19937	29268	34692	41447	30021	39758	45037	52660
35	21380	30996	36588	43575	32332	42354	47801	55652
36-39	22822	32723	38484	45702	34644	44950	50566	58643
40	24960	34972	40800	48115	38079	48491	54180	62344
41-44	27097	37220	43116	50527	41514	52033	57794	66045
45	29529	39816	45809	53350	45408	56091	61948	70329
46-49	31961	42412	48501	56173	49302	60148	66103	74614
50	35691	46180	52298	59999	55266	66156	72134	80679
51-54	39420	49948	56095	63825	61229	72163	78165	86744
55	43068	53596	59743	67473	67068	77996	84003	92582
56-59	46716	57244	63391	71121	72906	83830	89842	98420
60	52192	62715	68862	76592	81663	92587	98594	107173

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

61-64	57668	68187	74334	82064	90421	101344	107347	115925
65	65876	76399	82546	90276	103554	114478	120485	129064
Above 65	74083	84611	90758	98488	116688	127612	133624	142202

Sum Insured Rs.25,00,000(Gold Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	20593	31102	37239	44950	31063	41987	47980	56559
30	21539	32096	38262	46011	32578	43550	49572	58185
31-34	22485	33090	39285	47073	34093	45114	51164	59811
35	24139	35078	41466	49514	36747	48096	54339	63251
36-39	25794	37066	43647	51956	39401	51077	57514	66691
40	28260	39657	46320	54740	43357	55159	61678	70956
41-44	30726	42248	48993	57524	47314	59241	65842	75222
45	33524	45230	52091	60766	51787	63902	70619	80143
46-49	36323	48211	55188	64008	56260	68563	75395	85065
50	40607	52549	59550	68414	63125	75473	82329	92042
51-54	44892	56887	63912	72819	69991	82382	89263	99019
55	49090	61085	68110	77012	76703	89094	95979	105730
56-59	53287	65282	72307	81205	83415	95805	102695	112442
60	59579	71574	78599	87497	93484	105875	112765	122512
61-64	65871	77866	84891	93788	103554	115945	122835	132581
65	75313	87304	94329	103231	118656	131052	137937	147688
Above 65	84756	96741	103766	112673	133759	146159	153039	162796

Sum Insured Rs.50,00,000(Gold Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	24106	36574	43879	53152	36689	49572	56732	66865
30	25244	37765	45104	54421	38508	51444	58638	68819
31-34	26383	38957	46330	55690	40327	53316	60544	70773
35	28371	41341	48950	58624	43512	56892	64361	74898
36-39	30359	43724	51570	61557	46696	60467	68177	79024
40	33321	46841	54783	64901	51449	65374	73176	84153
41-44	36284	49958	57997	68245	56202	70281	78175	89282
45	39637	53538	61712	72143	61572	75878	83907	95192
46-49	42991	57118	65427	76042	66942	81475	89639	101103
50	48139	62320	70662	81321	75178	89764	97962	109470
51-54	53287	67521	75897	86599	83415	98054	106285	117836
55	58320	72558	80935	91636	91468	106111	114343	125894

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

56-59	63352	77596	85972	96674	99520	114169	122401	133952
60	70908	85147	93523	104225	111607	126251	134482	146033
61-64	78464	92698	101074	111776	123694	138333	146564	158115
65	89788	104027	112403	123105	141816	156455	164692	176243
Above 65	101113	115356	123732	134434	159939	174578	182819	194370

Sum Insured Rs.75,00,000(Gold Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	26219	39855	47864	58064	40067	54117	61982	73051
30	27469	41167	49210	59463	42069	56177	64081	75198
31-34	28718	42479	50556	60863	44072	58238	66180	77345
35	30909	45099	53442	64090	47575	62175	70373	81885
36-39	33100	47719	56327	67318	51077	66112	74566	86425
40	36356	51150	59864	71000	56308	71511	80076	92071
41-44	39613	54580	63401	74681	61538	76911	85586	97716
45	43304	58522	67487	78966	67444	83067	91887	104215
46-49	46996	62464	71574	83251	73350	89224	98189	110714
50	52660	68187	77335	89060	82411	98343	107347	119921
51-54	58325	73909	83096	94869	91472	107462	116504	129127
55	63864	79448	88630	100408	100331	116321	125363	137990
56-59	69403	84988	94165	105947	109190	125180	134222	146854
60	77707	93291	102473	114256	122483	138473	147515	160147
61-64	86010	101595	110782	122565	135776	151766	160808	173439
65	98473	114058	123245	135023	155712	171702	180745	193376
Above 65	110936	126521	135708	147481	175649	191639	200681	213313

Sum Insured Rs.1,00,00,000(Gold Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	29703	45268	54436	66189	45645	61799	70648	83260
30	31141	46778	55984	67796	47946	64173	73060	85731
31-34	32578	48289	57533	69403	50248	66546	75473	88201
35	35097	51299	60848	73113	54272	71072	80298	93422
36-39	37616	54310	64163	76824	58296	75598	85123	98642
40	41365	58262	68235	81065	64317	81721	91458	105142
41-44	45114	62214	72307	85306	70339	87844	97793	111641
45	49360	66744	77012	90232	77132	94922	105045	119115
46-49	53606	71275	81716	95159	83926	102001	112297	126589
50	60120	77856	88336	101841	94343	112490	122825	137175
51-54	66633	84438	94956	108524	104760	122980	133353	147761

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

55	73002	90807	101325	114893	114951	133170	143544	157951
56-59	79371	97176	107694	121262	125141	143360	153734	168142
60	88925	106729	117248	130815	140427	158646	169020	183427
61-64	98478	116283	126801	140369	155712	173932	184305	198713
65	112804	130613	141131	154699	178641	196860	207234	221641
Above 65	127129	144943	155462	169029	201569	219788	230162	244570

Premium Chart for 3 year

SILVER PLAN

SI ; 3 Lakhs

Age Band	1A
18-28	9,369
29	9,673
30	9,976
31-33	10,280
34	10,818
35	11,356
36-38	11,893
39	12,674
40	13,455
41-43	14,235
44	15,138
45	16,040
46-48	16,942
49	18,326

50	19,710
51-53	21,094
54	22,449
55	23,805
56-58	25,161
59	27,194
60	29,228
61-63	31,262
64	34,315
65	37,367
Above 65	40,420

Sum Insured Rs.5,00,000(Silver Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	12,777	19,747	23,716	29,004	20,238	26,914	30,883	36,199
29	13,202	20,196	24,179	29,485	20,921	27,620	31,603	36,933
30	13,628	20,645	24,642	29,967	21,603	28,326	32,323	37,666
31-33	14,053	21,094	25,105	30,448	22,286	29,032	33,043	38,400
34	14,806	21,991	26,091	31,552	23,487	30,378	34,478	39,957
35	15,558	22,889	27,078	32,655	24,689	31,725	35,913	41,514
36-38	16,311	23,786	28,064	33,758	25,890	33,071	37,349	43,071
39	17,414	24,946	29,256	35,002	27,671	34,904	39,219	44,978

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

40	18,518	26,105	30,448	36,245	29,453	36,736	41,089	46,886
41-43	19,621	27,265	31,640	37,489	31,234	38,569	42,959	48,793
44	20,883	28,611	33,043	38,957	33,258	40,677	45,118	51,023
45	22,145	29,957	34,445	40,425	35,282	42,786	47,278	53,253
46-48	23,408	31,304	35,848	41,893	37,307	44,894	49,438	55,483
49	25,348	33,267	37,821	43,884	40,411	48,022	52,575	58,639
50	27,288	35,231	39,794	45,876	43,515	51,149	55,712	61,794
51-53	29,228	37,194	41,766	47,867	46,619	54,277	58,849	64,950
54	31,126	39,092	43,665	49,765	49,653	57,311	61,883	67,984
55	33,024	40,990	45,563	51,663	52,687	60,345	64,917	71,018
56-58	34,922	42,888	47,461	53,561	55,721	63,379	67,951	74,052
59	37,769	45,736	50,308	56,409	60,275	67,932	72,505	78,605
60	40,616	48,583	53,155	59,256	64,828	72,486	77,058	83,159
61-63	43,463	51,430	56,002	62,103	69,382	77,039	81,611	87,712
64	47,732	55,698	60,270	66,371	76,212	83,870	88,442	94,543
65	52,000	59,966	64,538	70,639	83,042	90,700	95,272	101,373
Above 65	56,268	64,235	68,807	74,908	89,872	97,530	102,102	108,203

Sum Insured Rs.10,00,000(Silver Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	16,956	26,577	31,949	39,088	27,265	36,255	41,612	48,779
29	17,531	27,185	32,571	39,733	28,190	37,208	42,585	49,770
30	18,106	27,793	33,193	40,378	29,116	38,162	43,557	50,761
31-33	18,681	28,401	33,814	41,023	30,042	39,116	44,529	51,752
34	19,696	29,611	35,147	42,514	31,659	40,934	46,470	53,856
35	20,710	30,822	36,479	44,006	33,277	42,753	48,410	55,960
36-38	21,725	32,033	37,811	45,497	34,894	44,571	50,350	58,064
39	23,221	33,609	39,434	47,185	37,307	47,054	52,879	60,653
40	24,717	35,184	41,056	48,872	39,719	49,536	55,408	63,243
41-43	26,213	36,760	42,678	50,560	42,131	52,019	57,937	65,833
44	27,919	38,578	44,567	52,542	44,861	54,866	60,854	68,839
45	29,625	40,397	46,455	54,525	47,592	57,713	63,772	71,845
46-48	31,332	42,215	48,344	56,507	50,322	60,560	66,689	74,851
49	33,955	44,861	51,009	59,195	54,511	64,777	70,924	79,110
50	36,577	47,507	53,674	61,883	58,699	68,994	75,160	83,369
51-53	39,200	50,153	56,338	64,571	62,888	73,211	79,396	87,628
54	41,757	52,715	58,900	67,133	66,988	77,310	83,491	91,724
55	44,314	55,277	61,462	69,695	71,088	81,410	87,586	95,819
56-58	46,872	57,839	64,024	72,257	75,188	85,510	91,681	99,914

59	50,714	61,682	67,867	76,100	81,336	91,658	97,829	106,062
60	54,557	65,525	71,710	79,943	87,483	97,806	103,977	112,209
61-63	58,400	69,368	75,553	83,785	93,631	103,953	110,124	118,357
64	64,164	75,132	81,312	89,550	102,850	113,172	119,348	127,581
65	69,929	80,896	87,072	95,314	112,069	122,392	128,572	136,805
Above 65	75,693	86,660	92,831	101,078	121,288	131,611	137,796	146,028

Sum Insured Rs.15,00,000(Silver Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	20,687	31,935	38,372	46,942	32,762	43,548	49,971	58,568
29	21,383	32,660	39,120	47,713	33,870	44,688	51,135	59,761
30	22,080	33,384	39,868	48,484	34,978	45,829	52,299	60,953
31-33	22,777	34,109	40,616	49,256	36,086	46,970	53,463	62,145
34	23,992	35,567	42,215	51,051	38,031	49,153	55,791	64,665
35	25,208	37,026	43,814	52,846	39,976	51,336	58,120	67,184
36-38	26,423	38,485	45,413	54,641	41,921	53,519	60,448	69,704
39	28,218	40,373	47,358	56,670	44,815	56,502	63,491	72,818
40	30,014	42,262	49,303	58,699	47,708	59,485	66,535	75,931
41-43	31,809	44,151	51,247	60,728	50,602	62,467	69,578	79,045
44	33,856	46,339	53,519	63,103	53,879	65,885	73,075	82,654
45	35,904	48,527	55,791	65,478	57,157	69,302	76,572	86,263
46-48	37,952	50,714	58,064	67,853	60,434	72,720	80,069	89,872
49	41,098	53,889	61,261	71,079	65,464	77,783	85,150	94,982

50	44,244	57,063	64,459	74,304	70,494	82,846	90,232	100,092
51-53	47,390	60,237	67,657	77,530	75,525	87,909	95,314	105,202
54	50,462	63,314	70,728	80,606	80,443	92,827	100,232	110,120
55	53,533	66,390	73,800	83,683	85,361	97,745	105,150	115,038
56-58	56,605	69,466	76,871	86,759	90,279	102,663	110,068	119,956
59	61,214	74,075	81,481	91,368	97,656	110,040	117,445	127,333
60	65,824	78,685	86,090	95,978	105,033	117,417	124,823	134,710
61-63	70,434	83,294	90,700	100,587	112,410	124,794	132,200	142,087
64	77,353	90,209	97,619	107,502	123,476	135,860	143,265	153,153
65	84,272	97,123	104,538	114,416	134,542	146,926	154,331	164,219
Above 65	91,191	104,037	111,457	121,330	145,608	157,992	165,397	175,284

Sum Insured Rs.20,00,000(Silver Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	23,590	36,437	43,842	53,688	37,405	49,789	57,180	67,068
29	24,389	37,274	44,702	54,581	38,681	51,102	58,522	68,437
30	25,189	38,111	45,563	55,474	39,957	52,416	59,863	69,807
31-33	25,988	38,947	46,423	56,366	41,234	53,730	61,205	71,177
34	27,386	40,621	48,260	58,428	43,468	56,245	63,884	74,075
35	28,784	42,295	50,097	60,490	45,703	58,760	66,563	76,974
36-38	30,182	43,968	51,935	62,552	47,937	61,275	69,241	79,872
39	32,253	46,147	54,183	64,889	51,271	64,707	72,743	83,458

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

40	34,324	48,325	56,432	67,227	54,604	68,138	76,245	87,044
41-43	36,395	50,504	58,681	69,564	57,937	71,570	79,746	90,630
44	38,751	53,019	61,289	72,299	61,705	75,501	83,767	94,781
45	41,107	55,534	63,898	75,034	65,473	79,433	87,787	98,932
46-48	43,463	58,049	66,507	77,769	69,241	83,365	91,808	103,084
49	47,077	61,701	70,181	81,476	75,024	89,185	97,651	108,960
50	50,691	65,352	73,856	85,183	80,807	95,005	103,495	114,837
51-53	54,305	69,003	77,530	88,890	86,590	100,826	109,339	120,713
54	57,839	72,542	81,065	92,425	92,247	106,482	114,996	126,365
55	61,373	76,081	84,599	95,959	97,904	112,139	120,652	132,017
56-58	64,908	79,620	88,133	99,493	103,561	117,796	126,309	137,669
59	70,209	84,921	93,435	104,799	112,041	126,276	134,794	146,155
60	75,511	90,223	98,736	110,106	120,522	134,757	143,279	154,640
61-63	80,812	95,524	104,037	115,412	129,002	143,237	151,765	163,125
64	88,764	103,476	111,994	123,364	141,727	155,967	164,490	175,850
65	96,716	111,429	119,951	131,316	154,453	168,697	177,215	188,575
Above 65	104,669	119,381	127,908	139,268	167,178	181,427	189,941	201,301

Sum Insured Rs.25,00,000(Silver Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	26,928	41,626	50,125	61,458	42,748	56,970	65,483	76,829
29	27,844	42,589	51,116	62,486	44,211	58,484	67,021	78,409

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

30	28,761	43,552	52,108	63,515	45,675	59,999	68,559	79,989
31-33	29,677	44,515	53,099	64,543	47,138	61,514	70,097	81,569
34	31,285	46,437	55,216	66,913	49,709	64,403	73,178	84,903
35	32,893	48,358	57,334	69,284	52,281	67,292	76,259	88,236
36-38	34,502	50,280	59,452	71,654	54,852	70,181	79,339	91,569
39	36,886	52,790	62,037	74,347	58,690	74,136	83,374	95,697
40	39,270	55,301	64,623	77,039	62,528	78,091	87,408	99,825
41-43	41,654	57,811	67,208	79,732	66,366	82,046	91,443	103,953
44	44,366	60,705	70,209	82,878	70,700	86,562	96,067	108,726
45	47,077	63,599	73,211	86,025	75,034	91,078	100,690	113,500
46-48	49,789	66,493	76,212	89,171	79,367	95,594	105,314	118,273
49	53,945	70,691	80,438	93,435	86,015	102,289	112,036	125,033
50	58,101	74,889	84,664	97,698	92,663	108,984	118,759	131,793
51-53	62,257	79,087	88,890	101,962	99,311	115,678	125,482	138,553
54	66,320	83,154	92,958	106,024	105,819	122,181	131,985	145,056
55	70,382	87,221	97,025	110,087	112,326	128,684	138,488	151,559
56-58	74,445	91,289	101,092	114,149	118,834	135,187	144,990	158,062
59	80,546	97,385	107,188	120,250	128,586	144,944	154,747	167,818
60	86,646	103,481	113,285	126,351	138,338	154,700	164,504	177,575
61-63	92,747	109,577	119,381	132,452	148,090	164,457	174,261	187,332
64	101,892	118,726	128,530	141,596	162,727	179,095	188,898	201,965
65	111,036	127,875	137,679	150,741	177,365	193,732	203,535	216,597
Above 65	120,180	137,024	146,828	159,885	192,002	208,369	218,173	231,230

Sum Insured Rs.50,00,000(Silver Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	32,047	49,564	59,775	73,379	50,925	67,993	78,203	91,822
29	33,146	50,719	60,962	74,608	52,687	69,807	80,050	93,710
30	34,244	51,874	62,149	75,838	54,450	71,621	81,897	95,599
31-33	35,343	53,029	63,337	77,067	56,212	73,435	83,743	97,488
34	37,274	55,343	65,875	79,914	59,298	76,904	87,437	101,490
35	39,205	57,657	68,414	82,762	62,383	80,373	91,130	105,491
36-38	41,135	59,971	70,952	85,609	65,469	83,841	94,823	109,493
39	44,001	62,986	74,066	88,844	70,074	88,596	99,671	114,463
40	46,867	66,002	77,180	92,079	74,678	93,350	104,519	119,432
41-43	49,733	69,017	80,293	95,314	79,283	98,105	109,367	124,402
44	52,986	72,491	83,893	99,091	84,487	103,523	114,921	130,124
45	56,240	75,964	87,493	102,869	89,690	108,942	120,475	135,846
46-48	59,494	79,438	91,092	106,646	94,893	114,360	126,029	141,568
49	64,478	84,477	96,165	111,761	102,873	122,392	134,093	149,679
50	69,461	89,517	101,237	116,875	110,854	130,423	142,157	157,791
51-53	74,445	94,557	106,310	121,989	118,834	138,455	150,222	165,902
54	79,325	99,433	111,190	126,870	126,636	146,262	158,024	173,704
55	84,206	104,309	116,071	131,751	134,439	154,069	165,827	181,507
56-58	89,087	109,185	120,952	136,632	142,242	161,877	173,630	189,309
59	96,403	116,506	128,268	143,948	153,948	173,583	185,340	201,020

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

60	103,720	123,827	135,584	151,264	165,654	185,289	197,051	212,731
61-63	111,036	131,148	142,901	158,581	177,360	196,995	208,762	224,442
64	122,013	142,120	153,878	169,558	194,924	214,559	226,321	242,001
65	132,990	153,092	164,855	180,534	212,488	232,123	243,881	259,561
Above 65	143,967	164,064	175,831	191,511	230,052	249,687	261,440	277,120

Sum Insured Rs.75,00,000(Silver Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	35,105	54,333	65,567	80,532	55,834	74,599	85,833	100,812
29	36,315	55,604	66,876	81,887	57,769	76,595	87,862	102,892
30	37,526	56,876	68,185	83,243	59,704	78,591	89,891	104,972
31-33	38,737	58,148	69,494	84,599	61,640	80,588	91,920	107,053
34	40,860	60,691	72,285	87,722	65,034	84,402	95,987	111,452
35	42,982	63,234	75,076	90,845	68,428	88,217	100,054	115,851
36-38	45,104	65,777	77,867	93,968	71,822	92,032	104,122	120,250
39	48,265	69,101	81,294	97,535	76,894	97,263	109,456	125,720
40	51,425	72,425	84,720	101,102	81,967	102,495	114,790	131,190
41-43	54,585	75,749	88,147	104,669	87,039	107,726	120,124	136,660
44	58,162	79,564	92,107	108,825	92,761	113,691	126,230	142,957
45	61,738	83,379	96,067	112,981	98,484	119,657	132,335	149,254
46-48	65,314	87,193	100,026	117,137	104,206	125,622	138,441	155,551
49	70,798	92,738	105,608	122,766	112,981	134,458	147,314	164,471
50	76,282	98,283	111,190	128,394	121,756	143,293	156,187	173,391

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

51-53	81,766	103,827	116,772	134,023	130,531	152,129	165,060	182,311
54	87,133	109,194	122,139	139,385	139,119	160,712	173,648	190,899
55	92,500	114,561	127,506	144,747	147,707	169,296	182,236	199,487
56-58	97,866	119,928	132,873	150,110	156,295	177,879	190,824	208,075
59	105,917	127,978	140,919	158,160	169,174	190,759	203,704	220,950
60	113,967	136,028	148,964	166,210	182,054	203,638	216,583	233,825
61-63	122,018	144,079	157,010	174,261	194,933	216,518	229,463	246,700
64	134,088	156,154	169,085	186,336	214,251	235,835	248,780	266,017
65	146,159	168,230	181,161	198,412	233,568	255,152	268,097	285,334
Above 65	158,230	180,305	193,236	210,487	252,885	274,469	287,414	304,651

Sum Insured Rs.1,00,00,000(Silver Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	40,168	62,215	75,118	92,327	63,940	85,777	98,413	115,650
29	41,561	63,674	76,623	93,883	66,165	88,072	100,751	118,039
30	42,954	65,132	78,129	95,440	68,391	90,368	103,088	120,428
31-33	44,347	66,591	79,634	96,997	70,616	92,663	105,426	122,817
34	46,787	69,513	82,841	100,592	74,520	97,048	110,101	127,880
35	49,228	72,434	86,048	104,187	78,423	101,433	114,776	132,943
36-38	51,668	75,356	89,255	107,782	82,327	105,819	119,451	138,006
39	55,305	79,185	93,201	111,891	88,161	111,751	125,594	144,299
40	58,942	83,014	97,147	116,001	93,996	117,684	131,737	150,591

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

41-43	62,580	86,843	101,092	120,110	99,830	123,616	137,880	156,884
44	66,694	91,233	105,650	124,883	106,412	130,475	144,902	164,130
45	70,808	95,622	110,208	129,656	112,995	137,333	151,923	171,376
46-48	74,922	100,012	114,767	134,430	119,577	144,191	158,945	178,622
49	81,228	106,389	121,185	140,905	129,670	154,354	169,151	188,879
50	87,535	112,766	127,604	147,379	139,764	164,518	179,356	199,136
51-53	93,841	119,142	134,023	153,854	149,857	174,681	189,562	209,393
54	100,012	125,313	140,194	160,025	159,731	184,555	199,436	219,267
55	106,183	131,484	146,365	166,196	169,604	194,429	209,309	229,140
56-58	112,354	137,655	152,536	172,367	179,478	204,302	219,183	239,014
59	121,611	146,912	161,792	181,624	194,288	219,113	233,993	253,824
60	130,867	156,168	171,049	190,880	209,099	233,923	248,804	268,635
61-63	140,124	165,425	180,305	200,137	223,909	248,733	263,614	283,445
64	154,009	179,310	194,190	214,022	246,125	270,949	285,825	305,661
65	167,893	193,194	208,075	227,906	268,340	293,165	308,036	327,876
Above 65	181,778	207,079	221,960	241,791	290,556	315,380	330,247	350,092

GOLD PLAN

SI ; 3 Lakhs

Age Band/ Family Size	1A
18-28	12,356
29	12,665
30	12,973
31-33	13,282
34	13,815
35	14,348
36-38	14,881
39	15,661
40	16,442
41-43	17,223
44	18,130
45	19,037
46-48	19,944
49	21,327
50	22,711
51-53	24,095
54	25,451
55	26,806
56-58	28,162

59	30,196
60	32,229
61-63	34,263
64	37,311
65	40,359
Above 65	43,407

Sum Insured Rs.5,00,000(Gold Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	15,764	23,324	27,713	32,875	22,636	30,967	35,147	41,556
29	16,194	23,772	28,176	33,351	23,324	31,673	35,862	42,290
30	16,624	24,221	28,639	33,828	24,011	32,379	36,577	43,024
31-33	17,054	24,670	29,102	34,305	24,698	33,085	37,292	43,758
34	17,807	25,568	30,088	35,413	25,895	34,431	38,732	45,315
35	18,560	26,465	31,075	36,521	27,092	35,778	40,172	46,872
36-38	19,312	27,363	32,061	37,629	28,288	37,124	41,612	48,428
39	20,411	28,522	33,253	38,873	30,070	38,957	43,478	50,340
40	21,510	29,682	34,445	40,116	31,851	40,789	45,343	52,252
41-43	22,608	30,841	35,638	41,360	33,632	42,622	47,208	54,165
44	23,875	32,192	37,040	42,828	35,656	44,730	49,368	56,390
45	25,142	33,543	38,443	44,296	37,681	46,839	51,528	58,615
46-48	26,409	34,894	39,845	45,764	39,705	48,947	53,688	60,840

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

49	28,349	36,853	41,818	47,755	42,809	52,070	56,825	63,996
50	30,289	38,812	43,791	49,747	45,913	55,193	59,962	67,152
51-53	32,229	40,771	45,764	51,738	49,017	58,316	63,098	70,307
54	34,128	42,669	47,662	53,632	52,051	61,355	66,133	73,341
55	36,026	44,567	49,560	55,525	55,086	64,393	69,167	76,375
56-58	37,924	46,465	51,458	57,418	58,120	67,432	72,201	79,410
59	40,771	49,312	54,305	60,265	62,673	71,986	76,759	83,963
60	43,618	52,159	57,152	63,113	67,227	76,539	81,317	88,516
61-63	46,465	55,006	59,999	65,960	71,780	81,093	85,875	93,070
64	50,733	59,274	64,267	70,233	78,615	87,923	92,705	99,900
65	55,001	63,543	68,536	74,505	85,450	94,753	99,535	106,730
Above 65	59,270	67,811	72,804	78,778	92,285	101,583	106,366	113,560

Sum Insured Rs.10,00,000(Gold Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	19,944	30,168	35,932	42,945	29,663	40,308	45,876	54,137
29	20,523	30,771	36,559	43,594	30,589	41,262	46,844	55,132
30	21,103	31,374	37,185	44,244	31,514	42,215	47,811	56,128
31-33	21,683	31,977	37,811	44,894	32,440	43,169	48,779	57,124
34	22,697	33,193	39,144	46,385	34,062	44,988	50,719	59,223
35	23,712	34,408	40,476	47,877	35,684	46,806	52,659	61,322
36-38	24,726	35,624	41,809	49,368	37,307	48,625	54,599	63,421
39	26,222	37,194	43,426	51,056	39,714	51,107	57,129	66,011

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

40	27,718	38,765	45,044	52,743	42,122	53,590	59,658	68,601
41-43	29,214	40,336	46,661	54,431	44,529	56,072	62,187	71,191
44	30,920	42,159	48,555	56,413	47,260	58,919	65,104	74,197
45	32,627	43,982	50,448	58,395	49,990	61,766	68,021	77,203
46-48	34,333	45,806	52,341	60,378	52,720	64,613	70,938	80,209
49	36,951	48,452	55,006	63,066	56,909	68,830	75,174	84,468
50	39,569	51,098	57,671	65,754	61,098	73,047	79,410	88,727
51-53	42,187	53,744	60,336	68,442	65,286	77,264	83,645	92,986
54	44,749	56,306	62,897	70,999	69,386	81,364	87,745	97,086
55	47,311	58,868	65,459	73,556	73,486	85,464	91,845	101,186
56-58	49,873	61,430	68,021	76,114	77,586	89,564	95,945	105,286
59	53,716	65,272	71,859	79,957	83,734	95,711	102,093	111,433
60	57,559	69,115	75,698	83,799	89,882	101,859	108,240	117,581
61-63	61,401	72,958	79,536	87,642	96,029	108,007	114,388	123,729
64	67,166	78,722	85,300	93,407	105,253	117,226	123,607	132,948
65	72,930	84,487	91,064	99,171	114,477	126,445	132,826	142,167
Above 65	78,694	90,251	96,829	104,935	123,701	135,664	142,045	151,386

Sum Insured Rs.15,00,000(Gold Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	23,688	35,511	42,356	50,799	35,161	47,587	54,235	63,926
29	24,380	36,241	43,104	51,575	36,273	48,732	55,399	65,118

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

30	25,072	36,970	43,852	52,351	37,386	49,878	56,563	66,310
31-33	25,764	37,699	44,600	53,127	38,499	51,023	57,727	67,502
34	26,979	39,153	46,203	54,917	40,443	53,206	60,055	70,022
35	28,195	40,607	47,807	56,708	42,388	55,389	62,383	72,542
36-38	29,410	42,061	49,410	58,498	44,333	57,573	64,711	75,062
39	31,210	43,954	51,355	60,527	47,222	60,555	67,750	78,175
40	33,010	45,848	53,300	62,556	50,111	63,538	70,789	81,289
41-43	34,810	47,741	55,244	64,585	53,000	66,521	73,828	84,402
44	36,858	49,924	57,517	66,965	56,282	69,938	77,325	88,012
45	38,905	52,108	59,789	69,344	59,564	73,355	80,821	91,621
46-48	40,953	54,291	62,061	71,724	62,846	76,773	84,318	95,230
49	44,095	57,470	65,254	74,950	67,872	81,836	89,405	100,340
50	47,236	60,649	68,447	78,175	72,897	86,899	94,491	105,449
51-53	50,378	63,828	71,640	81,401	77,923	91,962	99,578	110,559
54	53,454	66,899	74,716	84,473	82,841	96,880	104,496	115,477
55	56,530	69,971	77,792	87,544	87,759	101,798	109,414	120,395
56-58	59,606	73,042	80,868	90,616	92,677	106,716	114,332	125,313
59	64,216	77,656	85,478	95,230	100,054	114,093	121,709	132,691
60	68,825	82,271	90,087	99,844	107,432	121,471	129,086	140,068
61-63	73,435	86,885	94,697	104,458	114,809	128,848	136,463	147,445
64	80,349	93,799	101,616	111,373	125,874	139,913	147,529	158,511
65	87,264	100,714	108,535	118,287	136,940	150,979	158,595	169,576
Above 65	94,178	107,628	115,454	125,201	148,006	162,045	169,660	180,642

Sum Insured Rs.20,00,000(Gold Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	26,591	40,027	47,839	57,559	39,803	53,842	61,444	72,425
29	27,386	40,864	48,699	58,452	41,079	55,156	62,781	73,795
30	28,181	41,701	49,560	59,344	42,356	56,469	64,118	75,165
31-33	28,976	42,538	50,420	60,237	43,632	57,783	65,455	76,534
34	30,373	44,211	52,257	62,299	45,871	60,298	68,133	79,433
35	31,771	45,885	54,094	64,361	48,110	62,813	70,812	82,331
36-38	33,169	47,559	55,932	66,422	50,350	65,328	73,491	85,230
39	35,240	49,737	58,176	68,760	53,678	68,760	76,993	88,816
40	37,311	51,916	60,420	71,097	57,007	72,191	80,494	92,401
41-43	39,382	54,094	62,664	73,435	60,336	75,623	83,996	95,987
44	41,738	56,610	65,272	76,170	64,108	79,554	88,021	100,139
45	44,095	59,125	67,881	78,905	67,881	83,486	92,046	104,290
46-48	46,451	61,640	70,490	81,640	71,654	87,418	96,071	108,441
49	50,065	65,291	74,169	85,347	77,432	93,238	101,915	114,318
50	53,678	68,942	77,848	89,054	83,210	99,059	107,759	120,194
51-53	57,292	72,593	81,527	92,761	88,989	104,879	113,603	126,071
54	60,826	76,128	85,062	96,296	94,645	110,531	119,259	131,727
55	64,361	79,662	88,596	99,830	100,302	116,183	124,916	137,384
56-58	67,895	83,196	92,130	103,364	105,959	121,835	130,573	143,041
59	73,201	88,498	97,432	108,666	114,444	130,320	139,053	151,521

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

60	78,507	93,799	102,733	113,967	122,929	138,805	147,534	160,002
61-63	83,813	99,101	108,035	119,269	131,414	147,291	156,014	168,482
64	91,766	107,058	115,991	127,225	144,140	160,016	168,744	181,212
65	99,718	115,014	123,948	135,182	156,865	172,741	181,474	193,942
Above 65	107,670	122,971	131,905	143,139	169,590	185,467	194,204	206,672

Sum Insured Rs.25,00,000(Gold Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	29,929	45,203	54,122	65,328	45,146	61,023	69,732	82,201
29	30,846	46,166	55,114	66,357	46,614	62,537	71,275	83,776
30	31,762	47,129	56,105	67,385	48,082	64,052	72,818	85,351
31-33	32,678	48,092	57,096	68,414	49,550	65,567	74,361	86,927
34	34,282	50,018	59,209	70,780	52,122	68,456	77,437	90,260
35	35,885	51,944	61,322	73,145	54,693	71,345	80,513	93,594
36-38	37,489	53,870	63,435	75,511	57,264	74,234	83,589	96,927
39	39,878	56,381	66,025	78,208	61,098	78,189	87,624	101,059
40	42,267	58,891	68,615	80,906	64,931	82,144	91,658	105,192
41-43	44,656	61,401	71,205	83,603	68,765	86,099	95,693	109,325
44	47,367	64,291	74,206	86,745	73,098	90,616	100,321	114,093
45	50,079	67,180	77,208	89,886	77,432	95,132	104,949	118,862
46-48	52,790	70,069	80,209	93,028	81,766	99,648	109,577	123,630
49	56,942	74,272	84,435	97,296	88,418	106,342	116,295	130,390

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

50	61,093	78,475	88,661	101,564	95,071	113,037	123,013	137,150
51-53	65,244	82,677	92,888	105,833	101,723	119,731	129,731	143,911
54	69,312	86,745	96,955	109,895	108,226	126,234	136,239	150,413
55	73,379	90,812	101,022	113,958	114,729	132,737	142,746	156,916
56-58	77,446	94,879	105,089	118,020	121,232	139,240	149,254	163,419
59	83,542	100,975	111,186	124,117	130,989	148,997	159,011	173,176
60	89,638	107,072	117,282	130,213	140,746	158,754	168,768	182,933
61-63	95,735	113,168	123,378	136,309	150,502	168,510	178,524	192,689
64	104,884	122,312	132,522	145,458	165,135	183,148	193,157	207,327
65	114,033	131,456	141,667	154,607	179,768	197,785	207,790	221,964
Above 65	123,182	140,601	150,811	163,756	194,401	212,423	222,422	236,602

Sum Insured Rs.50,00,000(Gold Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	35,034	53,155	63,772	77,250	53,323	72,046	82,453	97,179
29	36,138	54,309	64,959	78,479	55,086	73,860	84,300	99,073
30	37,241	55,464	66,147	79,709	56,848	75,674	86,146	100,966
31-33	38,344	56,619	67,334	80,938	58,610	77,488	87,993	102,859
34	40,270	58,928	69,873	83,781	61,696	80,952	91,691	106,856
35	42,197	61,238	72,411	86,623	64,781	84,416	95,389	110,854
36-38	44,123	63,547	74,950	89,465	67,867	87,881	99,087	114,851
39	46,993	66,567	78,063	92,705	72,472	92,635	103,930	119,820
40	49,864	69,587	81,177	95,945	77,077	97,390	108,773	124,790

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

41-43	52,734	72,607	84,290	99,185	81,682	102,144	113,617	129,759
44	55,983	76,076	87,890	102,962	86,885	107,567	119,170	135,486
45	59,232	79,545	91,490	106,740	92,088	112,990	124,724	141,213
46-48	62,481	83,014	95,090	110,517	97,291	118,413	130,278	146,940
49	67,470	88,054	100,162	115,631	105,272	126,445	138,343	155,046
50	72,458	93,093	105,234	120,746	113,252	134,476	146,407	163,153
51-53	77,446	98,133	110,307	125,860	121,232	142,508	154,471	171,259
54	82,322	103,014	115,187	130,741	129,035	150,315	162,279	179,067
55	87,198	107,894	120,068	135,622	136,837	158,123	170,086	186,874
56-58	92,074	112,775	124,949	140,502	144,640	165,930	177,893	194,681
59	99,395	120,091	132,265	147,819	156,351	177,636	189,599	206,387
60	106,716	127,408	139,581	155,135	168,062	189,342	201,306	218,093
61-63	114,037	134,724	146,898	162,452	179,772	201,048	213,012	229,800
64	125,010	145,701	157,875	173,428	197,332	218,608	230,576	247,364
65	135,982	156,678	168,852	184,405	214,891	236,167	248,140	264,928
Above 65	146,954	167,655	179,829	195,382	232,450	253,726	265,704	282,492

Sum Insured Rs.75,00,000(Gold Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	38,106	57,923	69,564	84,388	58,232	78,652	90,083	106,169
29	39,317	59,195	70,868	85,744	60,172	80,648	92,116	108,250
30	40,528	60,466	72,173	87,100	62,112	82,645	94,150	110,330
31-33	41,738	61,738	73,477	88,456	64,052	84,641	96,183	112,410

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034. Phone: 044 - 2828 8800

CIN: U66010TN2005PLC056649 Email: support@starhealth.in Website: www.starhealth.in IRDAI Regn. No: 129

34	43,861	64,277	76,273	91,583	67,446	88,456	100,246	116,810
35	45,983	66,815	79,068	94,711	70,840	92,270	104,309	121,209
36-38	48,106	69,354	81,864	97,838	74,234	96,085	108,371	125,608
39	51,261	72,678	85,291	101,405	79,302	101,317	113,710	131,078
40	54,417	76,001	88,717	104,972	84,370	106,548	119,049	136,547
41-43	57,573	79,325	92,144	108,539	89,437	111,779	124,388	142,017
44	61,149	83,145	96,104	112,691	95,160	117,745	130,493	148,314
45	64,725	86,964	100,064	116,842	100,882	123,710	136,599	154,612
46-48	68,302	90,784	104,023	120,994	106,604	129,675	142,704	160,909
49	73,790	96,328	109,605	126,622	115,384	138,511	151,578	169,829
50	79,279	101,873	115,187	132,251	124,163	147,347	160,451	178,749
51-53	84,767	107,417	120,769	137,880	132,943	156,182	169,324	187,669
54	90,134	112,784	126,132	143,247	141,526	164,766	177,907	196,257
55	95,501	118,151	131,494	148,614	150,110	173,349	186,490	204,844
56-58	100,868	123,518	136,856	153,980	158,693	181,932	195,074	213,432
59	108,913	131,564	144,906	162,031	171,573	194,812	207,953	226,312
60	116,959	139,610	152,957	170,081	184,452	207,692	220,833	239,192
61-63	125,005	147,655	161,007	178,132	197,332	220,571	233,713	252,071
64	137,080	159,731	173,083	190,202	216,649	239,888	253,030	271,388
65	149,156	171,806	185,158	202,273	235,966	259,205	272,347	290,706
Above 65	161,231	183,882	197,234	214,344	255,283	278,522	291,664	310,023

Sum Insured Rs.1,00,00,000(Gold Plan)								
Age Band/ Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	43,169	65,791	79,115	96,197	66,338	89,816	102,677	121,008
29	44,562	67,255	80,616	97,754	68,568	92,116	105,015	123,401
30	45,955	68,718	82,116	99,311	70,798	94,416	107,352	125,795
31-33	47,348	70,181	83,617	100,868	73,028	96,716	109,690	128,189
34	49,789	73,098	86,829	104,463	76,927	101,102	114,365	133,247
35	52,229	76,016	90,041	108,058	80,826	105,487	119,040	138,305
36-38	54,669	78,933	93,252	111,653	84,725	109,872	123,715	143,364
39	58,302	82,762	97,198	115,762	90,559	115,804	129,853	149,661
40	61,934	86,590	101,144	119,872	96,394	121,737	135,991	155,958
41-43	65,567	90,419	105,089	123,981	102,228	127,670	142,129	162,255
44	69,681	94,809	109,647	128,754	108,811	134,528	149,156	169,497
45	73,795	99,199	114,206	133,527	115,393	141,386	156,182	176,738
46-48	77,909	103,589	118,764	138,301	121,975	148,244	163,209	183,980
49	84,220	109,965	125,178	144,775	132,069	158,408	173,410	194,237
50	90,531	116,342	131,592	151,250	142,162	168,571	183,611	204,494
51-53	96,843	122,719	138,006	157,725	152,255	178,735	193,811	214,751
54	103,014	128,890	144,177	163,896	162,129	188,608	203,685	224,624
55	109,185	135,061	150,348	170,067	172,003	198,482	213,559	234,498
56-58	115,356	141,232	156,519	176,238	181,876	208,355	223,432	244,372
59	124,612	150,488	165,776	185,495	196,687	223,166	238,243	259,182
60	133,869	159,745	175,032	194,751	211,497	237,976	253,053	273,992

61-63	143,125	169,001	184,289	204,008	226,307	252,787	267,863	288,803
64	157,005	182,886	198,173	217,892	248,523	275,002	290,079	311,018
65	170,885	196,771	212,058	231,777	270,739	297,218	312,295	333,234
Above 65	184,765	210,656	225,943	245,662	292,954	319,433	334,510	355,450

Premium for midterm inclusion :-

Policy Term 1 Year

Risk period up to	1 mth	3 mths	6 mths	9 mths	> 9 mths
Refund on existing plan's premium	77.5%	62.5%	42.5%	20%	NA
% to be charged on proposed plan's premium	77.5%	62.5%	42.5%	20%	

Policy Term 2 Years

Risk period up to	1 mth	3 mths	6 mths	9 mths	12 mths	15 mths	18 mths	21 mths	> 21 mths
Refund on existing plan's premium	82.5%	75%	62.5%	52.5%	42.5%	32.5%	20%	10%	NA
% to be charged on proposed plan's premium	82.5%	75%	62.5%	52.5%	42.5%	32.5%	20%	10%	

Policy Term 3 years

Risk period	1 mth	3 mths	6 mths	9 mths	12 mths	15 mths	18 mths	21 mths	24 mths	27 mths	30 mths	33 mths	>33 mths
Refund on existing plan	82.5%	77.5%	70.0%	62.5%	57.5%	50.0%	42.5%	35.0%	27.5%	20.0%	15.0%	7.5%	NA
% to be charged on proposed plan	82.5%	77.5%	70.0%	62.5%	57.5%	50.0%	42.5%	35.0%	27.5%	20.0%	15.0%	7.5%	NA