



SMART

# HEALTH PRO

UIN: SHAHLIP23172V012223

**Build Your Healthcare Plan,  
The Way You Want It.**





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The healthcare plan that allows you to pay for the coverage that fits your needs. At STAR Health Insurance, we understand healthcare is best when it is flexible. With Smart Health Pro, you will have quality health coverage when you need it the most. You can focus on your recovery without worrying about the financial burden of unexpected medical expenses.

## Special features of Smart Health Pro

**Complete Cashless treatment with 5 optional covers**

**No restriction on room category**

**Consumables cover**

**No Claim Bonus up to 7 times the Sum Insured**

**Option to reduce PED waiting period**

**Restoration of Sum Insured unlimited times for all claims**



*This product is available online only.*

# Features

## In-built cover:



**In-Patient Treatment:** Hospitalization for at least 24 hrs – We will pay for the medical expenses up to the Sum Insured – from room and boarding expenses, ICU expenses, nursing expenses, surgeon, anaesthetist, medical practitioner, consultants, specialist fees, medicines, diagnostics and so on that are required medically.



**Day care Treatment:** All day care procedures are covered.



**Air Ambulance:** We will pay for the expenses incurred on air ambulance services up to 10% of Sum Insured for transporting the Insured in case of an emergency.



**Modern Treatment:** We will pay for advanced procedures such as Robotic surgery, Deep Brain Stimulation, Stem Cell Therapy, Oral Chemotherapy and more.



**Home Care Treatment:** We will pay for the medical expenses (requiring hospitalization) availed at home up to 10% of the Sum Insured subject to maximum of ₹5 lakhs in a policy year, if availed from the Network providers on cashless basis.



**Pre-Hospitalization Expenses:** We will pay for medical expenses incurred up to 60 days immediately before hospitalization.

**Post-Hospitalization Expenses:** We will pay for medical expenses incurred up to 180 days immediately after discharge from the hospital.



**Road Ambulance:** We will pay for the expenses incurred on the road ambulance for admission in hospital, transportation from one hospital to another hospital and for transportation of Insured from hospital to the place of residence.



**Hospitalization Expenses for Treatment of New Born Baby:** We will pay for the medical expenses of New Born baby for disease, illness from the very first day up to 10% of the Sum Insured and maximum up to ₹2 lakhs when mother is covered under this policy for a continuous period of 12 months.



**AYUSH Treatment:** We will pay the Medical expenses for In-Patient Hospitalization incurred on treatment under Ayurveda, Unani, Siddha and Homeopathy systems of medicines up to the Sum Insured.

## Additional Benefits



**Cumulative Bonus:** The insured person will be eligible for Cumulative bonus calculated at 50% of the Sum Insured for each claim-free year and maximum up to 100% of the Sum Insured.



**Automatic Restoration of Sum Insured:** There shall be an automatic restoration of Sum Insured once by 100% immediately upon partial/full utilization of the limit of coverage. Can be utilized for all claims for subsequent hospitalization.

## Preventive Care & Wellness Benefits



**Annual Health Checkup:** Expenses incurred towards cost of health checkup up to the specified limits for each policy year (irrespective of claim).

| Sum Insured (₹)         | 5,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 50,00,000 | 75,00,000 | 1,00,00,000 |
|-------------------------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------|
| Individual SI Limit (₹) | 1,500    | 2,000     | 4,000     | 5,000     | 5,000     | 5,000     | 8,000     | 8,000       |
| Floater SI Limit (₹)    | 2,500    | 5,000     | 8,000     | 10,000    | 10,000    | 10,000    | 15,000    | 15,000      |

## STAR Wellness Program

- This program intends to promote and reward the Insured Person(s) for leading a healthy lifestyle through various wellness activities.
- With active participation on our App, such as Online Assessment, participation in Marathon/Walkathon, enrolling in Health club/Gym, achieving step count challenge every day, sharing health success stories and submitting vaccination/health checkup reports, Insured can earn more than 1000 wellness points.
- These wellness points earned by the Insured Person(s) can be utilized to get discount up to 20% on premium during the renewals.
- This Wellness Program is enabled and administered online through STAR Health Mobile Applications – **“STAR Health App” & “STAR Wellness App”**

## Value Added Services



We aim to provide timely care and assistance to our policy holders with the advantage of Value Added Services (VAS), which can be availed through the **“STAR Health App”**.

### Download and avail the following Value Added Services on the STAR Health App

- STAR Tele-health Services: Unlimited consultation for Medical Advice, Diet & Nutrition through Voice, Video Call and Online Chat.
- Medical Concierge Services: Emergency assistance information for services such as Ambulance, Locating nearby Hospital, Blood Bank, etc.
- Digital Health Vault: A secured personal health vault to store health records and track health progress.
- Post-Operative Care: Follow-up phone call for medical queries related to surgical cases.
- Discount from Network Providers: Get attractive discounts on pharmacy, diagnostics, consultations and a host of other services.



Android



iOS

Please refer [www.starhealth.in](http://www.starhealth.in) for more details.

## Optional Covers

The following **Optional Covers** are available at the inception of the policy on payment of additional premium/reduction in premium as shown in the policy schedule (once opted, cannot be opted out).



**Cumulative Bonus Booster:** This enhances your total coverage by providing additional Cumulative bonus calculated at 50% of Sum Insured for each claim-free year and maximum up to 600%. This enhances your total coverage by additional 7 times of the Sum Insured (This optional cover is available for Sum Insured ₹10,00,000 and above).



**Modification of Room Category:** Enhances/reduces the room category as per your need at the inception of the policy from Private Single A/C Room to any Room/Shared Accommodation respectively.



**Reduction of Pre-existing Diseases Waiting Period:** Reduces Pre-existing Disease(s) waiting period from 48 months to 36/24/12 months.



**Coverage for Non-medical Items (Consumables):** Items as per List-I [Non-medical Items] will become payable in case of an admissible claim under the policy for in-patient hospitalization/day care treatment. For List-I, please refer website: [www.starhealth.in](http://www.starhealth.in)



**Unlimited Automatic Restoration of Sum Insured:** Sum Insured will be restored unlimited number of times and maximum up to 100% each time, which can be utilized for all claims in case of a subsequent hospitalization.

### Policy Term

One year

Two years

Three years

If the policy term opted is 2 years, 10% discount is available on 2nd year premium

If the policy term opted is 3 years, 10% discount for 2nd year premium and 12.5% discount for 3rd year premium

### Entry Age

#### Individual Sum Insured

Minimum 18 years and maximum up to 50 years



#### Floater Sum Insured

For Adults – Minimum 18 years and maximum up to 50 years  
For Dependent Children – Minimum 91 days and maximum up to 25 years



#### Family Size under Floater Sum Insured maximum up to 2 Adults + 3 Children

Family means Self + Spouse/Live-in Partner/  
Same Sex Partner + Dependent Children



## Sum Insured Options



₹5,00,000/-

₹10,00,000/-

₹15,00,000/-

₹20,00,000/-

₹25,00,000/-

₹50,00,000/-

₹75,00,000/-

₹1,00,00,000/-

## Waiting Period

**Initial waiting period:**

(not applicable in case of accidents and renewals)

**30 Days**

**Specific conditions,  
surgeries/treatments:**

**24 Months**

**Pre-existing disease(s) (PED):**

**48 Months**

# Table of Benefits

## Base cover

| S.No. | Sum Insured (INR)  | 5 lacs   | 10 lacs     | 15 lacs     | 20 lacs     | 25 lacs | 50 lacs   | 75 lacs | 1 Crore |
|-------|--|--|-------------|-------------|-------------|---------|-----------|---------|---------|
| 1     | Room, Boarding and Nursing Charges   | Private Single A/C Room  |             |             |             |         |           |         |         |
| 2     | ICU/Operation Theatre Charges  | Up to Sum Insured  |             |             |             |         |           |         |         |
| 3     | Road Ambulance Charges (per policy period)                                 | Up to Sum Insured  |             |             |             |         |           |         |         |
| 4     | Air Ambulance (per policy year)  | Up to 10% of Sum Insured   |             |             |             |         |           |         |         |
| 5     | Pre-Hospitalization Expenses Incurred                                      | Up to 60 days  |             |             |             |         |           |         |         |
| 6     | Post-Hospitalization Expenses Incurred                                     | Up to 180 days   |             |             |             |         |           |         |         |
| 7     | Domiciliary Hospitalization  | Coverage for medical treatment (Including AYUSH) (for a period exceeding three days)           |             |             |             |         |           |         |         |
| 8     | Annual Health Checkup Individual Sum Insured (up to)                       | ₹1,500/-   | ₹2,000/-    | ₹4,000/-    | ₹5,000/-    |         | ₹8,000/-  |         |         |
| 9     | Annual Health Checkup Floater Sum Insured (up to)                          | ₹2,500/-   | ₹5,000/-    | ₹8,000/-    | ₹10,000/-   |         | ₹15,000/- |         |         |
| 10    | Home care treatment  | Up to 10% of the Sum Insured subject to maximum of ₹5 lakhs in a policy year                   |             |             |             |         |           |         |         |
| 11    | Hospitalization expenses for treatment of New Born Baby(per policy period) | ₹50,000/-  | ₹1,00,000/- | ₹1,50,000/- | ₹2,00,000/- |         |           |         |         |
| 12    | AYUSH Treatment  | Up to Sum Insured  |             |             |             |         |           |         |         |
| 13    | Coverage for Modern Treatment  | Up to Sum Insured  |             |             |             |         |           |         |         |
| 14    | Cumulative Bonus   | 50% of Sum Insured for each claim-free year subject to a maximum up to 100% of the Sum Insured |             |             |             |         |           |         |         |
| 15    | Automatic Restoration of Sum Insured                                       | Once by 100%   |             |             |             |         |           |         |         |
| 16    | Wellness Discount  | Available up to 20% on Renewal Premium   |             |             |             |         |           |         |         |
| 17    | Day Care Treatments  | Up to Sum Insured  |             |             |             |         |           |         |         |

## Optional Covers

|   |   |  |  |  |  |  |  |  |  |
|---|---|--|--|--|--|--|--|--|--|
| 1 | Cumulative Bonus Booster                          | Not Applicable   | 50% of Sum Insured for each claim-free year subject to a maximum up to 600% of the Sum Insured |  |  |  |  |  |  |
| 2 | Modification of Room Category                     | Shared Accommodation   | Any Room/Shared Accommodation  |  |  |  |  |  |  |
| 3 | Reduction of Pre-Existing Diseases Waiting Period | From 48 months to 36/24/12 months  |  |  |  |  |  |  |  |
| 4 | Coverage for Non-medical Items (Consumables)      | Available  |  |  |  |  |  |  |  |
| 5 | Unlimited Automatic Restoration of Sum Insured    | Each time up to 100% of Sum Insured (Unlimited number of times in a policy year) |  |  |  |  |  |  |  |

## About STAR Health

We are Star Health and Allied Insurance Co. Ltd., an Indian Health Insurance company headquartered in Chennai. We began our operations in 2006 as India's first standalone Health Insurance provider. We offer innovative services and products in health, personal accident and overseas & domestic travel insurance aligned with the needs of the Indian market.

We offer products for every market sector, from individuals to families and corporates. With lakhs of agents serving the customers and driving the business on a huge scale, we also operate directly, through various other channels, including digital, aggregators, brokers etc., to cater to the needs of all sections of society. We have a long-standing partnership with numerous banks.

Along with offering a broad selection of specialised products and Health Insurance, we also provide free Tele-health consultations with our expert team of in-house doctors, along with a free second medical opinion if necessary.

**14000+**

**Network  
Hospitals**



**Cashless  
claim settlement  
in less than 2 hours**



**In-house Claim  
Settlement**



**Tele-health  
Services**

### Disclaimer

This is only a summary of the product features and is for reference purpose only. The details of benefits available shall be as described in the prospectus, and will be subject to the policy wording, terms, conditions and exclusions. Please call our customer service if you require any further information (044 - 6900 6900).

### Star Health and Allied Insurance Co. Ltd.

Registered & Corporate Office: No: 1, New Tank Street, Valluvarkottam High Road, Nungambakkam, Chennai – 600034 • IRDAI Registration No: 129 • CIN No: L66010TN2005PLC056649 • For more details on risk factors, terms and conditions, please read the prospectus carefully before concluding a sale • IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint • Toll-Free Number - 1800-425-2255/1800-102-4477 • Advt. UIN: 129HAD202324404ENG