



































# Family Health Optima Insurance Plan

UIN: SHAHLIP21011V052122

Features

	<b>About the policy</b>	Covers for regular hospitalization benefits on floater basis						
	<b>Type of Cover</b>	Floater Sum Insured (Family Size - 6 Adults + 3 Dependent Children)						
	<b>Entry Age</b>	<b>For Adults:</b> 18 years – 65 years (Dependent Parents & Dependent Parent-in-laws can also be added)						
		<b>For Dependent Children:</b> 16 days to 25 years						
	<b>Continuity</b>	Life time renewal						
	<b>Co-payment</b>	20 % Co-payment is applicable if the Insured age at entry is above 61 years & above						
	<b>Renewal</b>	Lifelong						
	<b>Policy Term</b>	One Year						
	<b>Pre Policy Medical Screening</b>	All persons above 50 years of age whose Sum insured Rs 3 Lac are required to undergo pre-acceptance medical screening at the Company designated Centers.						
	<b>Sum Insured Options (Rs. in Lacs)</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>10</b>	<b>15</b>	<b>20</b>	<b>25</b>
	<b>Pricing</b>	Zone based pricing Zone - 1 - Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad, Surat and Baroda Zone - 1 a - Pune including Nashik, Trivandrum, Ernakulam, Chennai, Bengaluru and Rest of Gujarat Zone - 2 - Coimbatore, Indore, Hyderabad, Secunderabad, Vijaywada, Vishakhapatnam and Rest of Kerala Zone - 3 - Rest of India not covered under Zone – 1, Zone – 1a and Zone - 2						
	<b>Hospitalization - Room Rent (Per Day)</b>	3 Lac & 4 Lac - Rs.5000; 5 Lac & above SI - Single Standard A/C Room						
	<b>Treatment @ Valuable Service Providers</b>	1% of Sum Insured (With max limit of Rs. 5000) per policy year Applicable for Rs 3 lac & above SI. (For the full list visit: <a href="http://www.starhealth.in">www.starhealth.in</a> )						
	<b>Shared Accommodation (Per Day)</b>	Rs 3 Lac to 15 Lac - Rs. 800; Rs 20 Lac & 25 Lac - Rs. 1000 - Applicable for Rs 3 lac & above SI						
	<b>Emergency Road Ambulance</b>	Rs. 750 per hospitalization ; Rs. 1500 per policy period						
	<b>Air Ambulance</b>	10 % of Sum Insured, Available for Rs 5 Lac and above SI						
	<b>Relevant Pre &amp; Post Hospitalization</b>	60 Days & 90 Days						
	<b>Organ Donor Expenses</b>	10 % of Sum insured or Rs 1 Lac whichever is less payable provided Insured person is the recipient. Donor screening expenses and post-donation complications of the donor are not payable.						
	<b>Day Care Procedures</b>	All day care procedures are covered (Actuals)						
	<b>Cataract</b>	<b>SI</b>	<b>Rs 3 Lac</b>	<b>Rs 4 Lac</b>	<b>Rs 5 Lac</b>	<b>Rs 10 Lac &amp; Above</b>		
		<b>Limit Per Eye (Rs)</b>	Rs 25,000	Rs 30,000	Rs 40,000	Rs 50,000		
		<b>Limit Per Policy Period (Rs)</b>	Rs 35,000	Rs 45,000	Rs 60,000	Rs 75,000		
	<b>Domiciliary hospitalization</b>	Covered (Actuals) - Covered for the period exceeding three days						
	<b>AYUSH treatment</b>	Up to Rs 4 Lac SI - Rs. 10,000; Rs 5 Lac to 15 Lac SI - Rs. 15,000; Rs 20 Lac & Rs 25 Lac SI - Rs. 20,000						

Primary Cover & Additional Benefits

	<b>New Born Baby cover</b>	10 % of Sum Insured (Maximum Rs. 50,000) provided Mother is covered under the policy for at least 1 year & Coverage starts from 16 <sup>th</sup> day after its birth till policy expiry (Subject to limit and SI availability)						
	<b>Emergency Domestic Medical Evacuation (Limit per hospitalization)</b>	Expenses incurred towards transportation of the insured person from the hospital where the insured person is currently undergoing treatment to another hospital for further treatment. Up to 4 Lac SI : Rs .5,000; Rs 5 Lac SI to Rs 15 Lac SI : Rs 7500; Rs 20 Lac SI & Rs 25 Lac SI : Rs 10,000						
	<b>Assisted Reproduction Treatment</b>	5 Lac SI - Rs. 1,00,000; 10 Lac to 25 Lac SI - Rs. 2,00,000 Waiting period of 36 months from policy inception. Available on every block of 3 years and payable on renewal						
	<b>No Claim Bonus (Claim Free Year)</b>	25% of the expiring Sum Insured in the second year Additional 10% of the expiring sum Insured for the subsequent years. Maximum Accumulation 100%						
	<b>Recharge</b>	If the limit of coverage under the policy is exhausted/ exceeded during the policy period Rs 3 Lac - 75,000 ; Rs 4 Lac - 1,00,000 ; Rs 5 Lac & above - 1.5 Lac						
	<b>Automatic Restoration</b>	Available 3 times at 100% each time, during the policy period. Available immediately upon exhaustion of the limit of coverage. Can be utilized only for illness / disease unrelated to the illness / diseases for which claim/s was / were made. Available only for sum insured options of Rs 3 Lac and above						
	<b>Road Traffic Accident</b>	25% of Sum Insured Maximum of Rs 5 Lac (Additional sum insured shall be available after exhaustion of the limit of coverage)						
	<b>Health Check up (SI) For every claim free year</b>	<b>3 Lac</b> 750	<b>4 Lac</b> . 1000	<b>5 Lac</b> 1500	<b>10 Lac</b> 2000	<b>15 Lac</b> 2500	<b>20 Lac</b> 3000	<b>25 Lac</b> 3500
	<b>Free Second Medical Opinion</b>	Medical opinion will be made available directly to the insured; Provided on specific request made by the insured						
	<b>Compassionate Travel</b>	Air Travel Expenses of one immediate family member reimbursed up to Rs. 5000, Available for Rs 10 Lac SI & above only.						
	<b>Modern treatments</b>	Based on the Sum insured chosen limits differ, refer policy wording for further details						
	<b>Instalment Options</b>	Quarterly/ Half-Yearly						
	<b>Repatriation of Mortal Remains</b>	Up to Rs. 5000 reimbursed for repatriation of mortal remains to the residence (Per Policy Period)						
<b>Waiting Period</b>								
	<b>Initial waiting period</b>	30 days for all illnesses (Except accident)						
	<b>For Specific diseases</b>	2 years						
	<b>For Pre-existing diseases</b>	4 years						

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