



AROGYA SANJEEVANI POLICY STAR HEALTH & ALLIED INSURANCE CO. LTD.

A simple policy loaded with essential benefits
SHAHLIP22027V032122



BENEFITS



Hospitalization



Pre & Post-hospitalization



Daycare Coverage



Cataract



Road Ambulance



No-Claim Bonus



AYUSH



Modern Treatments



Instalment Premium



Rural Discount



COVERAGE

Who Can Avail?

- **Adults:** 18 years to 65 years
- **Dependent children:**
3 months to 25 years
- **Policy Type:** Individual & Floater
- **Family** means Self, Spouse, Dependent children, Parents, Parents-in-law

Note: Dependent children can be covered along with parent/s

ABOUT THE POLICY

- **Policy Term**
1 year
- **Continuity**
Lifetime renewal
- **Instalment Facility**
Quarterly, Half-yearly, Yearly



SUM INURED OPTIONS (in LAKHS)

0.50	1	1.50	2
2.50	3	3.50	4
4.50	5	5.50	6
6.50	7	7.50	8
8.50	9	9.50	10



HOSPITALIZATION

EXPENSES ON HOSPITALIZATION FOR A MINIMUM PERIOD OF 24 HOURS COVERED

1

Cashless

Network Hospitals

2

Reimbursement

Non-Network Hospitals

HOSPITALIZATION

CONNECTED TREATMENT EXPENSES



Professional Fee

- Surgeon
- Consultant
- Anesthetist
- Specialist



Medical Services

- Anesthesia
- Blood
- Oxygen
- OT charges
- ICU charges



Medicines

- Drugs
- Cost of pacemaker



ROOM RENT

Sum Insured (Rs)	Room Rent (Per day)
50000	1000
1 Lakh	2000
1.5 Lakh	3000
2 Lakh	4000
2.5 Lakh & above	5000



Definition_Associated Medical Expense



Note: Expenses on hospitalization considered in proportion to eligible room rent

ICU



Sum Insured (Rs)	ICU (Per day)
50000	2500
1 Lakh	5000
1.5 Lakh	7500
2 Lakh & above	10000



PRE & POST- HOSPITALIZATION

30
Days



60
Days

DAYCARE

All daycare procedures are covered



CATARACT



Covered up to 25% of sum insured or Rs 40,000, whichever is lower, per eye in a policy year

Sum Insured (Rs)	Per eye in a policy year (Rs)
50000	12500
1 Lakh	25000
1.5 Lakh	37500
2 Lakh & above	40000



ROAD AMBULANCE

Rs 2000 per hospitalization



NO-CLAIM BONUS

5% each claim-free policy year,
subject to maximum of 50%



NCB Definition.doc



AYUSH

- Medical expenses incurred for in-patient treatment under Ayurveda, Yoga, Naturopathy, Unani, Siddha and Homeopathy
- Coverage up to the limit of sum insured



Naturopathy.doc





MODERN TREATMENTS

List of Procedures	Limits per policy period
Uterine Artery Embolization and HIFU (High-intensity focused ultrasound)	Up to 50% of the sum insured
Balloon Sinuplasty	
Deep-brain stimulation	
Oral chemotherapy	
Immunotherapy - Monoclonal antibody to be given as injection	
Intravitreal injections	
Robotic surgeries	
Stereotactic radio surgeries	
Bronchial Thermoplasty	
Vaporisation of the prostate (Green laser treatment or holmium laser treatment)	
IONM - (Intraoperative Neuro-Monitoring)	
Stem-cell therapy: Hematopoietic stem cells for bone marrow transplant for hematological conditions to be covered	

PREMIUM PAYMENT OPTIONS

- Grace period of 15 days allowed for instalment premium
- During such grace period, coverage will not be available
- In case of instalment premium due not received within the grace period, the policy will get cancelled
- In the event of a claim, all subsequent premium instalments shall immediately become due and payable



Grace Period.doc



CO-PAY

5% of co-pay for all claims



Definition_Copaym
ent.doc



TAX BENEFITS

Insured is eligible for relief under Section 80D of the Income Tax Act when premium is paid by any mode other than cash



PRE-MEDICAL SCREENING

Persons above 50 years of age will have to undergo pre-acceptance health screening at the company's nominated centres.





PREMIUM ILLUSTRATION 1 INDIVIDUAL

Sum Insured: Rs 5 Lakh

Family Size: 6 Persons

Self Age: 46 and spouse age 35

1 parent/in-law : age 62 years

3 Children, all aged below 25 years

Individual Premium Chart
Sample

Age	1A
3months to 35	4170
36-45	5420
46-50	7590
51-55	9865
56-60	12825
61-65	16675
66-70	21675
71-75	28180
76-80	36635
Above 80	47620

Self	7590
Spouse	4170
Parent 1 aged 62	16675
Children 3 (Rs. 4,170 x 3)	12510
Premium excluding GST	40945
Add GST	7370
Total Premium payable including GST	48315

PREMIUM ILLUSTRATION 2 FLOATER

Family size 2A+1P+3C

2A: Self & Spouse

Self age: 45 years

Spouse age: 35 years

1 parent to be covered: 62 years

All children aged below 25 years

Floater Premium Chart Sample

Age	2A
Up to 35	6,255
36-45	8,130
46-50	11,385
51-55	14,800
56-60	19,240
61-65	25,010
66-70	32,515
71-75	42,270
76-80	54,950
Above 80	71,435

For Self & Spouse	8130
Children (First Child 2000+ second child 1800 + Third Child 1620)	5420
Parent aged 62	15340
Total Premium	28890
Add GST @ 18%	5200
Total Premium Payable	34090

Parent Premium	
Age	Each parent
Up to 60	10260
61-70	15340
Above 70	25925

Child Premium	
Age up to 25 years	
1 st Child	2000
2 nd Child	1800
3 rd Child & beyond	1620





TELECONSULTATION FACILITY

TALK TO STAR IS FREE-OF-COST FACILITY!

FOR OUR CUSTOMERS, AGENTS, SALES MANAGERS AND EMPLOYEES



- Provided by our company in the time of need, helping us realize our motto - PERSONAL & CARING
- Unique facility offered by our technology platform
- Provided with specialist doctors during the grim period of COVID-19 pandemic and to avoid visiting hospitals
- Consult with specialists in Ophthalmology, Cardiology, Paediatrics, Orthopedics, Gynaecology, Psychiatry, Diabetology, Dentistry, Neurology and Dermatology
- To avail this facility, call 7676905905 or mail to telemedicine@starhealth.in



BENEFIT ILLUSTRATION



AROGYA SANJEEVANI POLICY, STAR HEALTH AND ALLIED INSURANCE CO. LTD. Unique Identification No.: SHAHLIP21119V022021

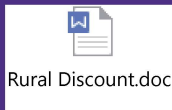
Benefit Illustration in respect of Policies offered on Individual and Family Floater Basis

Age of the Members insured (in yrs)	Coverage opted on individual basis covering each member of the family separately (at a single point of time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater Discount, (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)
Illustration 1										
64	16,675	5,00,000	16,675	Nil	16,675	5,00,000	29,500	4,490	25,010	5,00,000
58	12,825	5,00,000	12,825		12,825	5,00,000				
Total Premium for all members of the family is Rs.29,500/- , when each member is covered separately. Sum insured available for each individual is Rs.5,00,000/-			Total Premium for all members of the family is Rs.29,500/- , when they are covered under a single policy. Sum insured available for each family member is Rs.5,00,000/-				Total Premium when policy is opted on floater basis is Rs.25,010/- , Sum insured of Rs.5,00,000/- is available for the entire family (2A)			
Illustration 2										
47	7,590	5,00,000	7,590	Nil	7,590	5,00,000	17,180	3,795	13,385	5,00,000
44	5,420	5,00,000	5,420		5,420	5,00,000				
19	4,170	5,00,000	4,170		4,170	5,00,000				
Total Premium for all members of the family is Rs.17,180/- , when each member is covered separately. Sum insured available for each individual is Rs.5,00,000/-			Total Premium for all members of the family is Rs.17,180/- , when they are covered under a single policy. Sum insured available for each family member is Rs.5,00,000/-				Total Premium when policy is opted on floater basis is Rs.13,385/- Sum insured of Rs.5,00,000/- is available for the entire family (2A+1C)			
Note: Premium rates specified in the above illustration are standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.										
A-Adult C-Child										



RURAL DISCOUNT

- 20% discount of premium for rural policyholders



Rural Discount.doc

WAITING PERIOD

Initial Waiting Period (Code Excl 03)	For 30 days (Other than accidents)
Specified Diseases (Code Excl 02)	24 months/48 months
Pre-existing Diseases (Code Excl 01)	48 months



SPECIFIED DISEASES - FIRST 2-YEAR EXCLUSIONS (24 MONTHS)

Benign ENT disorders

Tonsillectomy

Adenoidectomy

Mastoidectomy

Tympanoplasty

Hysterectomy

Benign prostate hypertrophy

Cataract and age-related eye ailments



SPECIFIED DISEASES - FIRST 2-YEAR EXCLUSIONS (24 MONTHS)

Gout and rheumatism

Hernia of all types

Hydrocele

Non-infective arthritis

Note: For complete list, please refer to the policy



SPECIFIED DISEASES - FIRST 4-YEAR EXCLUSIONS (48 MONTHS)

Treatment for joint replacement, unless arising from accidents

Age-related osteoarthritis & osteoporosis



PERMANENT EXCLUSIONS



Investigation & evaluation,
gout and rheumatism

Rest cure, rehabilitation and respite care

Obesity/Weight control

Change-of-gender treatments

Cosmetic or plastic surgery

Hazardous or adventure sports

Breach of law

Unproven Treatments

Sterility and infertility

Maternity expenses



Misrepresentation
of records.doc

Note: For complete list, please refer to the policy 17



CLAIM PROCEDURE

DOCUMENTS REQUIRED FOR REIMBURSEMENT CLAIMS

S.No	Type of Claim	Prescribed Time Limit
1	Reimbursement of hospitalization, daycare and pre-hospitalization expenses	Within 30 days of date of discharge from hospital
2	Reimbursement of post-hospitalization	Within 15 days from completion of post-hospitalization treatment



CLAIM PROCEDURE

Call the 24-hour helpline for assistance - 1800 425 2255/1800 102 4477

Inform the ID number for easy reference

On admission in the hospital, produce the ID card issued by the company at the hospital helpdesk

Obtain the pre-authorization form from the hospital helpdesk, complete the patient information and re-submit to the hospital helpdesk

In case of emergency hospitalization, information to be given within 24 hours after hospitalization

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

The company will process the request and call for additional documents/clarifications if the information furnished is inadequate

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.

Arogya Sanjeevani Premium Chart (Including 18 % Tax)

	Age in years	50000	1 lakh	1.5 lakh	2 lakh	2.5 lakh	3 lakh	3.5 lakh	4 lakh	4.5 lakh	5 lakh
1A	Up to 35	3,398	3,522	3,658	3,788	3,929	4,077	4,301	4,525	4,726	4,921
	36-45	4,419	4,578	4,755	4,927	5,109	5,298	5,593	5,882	6,142	6,396
	46-50	6,189	6,413	6,655	6,897	7,157	7,416	7,829	8,236	8,596	8,956
	51-55	8,048	8,337	8,649	8,962	9,304	9,641	10,178	10,709	11,175	11,641
	56-60	10,461	10,838	11,245	11,653	12,095	12,532	13,228	13,924	14,532	15,134
	61-65	13,594	14,089	14,620	15,151	15,724	16,290	17,199	18,101	18,886	19,677
	66-70	17,676	18,320	19,004	19,694	20,438	21,181	22,355	23,529	24,556	25,577
	71-75	22,981	23,812	24,709	25,606	26,568	27,529	29,063	30,592	31,919	33,252
	76-80	29,872	30,957	32,120	33,288	34,539	35,789	37,778	39,766	41,495	43,229
	Above 80	38,834	40,244	41,760	43,271	44,899	46,527	49,112	51,702	53,944	56,192
2A	Up to 35	5,104	5,286	5,487	5,682	5,900	6,112	6,449	6,791	7,086	7,381
	36-45	6,632	6,874	7,127	7,387	7,664	7,947	8,384	8,826	9,210	9,593
	46-50	9,287	9,623	9,983	10,343	10,732	11,122	11,741	12,361	12,897	13,434
	51-55	12,071	12,508	12,974	13,446	13,954	14,461	15,263	16,066	16,762	17,464
	56-60	15,694	16,260	16,868	17,482	18,137	18,797	19,842	20,886	21,795	22,703
	61-65	20,396	21,134	21,930	22,727	23,582	24,438	25,795	27,152	28,332	29,512
	66-70	26,515	27,476	28,509	29,541	30,656	31,766	33,530	35,300	36,834	38,368
	71-75	33,931	35,719	37,064	38,409	39,855	41,300	43,595	45,884	47,884	49,879
	76-80	41,790	46,433	48,179	49,932	51,808	53,690	56,670	59,655	62,245	64,841
	Above 80	48,292	60,363	62,634	64,906	67,349	69,791	73,673	77,550	80,919	84,293
Child	1st C	1,628	1,687	1,752	1,817	1,888	1,953	2,065	2,171	2,266	2,360
	2nd C	1,469	1,522	1,581	1,634	1,699	1,758	1,859	1,953	2,041	2,124
	3rd C and beyond	1,322	1,369	1,422	1,469	1,528	1,581	1,670	1,758	1,835	1,912
Parent	Up to 60	8,372	8,673	8,998	9,322	9,676	10,024	10,585	11,139	11,623	12,107
	61-70	12,508	12,962	13,452	13,936	14,461	14,986	15,818	16,656	17,376	18,101
	Above 70	21,140	21,907	22,733	23,559	24,444	25,329	26,739	28,143	29,370	30,592

Rural Discount - 20% of the above premium

Arogya Sanjeevani Premium Chart (Including 18 % Tax)											
Age in years		5.5 Lakh	6 Lakh	6.5 Lakh	7 Lakh	7.5 Lakh	8 Lakh	8.5 Lakh	9 Lakh	9.5 Lakh	10 Lakh
1A	3m-35	5115.3	5315.9	5498.8	5687.6	5858.7	6029.8	6177.3	6330.7	6454.6	6584.4
	36-45	6655.2	6908.9	7150.8	7392.7	7611	7835.2	8029.9	8224.6	8389.8	8555
	46-50	9316.1	9670.1	10012.3	10348.6	10661.3	10968.1	11245.4	11516.8	11746.9	11977
	51-55	12106.8	12572.9	13015.4	13452	13859.1	14260.3	14620.2	14974.2	15275.1	15570.1
	56-60	15741.2	16343	16915.3	17487.6	18012.7	18537.8	19003.9	19464.1	19853.5	20242.9
	61-65	20461.2	21251.8	21995.2	22738.6	23417.1	24101.5	24703.3	25305.1	25812.5	26319.9
	66-70	26603.1	27623.8	28591.4	29559	30444	31329	32113.7	32898.4	33553.3	34214.1
	71-75	34579.9	35913.3	37170	38426.7	39577.2	40727.7	41748.4	42769.1	43624.6	44480.1
	76-80	44958	46686.7	48321	49955.3	51453.9	52952.5	54274.1	55595.7	56710.8	57820
	Above 80	58439.5	60687.4	62811.4	64935.4	66888.3	68835.3	70558.1	72275	73720.5	75166
2A	18-35	7675.9	7970.9	8248.2	8531.4	8785.1	9038.8	9268.9	9493.1	9681.9	9870.7
	36-45	9976.9	10360.4	10726.2	11086.1	11422.4	11752.8	12047.8	12342.8	12590.6	12832.5
	46-50	13971.2	14508.1	15015.5	15522.9	15989	16455.1	16868.1	17275.2	17623.3	17971.4
	51-55	18160.2	18862.3	19523.1	20178	20785.7	21393.4	21924.4	22461.3	22909.7	23358.1
	56-60	23611.8	24520.4	25375.9	26237.3	27022	27806.7	28502.9	29199.1	29783.2	30367.3
	61-65	30691.8	31871.8	32986.9	34107.9	35128.6	36149.3	37057.9	37960.6	38715.8	39476.9
	66-70	39901.7	41435.7	42887.1	44338.5	45666	46999.4	48173.5	49347.6	50332.9	51318.2
	71-75	51872.8	53867	55755	57637.1	59365.8	61094.5	62622.6	64150.7	65431	66717.2
	76-80	67431.1	70027.1	72475.6	74930	77177.9	79425.8	81408.2	83396.5	85066.2	86730
	Above 80	87662.2	91037	94223	97409	100329.5	103250	105834.2	108412.5	110583.7	112749
Child (C)*	1st C	2454.4	2548.8	2637.3	2725.8	2808.4	2891	2961.8	3032.6	3097.5	3156.5
	2nd C	2206.6	2295.1	2371.8	2454.4	2525.2	2601.9	2666.8	2731.7	2784.8	2843.8
	3rd C and beyond	1988.3	2065	2135.8	2206.6	2277.4	2342.3	2401.3	2460.3	2507.5	2554.7
Each Parent*	Up to 60	12590.6	13074.4	13534.6	13988.9	14413.7	14832.6	15204.3	15570.1	15882.8	16195.5
	61-70	18826.9	19546.7	20231.1	20915.5	21546.8	22172.2	22726.8	23281.4	23747.5	24213.6
	Above 70	31812.8	33040	34196.4	35352.8	36408.9	37470.9	38409	39347.1	40131.8	40922.4
Rural Discount - 20% of the above premium											



ONE-PAGER



Arogya Sanjeevani
Policy_One Pager_V

COMPARISON PREMIUM



Arogya Sanjeevani
Policy_Comparison.

STRICTLY FOR INTERNAL TRAINING PURPOSE ONLY

AML



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FAQ



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Sanjeevani.pdf

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