



YOUNG STAR INSURANCE POLICY

SHAHLIP22036V042122



STRICTLY FOR INTERNAL TRAINING PURPOSE ONLY

Young Star Insurance Policy_Version 1.0¹_April_2022



BENEFITS



Hospitalization



No-Claim Bonus



Hospital Cash (Gold Plan)



Pre & Post-hospitalization



Automatic Restoration



Delivery Expenses (Gold Plan)



Daycare Coverage



Road Traffic Accident



Premium Discount



Road Ambulance



Health Check-up



star Wellness Program

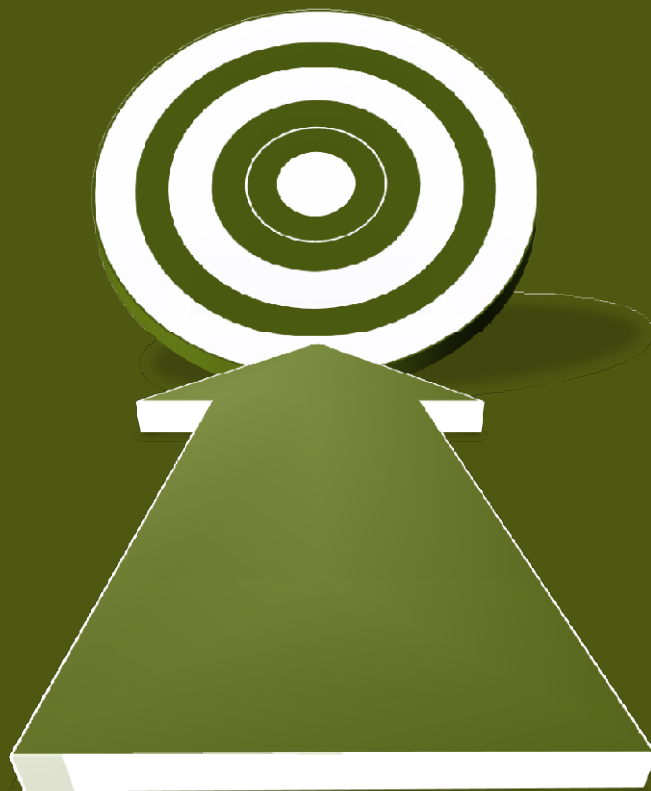


PLAN OPTIONS



Silver Plan

Comes with number of benefits



Gold Plan

Includes all benefits of Silver Plan

Maternity Benefit and Hospital Cash Benefit



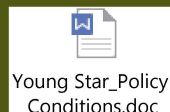
COVERAGE

Who can avail?

- **Adults:** 18 years to 40 years
- **Dependent children:** 91 days old to 25 years (Can be covered only on floater basis)
- **Policy Type:** Individual & Floater

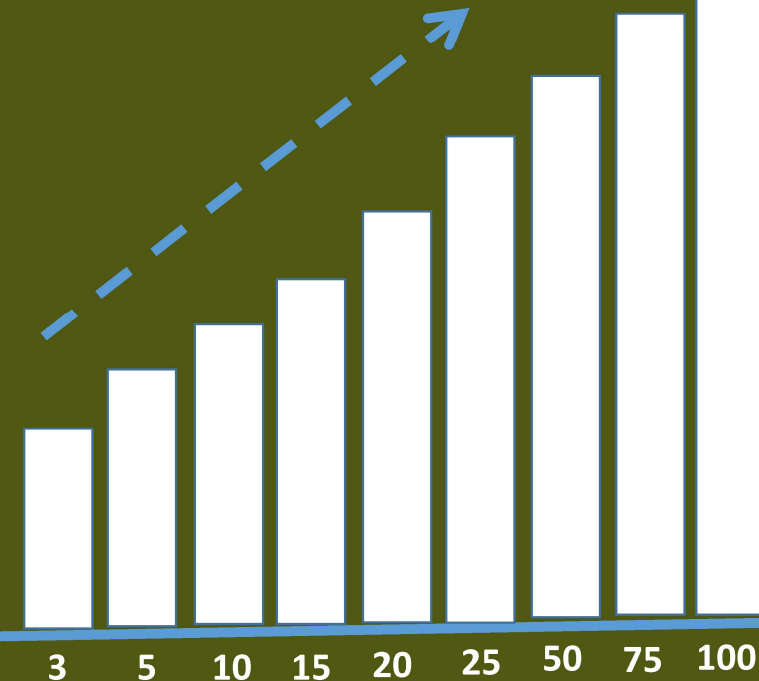
ABOUT THE POLICY

- **Policy Term**
1 year/2 years/3 years
- **Continuity**
Lifetime renewal
- **Instalment Facility**
Quarterly, Half-yearly, Yearly, Biennial (Once in 2 years) and Triennial (Once in 3 years)



Young Star_Policy
Conditions.doc

SUM INSURED OPTIONS (LAKH)



Note: 3 Lakh sum insured for individuals only



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

Single private A/C room for hospital stay, with attached restroom and couch for attendant, may have television and telephone – Most economical



Definition_Associated Medical Expense



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

PRE & POST-HOSPITALIZATION



60
Days



90
Days





DAYCARE

All daycare procedures are covered



ROAD AMBULANCE

- For shifting patient to hospital
- For shifting between hospitals
- On actual basis



HEALTH CHECK-UP



- Available every year, irrespective of claim
- Available at our network hospitals and when policy is in force

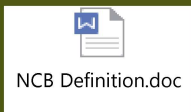
Sum Insured (Rs)	Individual (Rs)	Floater (Rs)
3 Lakh	1,500	NA
5 Lakh	2,000	3,000
10 Lakh	3,000	4,000
15 Lakh & above	3,500	5,000

Note: Payment under this benefit does not form part of the sum insured and will not impact the bonus



NO-CLAIM BONUS

- 20% of sum insured every claim-free year
- Maximum accumulation 100%



Sum Insured	NCB 20% every claim-free year	Maximum Accumulation NCB
3 Lakh	0.60 Lakh	3 Lakh
5 Lakh	1 Lakh	5 Lakh
10 Lakh	2 Lakh	10 Lakh
15 Lakh	3 Lakh	15 Lakh
20 Lakh	4 Lakh	20 Lakh
25 Lakh	5 Lakh	25 Lakh
50 Lakh	10 Lakh	50 Lakh
75 Lakh	15 Lakh	75 Lakh
100 Lakh	20 Lakh	100 Lakh

AUTOMATIC RESTORATION



- 100 % basic sum insured immediately upon partial/full utilization of limit of coverage (Basic sum insured + NCB)
- Can be utilized for all claims during the policy period
- Maximum liability of the company in a single claim under a policy year shall not exceed the limit of coverage
- Refill only once in a policy term
- Unutilized restored sum insured cannot be carried forward
- Not available for modern treatments





AUTOMATIC RESTORATION

ILLUSTRATION

Basic Sum Insured	Rs 5 Lakh	A
Add NCB	Rs 1 Lakh	B
Limit of Coverage	Rs 6 Lakh (Basic sum insured +NCB)	A+B
Claim on 1.11.2019 Amount	Rs 1 Lakh	C
Balance Limit of Coverage (A+B-C)		Rs 5 Lakh
Automatic Restoration triggered on 1.11.2019		Rs 5 Lakh
Total cover available for the balance policy period from 01.11.2019 to 31.03.2020		Rs 10 Lakh
Single Claim Maximum cover available for the balance period from 01.11.2019 to 31.03.2020		Rs 6 Lakh
Note: For a single claim, the amount should not exceed Basic sum insured + NCB. In this example, total cover available is Rs 10 Lakh, but for single claim the amount should not exceed Rs 6 Lakh		



ROAD TRAFFIC ACCIDENT

- 25% of basic sum insured, Max Rs 10 Lakh
- Insured traveling in two-wheeler as a rider or a pillion rider with helmet, met with road traffic accident resulting in hospitalization
- Insured was wearing helmet as per police & hospital records
- Available after the exhaustion of limit of coverage

Sum Insured (Rs)	RTA Sum Insured (Rs)
3 Lakh	0.75 Lakh
5 Lakh	1.25 Lakh
10 Lakh	2.50 Lakh
15 Lakh	3.75 Lakh
20 Lakh	5 Lakh
25 Lakh	6.25 Lakh
50 Lakh & above	10 Lakh

TOTAL SUPPORT FROM YOUNG STAR



Basic Sum Insured (Rs)	NCB - Maximum Accumulation (Rs)	Automatic Restoration 100% Sum Insured (Rs)	Road Traffic Accident (RTA) 25%, Max Rs 10 Lakh (Rs)	Total Support
3 Lakh	3 Lakh	3 Lakh	0.75 Lakh	9.75 Lakh
5 Lakh	5 Lakh	5 Lakhs	1.25 Lakh	16.25 Lakh
10 Lakh	10 Lakh	10 Lakh	2.50 Lakh	32.5 Lakh
15 Lakh	15 Lakh	15 Lakh	3.75 Lakh	48.75 Lakh
20 Lakh	20 Lakh	20 Lakh	5 Lakh	65 Lakh
25 Lakh	25 Lakh	25 Lakh	6.25 Lakh	81.25 Lakh
50 Lakh	50 Lakh	50 Lakh	10 Lakh	1.6 Crore
75 Lakh	75 Lakh	75 Lakh	10 Lakh	2.35 Crore
100 Lakh	100 Lakh	100 Lakh	10 Lakh	3.1 Crore



COVERAGE FOR DELIVERY (GOLD PLAN)

- Expenses for delivery, including delivery by C-Sec (also pre-natal and post-natal expenses), upto Rs 30,000 per delivery is payable
- Available when both self and spouse are covered either on floater or individual basis for a continuous period of 36 months
- Maximum of 2 deliveries in lifetime
- Waiting period of 24 months applicable between deliveries
- Pre & post-hospitalization and hospital cash benefit are not applicable



Note: Payment under this benefit does not form part of the sum insured

HOSPITAL CASH (GOLD PLAN)

- Rs 1000 per day of hospitalisation
- Maximum 7 days per hospitalisation
- Maximum 14 days per policy period
- Subject to 1 day deductible
- Payment does not form part of sum insured





DISCOUNT IN PREMIUM

- Applicable at renewal at the age of 40 years for the sum insured opted at the inception of this policy.
- Available for all the subsequent renewals
- Not cumulative discount
- 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 36 years
- Avail the policy before the age of 36 and pay renewals without any break. On completion of 40 years of age, get 10% discount on premium

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

Age	Regular Premium	Premium after deducting Wellness Discount @ 10%	Premium - after deducting 10% discount on completion of 40 years of age
33	9265	NA	NA
34	9265	8339	NA
35	9265	8339	NA
36	10760	9684	NA
37	10760	9684	NA
38	10760	9684	NA
39	10760	9684	NA
40	10760	9684	NA
41	12975	11678	10,752
42	12975	11678	10,752
43	12975	11678	10,752
44	12975	11678	10,752
45	12975	11678	10,752
46	15495	13946	13,020
47	15495	13946	13,020
48	15495	13946	13,020
49	15495	13946	13,020
50	15495	13946	13,020
51	19360	17424	16,498
52	19360	17424	16,498
53	19360	17424	16,498
54	19360	17424	16,498
55	19360	17424	16,498
56	23140	20826	19,900
57	23140	20826	19,900
58	23140	20826	19,900
59	23140	20826	19,900
60	23140	20826	19,900
61	28810	25929	25,003
62	28810	25929	25,003
63	28810	25929	25,003
64	28810	25929	25,003
65	28810	25929	25,003

Illustration FOR PREMIUM DISCOUNT

Policy Type - 1A
 Age - 33
 Sum insured – 20 Lakh
 Discount 20% given
 (Premium given is exclusive of tax)





MID-TERM INCLUSION



- Mid-term inclusion of newly married spouse/newborn and/or legally-adopted child is permissible on paying proportionate premium.
- Intimation - within 45 days from the date of marriage or date of adoption and for newborn within 90 days from the date of birth.

Policy Term 1 Year					
Risk period up to (Month)	1	3	6	9	> 9
Refund on existing plan's premium	74%	60%	40%	20%	NA
% to be charged on proposed plan's premium	74%	60%	40%	20%	

Policy Term 2 Years									
Risk period up to (Month)	1	3	6	9	12	15	18	21	> 21
Refund on existing plan's premium	77%	70%	6%	50%	40%	30%	20%	10%	NA
% to be charged on proposed plan's premium	77%	70%	60%	50%	40%	30%	20%	10%	

Policy Term 3 Years													
Risk period up to (Month)	1	3	6	9	12	15	18	21	24	27	30	33	> 33
Refund on existing plan's premium	77%	70%	6%	50%	40%	30%	20%	10%	27.5%	20.0%	15.0%	7.5%	NA
% to be charged on proposed plan's premium	77%	70%	60%	50%	40%	30%	20%	10%	27.5%	20.0%	15.0%	7.5%	



MID-TERM INCLUSION ILLUSTRATION 1

If the age of spouse is less than age of self
(Gold Plan - 1 Year)

Policy from date	01-10-2019
Policy to date	30-09-2020
Endorsement effective from date	02-11-2019
Period month of mid-term inclusion	3 rd Month
Premium for 1A for Rs 5 Lakh sum insured, age of individual(Self) is 35	Rs 6,080
Premium for 2A (Floater) for Rs 5 Lakhs sum insured, age of individual (Spouse) is 32	Rs 8,805
a) 60% Refund at Rs 5 Lakh sum insured at Rs 6,080	Rs 3,648
b) 60% Addition at Rs 5 Lakh sum insured at Rs 8,805	Rs 5,283
Remaining Premium Payable (Result of b – a) [excluding tax]	Rs 1,635



MID-TERM INCLUSION ILLUSTRATION 2

If the age of spouse is greater than age of self
(Gold Plan - 1 Year)

Policy from date	01-10-2019
Policy to date	30-09-2020
Endorsement effective from date	02-11-2019
Period month of mid-term inclusion	3 rd month
Premium for 1A for Rs 5 Lakh sum insured, age of individual (Self) is 35	Rs 6,080
Premium for 2A (Floater) for Rs 5 Lakh sum insured, age of individual (Spouse) is 37	Rs 10,085
a) 60% Refund at Rs 5 Lakh sum insured at Rs 6,080	Rs 3,648
b) 60% Addition at Rs 5 Lakh sum insured at Rs 10,085	Rs 6,051
Remaining Premium Payable (Result of b – a) [excluding tax]	Rs 2,403



STAR WELLNESS PROGRAM



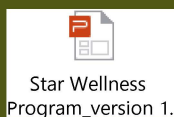
S. No.	ACTIVITY	Maximum number of wellness points that can be earned under each policy in a policy year
1.	Manage and Track Health	
	Online Health Risk Assessment (HRA)	50
	Preventive Risk Assessment	200
2.	Affinity to Wellness	
	Participating in Walkathon, Marathon, Cyclothon and similar activities	100
	Membership in a health club (for 1 year or more)	100
3.	Stay Active – If the insured achieves the step count target on mobile app	200
4.	Weight Management Program (for insured who is overweight/obese)	100
	Sharing Insured Fitness Success Story through adoption of Star Wellness Program	50
5.	Chronic Condition Management Program (for insured suffering from chronic condition/s - Diabetes, Hypertension, Cardiovascular Disease or Asthma)	250
	On Completion of De-Stress & Mind Body Healing Program (for insured not suffering from chronic condition/s - Diabetes, Hypertension, Cardiovascular Disease or Asthma)	125
Additional Wellness Services		
	<ul style="list-style-type: none"> ▪ Online Chat with Doctor ▪ Medical Concierge Services ▪ Period & Fertility Tracker ▪ Digital Health Vault ▪ Wellness Content ▪ Health Quiz & Gamification ▪ Post-Operative Care ▪ Discounts from Network Providers 	



ACTIVITY FOR WELLNESS PROGRAM



- Manage & Track Health
 - a) Completion for Health Risk Assessment (HRA)
 - b) Preventive Risk Assessment
 - Affinity towards wellness
 - Stay Active
 - Weight Management Program
 - Chronic Condition Management Program
 - Online Chat with Doctor
- Medical Concierge Services
 - Period & Fertility Tracker
 - Digital Health Vault
 - Wellness Content
 - Health Quiz & Gamification
 - Post-operative Care
 - Discounts from Network Providers





STAR WELLNESS PROGRAM

- Managed by online Star Wellness Platform (Digital Platform)
- This intends to promote, incentivize and reward the insured's healthy lifestyle through various wellness activities
- Makes insured earn wellness reward points which will be tracked and monitored by the company
- Can be utilized to get discount in premium

- Applicable for insured aged 18 years and above only
- In case of two-year policy, total number of wellness points earned in two-year period will be divided by two
- Each insured will be given an individual login facility, which will be linked to his/her policy

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



Floater Policy	
Family Size	Weightage
Self, Spouse	1:1
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



MODERN TREATMENTS



Sum Insured in Rs.	Uterine artery Embolization and HIFU	Balloon Sinuplasty	Deep Brain Stimulation	Oral Chemotherapy* (Sublimits including Pre and Post Hospitalisation)	Immunotherapy-Monoclonal Antibody to be given as injection	Intra Vitreal injections	Robotic surgeries	Stereotactic radio surgeries	Bronchical 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 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.											
3,00,000/-	37,500/-	15,000/-	75,000/-	37,500/-	75,000/-	15,000/-	75,000/-	75,000/-	Upto Sum Insured			75,000/-
5,00,000/-	1,25,000/-	50,000/-	2,50,000/-	1,25,000/-	2,50,000/-	50,000/-	2,50,000/-	2,00,000/-				2,50,000/-
10,00,000/-	1,50,000/-	1,00,000/-	3,00,000/-	2,00,000/-	4,00,000/-	75,000/-	3,00,000/-	2,25,000/-				4,00,000/-
15,00,000/-	1,75,000/-	1,25,000/-	4,00,000/-	2,50,000/-	5,00,000/-	1,00,000/-	4,00,000/-	2,50,000/-				5,00,000/-
20,00,000/-	2,00,000/-	1,50,000/-	4,50,000/-	2,75,000/-	5,50,000/-	1,25,000/-	4,50,000/-	2,75,000/-				5,50,000/-
25,00,000/-	2,00,000/-	1,50,000/-	5,00,000/-	3,00,000/-	6,00,000/-	1,50,000/-	5,00,000/-	3,00,000/-				6,00,000/-
50,00,000/-	2,25,000/-	1,75,000/-	6,00,000/-	4,00,000/-	7,50,000/-	1,75,000/-	6,00,000/-	3,50,000/-				7,50,000/-
75,00,000/-	2,50,000/-	2,00,000/-	7,00,000/-	5,00,000/-	9,00,000/-	2,00,000/-	7,00,000/-	3,75,000/-				9,00,000/-
1,00,00,000/-	3,00,000/-	2,00,000/-	7,50,000/-	6,00,000/-	10,00,000/-	2,00,000/-	7,50,000/-	4,00,000/-				10,00,000/-

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



E-MEDICAL OPINION

- E-medical opinion is provided on specific request from the insured
- Opinion not on the basis of clinical examination but based on the documents submitted.
- Opinion is for medical reasons and not for medico-legal purpose
- Documents can be sent to e_medical.opinion@starhealth.in



TELECONSULTATION FACILITY

For our customers, agents, sales managers & employees

- Provided by our company in times of need, helping us realize our motto - PERSONAL & CARING
- Unique facility offered by our technology platform
- Provided with specialist doctors in the grim period of COVID-19 pandemic and as advised by Government Authorities, to avoid visiting hospitals

The services are:

- For orthopedic queries - Senior Ortho Consultant
- For worries about COVID-19 - Panel of Doctors
- Women health-related problems - Gynecologist
- Issues in self-isolation - Psychiatrist
- For questions on diabetes - Diabetic consultants
- To avail this facility, call 7676905905 or mail to telemedicine@starhealth.in



INSTALMENT PREMIUM OPTIONS

- Quarterly, Half-yearly
- Premium can also be paid annually, biennially (Once in 2 years) and triennially (Once in 3 years)
- If the insured opts for cancellation of policy, the policy will be cancelled on “no-refund basis” -
Applicable only for monthly instalment
- Grace period of 7 days would be given to pay the instalment premium due for the policy

In case of claim, the company will automatically deduct all the future instalment premiums until date of expiry from the claim amount payable

If claim amount < sum of future instalments, claim is payable only if insured remits the entire future instalments immediately

ILLUSTRATION WORKING FOR INSTALMENT PREMIUM



Illustration 2 - Quarterly Instalment	
Sum Insured (Rs)	5 Lakh
Family Size	2A + 3C
Age Band	51-55 years
Annual Premium as per chart	Rs 23,155
Instalment Opted - Quarterly (No. Of Instalments)	4
Loading for Quarterly Instalment	3%
Loading Amount	Rs 695
Annual Premium with loading	Rs 23,850
Quarterly Instalment amount Excluding GST	Rs 5,962
Add Tax @ 18%	Rs 1,073
Quarterly instalment	Rs 7,036

Illustration 3 – Half-Yearly Instalment	
Sum Insured (Rs)	5 Lakh
Family Size	2A + 3C
Age Band	51-55 years
Annual Premium as per chart	Rs 23,155
Instalment Opted - Half-yearly (No. of Instalments)	2
Loading for Half-yearly Instalment	2%
Loading Amount	Rs 463
Annual Premium with loading	Rs 23,618
Half-yearly Instalment amount Excluding GST	Rs 11,809
Add Tax @ 18%	Rs 2,126
Half-yearly instalment	Rs 13,935

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



BENEFIT ILLUSTRATION



YOUNG STAR INSURANCE POLICY

Unique Identification No.: SHAHLIP21217V032021

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 - For Silver Plan										
64	15,495	5,00,000	15,495	Nil	15,495	5,00,000	27,945	3,210	24,735	5,00,000
58	12,450	5,00,000	12,450		12,450	5,00,000				
Total Premium for all members of the family is Rs.27,945/-, 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.27,945/-, 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.24,735/- Sum insured of Rs.5,00,000/- is available for the entire family (2A)			
Illustration 2 - For Silver Plan										
47	8,345	5,00,000	8,345	Nil	8,345	5,00,000	19,895	3,890	16,005	5,00,000
44	6,995	5,00,000	6,995		6,995	5,00,000				
19	4,555	5,00,000	4,555		4,555	5,00,000				
Total Premium for all members of the family is Rs.19,895/-, 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.19,895/-, 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.16,005/- 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



WAITING PERIOD



Initial Waiting Period (Code Excl 03)	For 30 days (Other than Accidents)
Specified Diseases (Code Excl 02)	One year
Pre-existing Diseases (Code Excl 01)	One year



PERMANENT EXCLUSIONS



- Investigation & evaluation -

Code Excl 04

- Rest cure, rehabilitation and respite

care - Code Excl 05

- Obesity/Weight Control - Code Excl 06

- Change-of-gender treatments -

Code Excl 07

- Cosmetic or plastic surgery -

Code Excl 08

- Hazardous or Adventure Sports -

Code Excl 09

- Breach of law - Code Excl 10

- Excluded Providers -

Code Excl 11

- Treatment for alcoholism, drug or substance abuse - Code Excl 12

- Treatments received in health hydros, nature cure clinics, spas -

Code Excl 13

- Dietary supplements & substances that can be purchased without prescription -

Code Excl 14

- Refractive error - Code Excl 15

- Unproven treatments -

Code Excl 16

- Sterility and infertility –

Code Excl 17

- Maternity - Code Excl 18

- Circumcision, preputioplasty, frenuloplasty – Code Excl 19

- Congenital external condition/defects/anomalies – Code Excl 20

Note: For complete list, please refer to the policy



SPECIFIED DISEASES – FIRST-YEAR EXCLUSIONS (CODE EXCL 02)



- Calculus diseases of the gall bladder, kidney and urinary tract
- Diseases of female reproductive system
- Hydrocele, Hernia, Varicocele, Piles, Fistula, & Fissure in ano
- Disease of ENT and thyroid





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 hospitalization/treatment information and the hospital will fill up expected cost of treatment. This form is submitted to the company

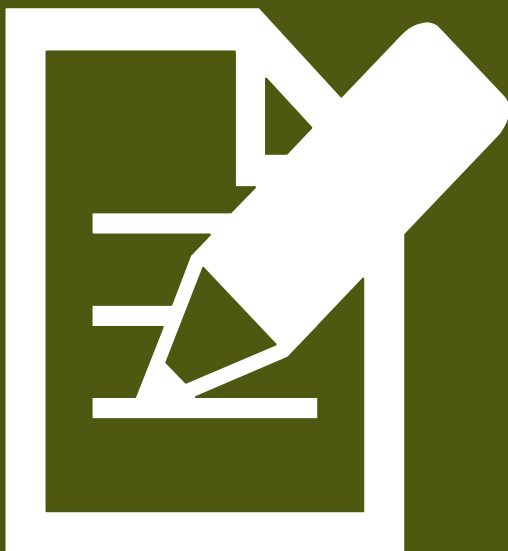
Cashless facility can be availed only in networked hospitals. For details of Network Hospitals, the insured may visit www.starhealth.in or contact the nearest branch



CLAIM PROCEDURE



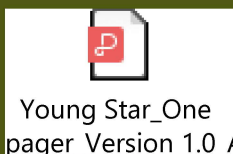
DOCUMENTS REQUIRED FOR REIMBURSEMENT



- Duly completed claim form and pre-admission investigations and treatment papers
- Cash receipts from hospital, chemists
- Discharge summary from the hospital
- Copy of PAN card
- Cash receipts and reports for tests done
- Receipts from doctors, surgeons, anesthetist
- Certificate from the attending doctor regarding the diagnosis



ONE-PAGER



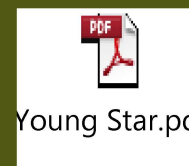
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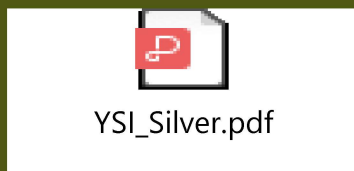
FAQ



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PREMIUM CHART

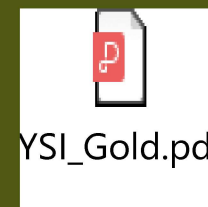
SILVER PLAN



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PREMIUM CHART

GOLD PLAN



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