

Your Health is our Mission



Medi Classic Insurance Policy (Individual)



Health
Insurance

The Health Insurance Specialist

Medi Classic Insurance Policy (Individual)

Unique Identification No.: SHAHLIP23037V072223

The modern world is filled with high risks and uncertainties. Just one unexpected event of hospitalization is enough to wipe out years of savings that was meant to realize your dreams. Health Insurance protection is the need of the hour to protect your savings.

Medi classic Insurance from Star Health is a policy that provides cover for hospitalisation expenses incurred as a result of illness/disease/sickness and/or accidental injuries, so that you can keep your dreams alive.

- ❖ **Pre-acceptance medical screening:** Persons above 50 years of age will have to undergo pre-acceptance health screening at the Company's nominated centres.
- ❖ **Policy Term:** One year / Two years / Three years. For policies more than one year, the Basic Sum Insured is for each year, without any carry over benefit thereof.
- ❖ **Long term discount:** If the policy term opted is 2 years, discount available is 10% on 2nd year premium and if policy term opted is 3 years, discount available is 11.25% on 2nd and 3rd year premium.
- ❖ **Instalment Facility available:** Premium can be paid Quarterly and Half-yearly.
For instalment mode of payment, there will be loading as given below;
Quarterly: 3% | Half Yearly: 2%
Note: If Instalment Facility is opted for 2 year and 3 year term policies, the full premium applicable for 2 year or 3 year terms should be paid either quarterly or half yearly within the expiry of the first year. Premium can also be paid Annual, Biennial (Once in 2 years) and Triennial (Once in 3 years).

- ❖ **Eligibility**
 - Any person aged between 5 Months and 65 years can take this insurance. Thereafter only renewals will be accepted without capping on the exit age.
 - Lifelong Renewal.
- ❖ **Sum Insured Options:** Rs. 1,50,000/-, Rs. 2,00,000/-, Rs. 3,00,000/-, Rs. 4,00,000/-, Rs. 5,00,000/-, Rs. 10,00,000/-, Rs. 15,00,000/-.

- ❖ **Day Care Procedures:** All Day Care Procedures are covered.
- ❖ **Benefits**
 - Room, boarding, nursing expenses as provided by the Hospital / Nursing Home at 2% of the Sum Insured, subject to a maximum of Rs. 5,000/- per day.
 - Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.
 - Anesthesia, Blood, Oxygen, Operation Theatre charges, ICU charges Cost of Pacemaker etc.
 - Ambulance charges for transporting the covered patient to the hospital up to a sum of Rs. 750/- per hospitalisation and overall limit of Rs. 1500/- per policy period.
 - Pre-Hospitalization:** Medical expenses up to 30 days prior to the date of admission.
 - Post Hospitalization:** Medical expenses up to a period of 60 days after discharge from the hospital. The amount payable shall not exceed the sum equivalent to 7% of the hospitalization expenses subject to a maximum of Rs. 5000/- per hospitalisation. For the purpose of calculation of the 7%, only nursing expenses, surgeon's/consultants fees, diagnostic charges and cost of drugs and medicines will be taken.
 - Coverage for Modern Treatments:** Expenses are subject to the limits. (For details please refer website: www.starhealth.in).
 - Expenses relating to hospitalization will be considered in proportion to the eligible room category stated in the policy or actual whichever is less.**

- ❖ **Cost of Health checkup:** Expenses incurred towards Cost of Health checkup up to 1% of the average Basic Sum Insured after every block of four continuous claim free year subject to a maximum of Rs. 5,000/- and payable on renewal. This benefit is available for Basic Sum Insured of Rs. 2,00,000/- and above only.

- ❖ **Note:** Payment under this benefit does not form part of the Basic Sum Insured.
- ❖ **Cataract:** The expenses incurred on treatment of cataract are payable up to the limits mentioned hereunder;

Basic Sum Insured (Rs.)	Limit for Cataract Surgery (Rs.)
Up to 2,00,000/-	12,000/- per person per policy period
3,00,000/- to 5,00,000/-	20,000/- per eye per person and not exceeding 30,000/- per person per policy period
10,00,000/- and 15,00,000/-	30,000/- per eye per person and not exceeding 40,000/- per person per policy period

- ❖ **Psychiatric and Psychosomatic Disorder:** If the insured person is diagnosed with psychiatric or psychosomatic disorder for the first time and hospitalized for minimum period of 5 consecutive days under this policy, then the Company will pay hospitalization expenses up to Basic sum insured, provided the insured person has been covered under this policy for a continuous period of 24 months without any break.
Note: The treatment should be taken at Authorized Psychiatric hospital licensed by Mental Health Authority or any similar Authority of Central or State Government or Union Territory.

- ❖ **Cumulative bonus:** The insured person will be eligible for Cumulative bonus calculated at 5% of the basic sum insured for every claim free year subject to a maximum of 25%.

Special Conditions

- The Cumulative bonus will be calculated on the expiring Basic Sum Insured or on the renewed Basic Sum Insured whichever is less.
- 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.
- In the event of a claim resulting In;
 - Partial utilization of Basic Sum Insured, such cumulative bonus so granted will be reduced at the same rate at which it has accrued.
 - 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.
 - 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.
 - Full utilization of Basic Sum Insured and full utilization of cumulative bonus accrued, the cumulative bonus granted on renewal will be "nil" or "zero".
- Non Allopathic Treatment / AYUSH:** In patient Hospitalizations Expenses incurred for treatment of diseases / illness / accidental injuries by system of medicines other than allopathic is payable upto 25% of the Basic Sum Insured subject to a maximum of Rs 25000/- during entire policy period.
Note: Yoga and Naturopathy systems of treatment are excluded from the scope of coverage under AYUSH treatment.
- Automatic Restoration of Basic Sum Insured:** There shall be automatic restoration of the Basic Sum Insured by 200%, once during the policy period, immediately upon exhaustion of the limit of coverage.
It is made clear that such restored Basic Sum Insured can be utilized only for illness / disease unrelated to the illness / diseases for which claim/s was / were made. The restored Basic Sum Insured cannot be carried forward. This benefit is not available for Modern Treatments.

If you need wider benefits you can choose Gold Plan

Features of Gold Plan

- ❖ **Eligibility**
 - Any person aged between 16 days and 65 years can take this insurance. Thereafter only renewals will be accepted without capping on the exit age.
 - Lifelong Renewal.
- ❖ **Sum Insured Options:** Rs. 3,00,000/-; Rs. 4,00,000/-; Rs. 5,00,000/-; Rs. 10,00,000/-; Rs. 15,00,000/-; Rs. 20,00,000/-; Rs. 25,00,000/-.
- ❖ **Benefits**
 - Room, boarding, nursing expenses as provided by the Hospital / Nursing Home as per the limits given below;

Basic Sum Insured (Rs.)	Limit (Rs.)
3,00,000/-	Up to 5000/- per day
4,00,000/-	
5,00,000/-	*Private Single A/c Room
10,00,000/-	
15,00,000/-	
20,00,000/-	*Private Single A/c Room means a single occupancy air-conditioned room with attached wash room and a couch for the attendant
25,00,000/-	

- Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees, Anesthesia, Blood, Oxygen, Operation Theatre charges, ICU charges etc.
- Ambulance charges up-to Rs. 2,000/- per hospitalization for transportation of the insured person by private ambulance.
- Pre-Hospitalization:** medical expenses incurred for a period not exceeding 30 days prior to the date of hospitalization.
- Post Hospitalization:** medical expenses incurred for a period up to 60 days from the date of discharge from the hospital.
- Coverage for Modern Treatments:** Expenses are subject to the limits. (For details please refer website: www.starhealth.in).
- Expenses relating to hospitalization will be considered in proportion to the eligible room category stated in the policy or actual whichever is less.**
- ❖ **Non Allopathic Treatment / AYUSH:** In patient Hospitalizations Expenses incurred for treatment of diseases / illness / accidental injuries by system of medicines other than allopathic is payable upto 25% of the Basic Sum Insured subject to a maximum of Rs 25000/- during entire policy period.
Note: Yoga and Naturopathy systems of treatment are excluded from the scope of coverage under AYUSH treatment.

❖ **Expenses incurred towards Cost of Health check-up**

Basic Sum Insured (Rs.)	Limit (Rs.)
3,00,000/- to 5,00,000/-	Up to 1,500/- for every claim free year
10,00,000/- and 15,00,000/-	Up to 2,500/- for every claim free year
20,00,000/- and 25,00,000/-	Up to 5,000/- for every claim free year

Note:

- This benefit is payable on renewal and when the renewed policy is in force.
- Payment under this benefit does not form part of the Basic Sum Insured.

❖ **Cataract:** The Expenses incurred on treatment of cataract are payable up to the limits mentioned hereunder;

Basic Sum Insured (Rs.)	Limit for Cataract Surgery (Rs.)
3,00,000/- to 5,00,000/-	30,000/- per eye and not exceeding 40,000/- per person per policy period
10,00,000/- and 15,00,000/-	40,000/- per eye and not exceeding 50,000/- per person per policy period
20,00,000/- and 25,00,000/-	45,000/- per eye and not exceeding 60,000/- per person per policy period

❖ **Psychiatric and Psychosomatic Disorder:** If the insured person is diagnosed with psychiatric or psychosomatic disorder for the first time and hospitalized for minimum period of 5 consecutive days under this policy, then the Company will pay hospitalization expenses up to Basic sum insured, provided the insured person has been covered under this policy for a continuous period of 24 months without any break.

Note: The treatment should be taken at Authorized Psychiatric hospital licensed by Mental Health Authority or any similar Authority of Central or State Government or Union Territory.

❖ **Cumulative bonus:** In respect of a claim free year, the insured person will be eligible for Cumulative bonus calculated 25% of basic sum insured in the second year and additional 20% of the basic sum insured for each subsequent years subject to a maximum of 100% overall.

Special Conditions

- The Cumulative bonus will be calculated on the expiring Basic Sum Insured or on the renewed Basic Sum Insured whichever is less.
- 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.
- In the event of a claim resulting in;
 - Partial utilization of Basic Sum Insured, such cumulative bonus so granted will be reduced at the same rate at which it has accrued.
 - 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.
 - 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.
 - Full utilization of Basic Sum Insured and full utilization of cumulative bonus accrued, the cumulative bonus granted on renewal will be "nil" or "zero".

❖ **Automatic Restoration of Basic Sum Insured:** There shall be automatic restoration of the Basic Sum Insured by 200%, once during the policy period, immediately upon exhaustion of the limit of coverage.

It is made clear that such restored Basic Sum Insured can be utilized only for illness / disease unrelated to the illness / diseases for which claim/s was / were made. The restored Basic Sum Insured cannot be carried forward. This benefit is not available for Modern Treatments.

❖ **Super Restoration:** If the limit of coverage under this policy is exhausted during the policy period, an additional Basic Sum Insured of 100% would be provided once, for the remaining policy period for the subsequent hospitalization. This additional basic sum insured can be utilized even for illness / disease for which claim/s was / were made. The unutilized additional Basic Sum Insured cannot be carried forward. This benefit is not available for Modern Treatments.

❖ **Domiciliary hospitalization:** Coverage for medical treatment (including AYUSH) for a period exceeding three days, for an illness / disease / injury which in the normal course, would require care and treatment at a Hospital but, on the advice of the attending Medical Practitioner, is taken whilst confined at home under any of the following circumstances;

- ✓ The condition of the patient is such that he/she is not in a condition to be removed to a Hospital. or
- ✓ The patient takes treatment at home on account of non-availability of room in a hospital.

However, this benefit shall not cover Asthma, Bronchitis, Chronic Nephritis and Nephritic Syndrome, Diarrhoea and all types of Dysenteries including Gastro-enteritis, Diabetes Mellitus and Insipidus, Epilepsy, Hypertension, Influenza, Cough and Cold, all Psychiatric or Psychosomatic Disorders, Pyrexia of unknown origin for less than 10 days, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis, Arthritis, Gout and Rheumatism.

❖ **Organ Donor Expenses:** In patient hospitalization expenses incurred for organ transplantation from the Donor to the recipient insured person are payable provided the claim for transplantation is payable. Donor screening expenses and post-donation complications of the donor are not payable.

❖ **Shared accommodation:** If the Insured person occupies, a shared accommodation in a networked hospital during in-patient hospitalization, then amount as per the table given below will be payable for each continuous and completed period of 24 hours of stay, provided the hospitalization exceeds 48 hours in such shared accommodation.

Basic Sum Insured (Rs.)	Limit (Rs.)
3,00,000/-	500/- per day subject to maximum of 3,000/- per hospitalization
4,00,000/-	
5,00,000/-	
10,00,000/-	1,000/- per day subject to maximum of 6,000/- per hospitalization
15,00,000/- 20,00,000/- and 25,00,000/-	

Note

- This benefit is payable only if there is an admissible claim for hospitalization under the policy.
- Insured person's stay in Intensive Care Unit or High Dependency Units / wards will not be counted for this purpose.
- Payment under this benefit does not form part of the Basic sum insured but will impact the Cumulative bonus.
- Date of admission and date of discharge will not be counted for this purpose.

❖ **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 50% 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 and Super restoration 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.

❖ **Hospitalization expenses for treatment of New Born Baby:** The coverage for New Born Baby starts from the 16th day after its birth till the expiry date of the policy and is subject to a limit of 10% of the Basic Sum Insured or Rupees Fifty thousand, whichever is less, subject to the availability of the Basic Sum Insured, provided the mother has been insured under the policy for a continuous period of 12 months without break.

Note:

- Intimation about the birth of the New Born Baby should be given to the company and policy has to be endorsed for this cover to commence.
- **Exclusion No.3 (Code Excl 03)** shall not apply for the New Born Baby.
- All other terms, conditions and exclusions shall apply for the New Born Baby.

❖ **Optional Covers on payment of additional premium (Available under Gold Plan also)**

a) **Patient Care:** The Company will pay the cost of engaging one attendant at the residence of the insured person immediately after discharge from the hospital provided the same is recommended by the attending physician. Such expenses are payable up-to Rs 400/- for each completed day up-to 5 days per occurrence and 14 days per policy period. No payment will be made for the first day.

This benefit is applicable only for insured persons above 60 years of age and becomes payable only upon a valid claim for hospitalization.

b) **Hospital Cash:** 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 however there is a valid claim for hospitalization. For the purpose of this optional cover, the days of admission and discharge will not be taken into account.

No claim under this head shall lie with the Company where the admission is for physiotherapy and/or any epidemic.

Note: Patient Care and Hospital Cash are available on payment of additional premium under Gold Plan also.

Important Note Applicable under the policy

- Where Gold Plan is opted, in the event of a claim, the benefits under Gold Plan only shall be applicable.
- Company's liability in respect of all claims admitted during the period of insurance shall not exceed the Limit of Coverage per person mentioned in the schedule.

Note: Limit of Coverage means Basic Sum Insured plus the Cumulative Bonus earned, wherever applicable.

- ✦ **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;

Standard Exclusions

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 48 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 for the same would be reduced to the extent of prior coverage.
- D. Coverage under the policy after the expiry of 48 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 24 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:
 1. Treatment of Cataract and diseases of the anterior and posterior chamber of the Eye (other than retinal detachment), Diseases of ENT, Diseases related to Thyroid, Benign diseases of the breast.
 2. Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal Tunnel Syndrome, Trigger Finger, Lipoma, Neurofibroma, Fibroadenoma, Ganglion and similar pathology.
 3. All treatments (Conservative, Operative treatment) and all types of intervention for Diseases related to Tendon, Ligament, Fascia, Bones and Joint Including Arthroscopy and Arthroplasty / Joint Replacement [other than caused by accident].
 4. All types of treatment for Degenerative disc and Vertebral diseases including Replacement of bones and joints and Degenerative diseases of the Musculo-skeletal system, Prolapse of Intervertebral Disc (other than caused by accident).
 5. All treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreato-biliary diseases including Gall bladder and Pancreatic calculi. All types of management for Kidney and Genitourinary tract calculi.
 6. All types of Hernia.
 7. Desmoid Tumor, Umbilical Granuloma, Umbilical Sinus, Umbilical Fistula.
 8. All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Cervix, Uterus, Fallopian tubes, Ovaries, Uterine Bleeding, Pelvic Inflammatory Diseases.
 9. All Diseases of Prostate, Stricture Urethra, all Obstructive Uropathies.
 10. Benign Tumours of Epididymis, Spermatocele, Varicocele, Hydrocele.
 11. Fistula, Fissure in Ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence.
 12. Varicose veins and Varicose ulcers.
 13. All types of transplant and related surgeries.
 14. Congenital Internal disease / defect.

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:

- 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.

- 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.

- Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres - Code Excl 15.

15. Refractive Error:

- Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres - Code Excl 15.

16. Unproven Treatments:

- 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 - Code Excl 16.

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

- 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.

Specific Exclusions

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 Condition / 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. Injury/disease 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.**
24. Injury or disease caused by or contributed to by nuclear weapons/ materials - **Code Excl 25.**
25. 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 similar to those mentioned herein under this exclusion - **Code Excl 26.**
26. Unconventional, Untested, Experimental therapies - **Code Excl 27.**
27. Autologous derived Stromal vascular fraction, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy - **Code Excl 28.**
28. Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted - **Code Excl 29.**
29. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons) - **Code Excl 31.**
30. Hospital registration charges, admission charges, record charges, telephone charges and such other charges - **Code Excl 34.**
31. Cost of spectacles and contact lens, hearing aids, Cochlear implants and procedures, walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids - **Code Excl 35.**
32. Any hospitalization which are not medically necessary / does not warrant hospitalization - **Code Excl 36.**
33. Other Excluded Expenses as detailed in the website www.starhealth.in - **Code Excl 37.**
34. 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.
- ❖ **Co-payment (Not Applicable for Patient Care and Hospital Cash):** This policy is subject to co-payment of 10% of each and every claim amount, for fresh as well as for the policies subsequently renewed for insured persons whose age at the time of entry in to this policy is 61 years and above. This co-payment will not apply for those insured persons who have entered the policy before attaining 61 years of age and renew the policy continuously without any break.
Note: Co-payment is applicable for Gold Plan also.
- ❖ **Renewal of policy:** 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.
- ❖ **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.
- ❖ **Revision of Sum Insured:** Any revision in sum insured is permissible only at the time of renewal. The Insured Person can propose such revision and may be allowed subject to Company's approval and payment of appropriate premium.
- ❖ **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 Detailed Guidelines on portability, kindly refer the link
https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987
- ❖ **Premium Payment in Instalments:** If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly or Quarterly 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 instalments from the claim amount due under the policy.
- ❖ **Disclosure of Information:** 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.
- ❖ **Discount(Available only if Gold Plan is chosen)**
- **Family Discount:** 5% discount is available if 2 or more family members are covered under this policy.
 - **Major Organ Donor Discount:** If at the time of renewal if the insured person submits proofs that he / she has donated a major organ, a discount of 25% of the premium is available at the time of renewal. This discount is available even for subsequent renewals also.
- ❖ **Withdrawal of 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.
- ❖ **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,
 - 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.
- ❖ **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 installment option

Period on risk	Rate of premium to be retained
Up to 1 mth	25% of the policy premium
Exceeding 1 mth up to 3 mths	37.5% of the policy premium
Exceeding 3 mths up to 6 mths	60% of the policy premium
Exceeding 6 mths up to 9 mths	80% of the policy premium
Exceeding 9 mths	100% of the policy premium

Cancellation table applicable for installment option of Half-yearly premium payment for Policy Term 1 Year	
Period on risk	Rate of premium to be retained
Up to 1 Mth	50% of the total premium received
Exceeding 1 mth up to 4 mths	90% 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	87.5% of the total premium received
Exceeding 10 mths	100% of the total premium received
Cancellation table applicable for installment option of Quarterly premium payment for Policy Term 1 Year	
Period on risk	Rate of premium to be retained
Up to 3 mths	100% of the total premium received
Exceeding 3 mths up to 4 mths	90% 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	87.5% 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	87.5% of the total premium received
Exceeding 10 mths	100% of the total premium received
Cancellation table applicable for Policy Term 2 Year without installment option	
Period on risk	Rate of premium to be retained
Up to 1 Mth	22.5% of the policy premium
Exceeding 1 mth up to 3 mths	27.5% of the policy premium
Exceeding 3 mths up to 6 mths	37.5% of the policy premium
Exceeding 6 mths up to 9 mths	50% of the policy premium
Exceeding 9 mths up to 12 mths	60% of the policy premium
Exceeding 12 mths up to 15 mths	70% 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	100% of the policy premium
Cancellation table applicable for installment option of Half-yearly premium payment for Policy Term 2 Year	
Period on risk	Rate of premium to be retained
Up to 1 Mth	43% of the total premium received
Exceeding 1 mth up to 4 mths	63.5% of the total premium received
Exceeding 4 mths up to 6 mths	77% of the total premium received
Exceeding 6 mths up to 7 mths	42% of the total premium received
Exceeding 7 mths up to 10 mths	52% of the total premium received
Exceeding 10 mths up to 13 mths	62.5% of the total premium received
Exceeding 13 mths up to 16 mths	72.5% of the total premium received
Exceeding 16 mths up to 19 mths	83% of the total premium received
Exceeding 19 mths up to 22 mths	93% of the total premium received
Exceeding 22 mths	100% of the total premium received
Cancellation table applicable for installment option of Quarterly premium payment for Policy Term 2 Year	
Period on risk	Rate of premium to be retained
Up to 1 Mth	85.5% of the total premium received
Exceeding 1 mth up to 3 mths	100% of the total premium received
Exceeding 3 mths up to 4 mths	63.5% of the total premium received
Exceeding 4 mths up to 6 mths	77% of the total premium received
Exceeding 6 mths up to 7 mths	56% of the total premium received
Exceeding 7 mths up to 9 mths	65% of the total premium received
Exceeding 9 mths up to 10 mths	52% of the total premium received
Exceeding 10 mths up to 13 mths	62.5% of the total premium received
Exceeding 13 mths up to 16 mths	72.5% of the total premium received
Exceeding 16 mths up to 19 mths	83% of the total premium received
Exceeding 19 mths up to 22 mths	93% of the total premium received
Exceeding 22 mths	100% of the total premium received

Cancellation table applicable for Policy Term 3 Year without installment option	
Period on risk	Rate of premium to be retained
Up to 1 Mth	20% of the policy premium
Exceeding 1 mth up to 3 mths	25% of the policy premium
Exceeding 3 mths up to 6 mths	32.5% of the policy premium
Exceeding 6 mths up to 9 mths	37.5% of the policy premium
Exceeding 9 mths up to 12 mths	45% of the policy premium
Exceeding 12 mths up to 15 mths	52.5% of the policy premium
Exceeding 15 mths up to 18 mths	60% 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	87.5% of the policy premium
Exceeding 30 mths up to 33 mths	92.5% of the policy premium
Exceeding 33 mths	100% of the policy premium
Cancellation table applicable for installment option of Half-yearly premium payment for Policy Term 3 Year	
Period on risk	Rate of premium to be retained
Up to 1 Mth	40.5% of the total premium received
Exceeding 1 mth up to 4 mths	54% of the total premium received
Exceeding 4 mths up to 6 mths	63.5% of the total premium received
Exceeding 6 mths up to 7 mths	34% of the total premium received
Exceeding 7 mths up to 10 mths	41% of the total premium received
Exceeding 10 mths up to 15 mths	52% of the total premium received
Exceeding 15 mths up to 21 mths	66% of the total premium received
Exceeding 21 mths up to 27 mths	79.5% of the total premium received
Exceeding 27 mths up to 33 mths	93% of the total premium received
Exceeding 33 mths	100% of the total premium received
Cancellation table applicable for installment option of Quarterly premium payment for Policy Term 3 Year	
Period on risk	Rate of premium to be retained
Up to 1 Mth	81% of the total premium received
Exceeding 1 mth up to 3 mths	100% of the total premium received
Exceeding 3 mths up to 4 mths	54% of the total premium received
Exceeding 4 mths up to 6 mths	63.5% of the total premium received
Exceeding 6 mths up to 7 mths	45.5% of the total premium received
Exceeding 7 mths up to 9 mths	51.5% of the total premium received
Exceeding 9 mths up to 10 mths	41% of the total premium received
Exceeding 10 mths up to 15 mths	52% of the total premium received
Exceeding 15 mths up to 21 mths	66% of the total premium received
Exceeding 21 mths up to 27 mths	79.5% of the total premium received
Exceeding 27 mths up to 33 mths	93% of the total premium received
Exceeding 33 mths	100% of the total premium received

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**

Applicable for Coverage: 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.
- ✓ Upon exhaustion of Limit of Coverage Plus Restored Basic Sum Insured wherever applicable.

Applicable for Gold Plan: 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.
- ✓ Upon exhaustion of Limit of Coverage Plus Restored Basic Sum Insured wherever applicable.
- ✓ Upon exhaustion of Limit of Coverage Plus Restored Basic Sum Insured Plus Super Restored Basic Sum Insured, wherever applicable.

- ❖ **The Company:** Star Health and Allied Insurance Co. Ltd., commenced its operations in 2006 as India's first Standalone Health Insurance provider. As an exclusive Health Insurer, the Company is providing sterling services in Health, Personal Accident & Overseas Travel Insurance and is committed to setting international benchmarks in service and personal caring.
- ❖ **Star Advantages**
 - No Third Party Administrator, direct in-house claims settlement.
 - Faster and hassle – free claim settlement.
 - Cashless hospitalization.
- ❖ **Claims Procedure**
 - a. For assistance call 24 hours help-line 044-69006900 or Toll Free No. 1800 425 2255. Senior Citizens may call at 044-40020888.
 - b. Inform the ID number for easy reference.
 - c. On admission in the hospital, produce the ID Card issued by the Company at the Hospital Helpdesk.
 - d. Obtain the Pre-authorisation Form from the Hospital Help Desk, complete the Patient Information and resubmit to the Hospital Help Desk.
 - e. In case of emergency hospitalization, information to be given within 24 hours after hospitalization.
 - f. Cashless facility wherever possible in network hospital.
 - g. In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents.
- ❖ **Tax Benefits:** Payment of premium by any mode other than cash for this insurance is eligible for relief under Section 80D of the Income Tax Act 1961.
- ❖ **Prohibition of rebates:** (Section 41 of Insurance Act 1938): 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 lakhs rupees.

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Medi classic Insurance Policy (Individual) — Zone 1

Unique Identification No.: SHAHLIP23037V072223 | BRO / MCI / V.12 / 2022

Premium Chart for 1 year Policy Term Premium in Rs. (Excluding GST)

Zone 1 Mumbai, Thane, Delhi (including Faridabad, Gurgaon, Ghaziabad and Noida), Ahmedabad, Baroda and Surat							
Sum Insured (Rs.) Age (in yrs)	1,50,000/-	2,00,000/-	3,00,000/-	4,00,000/-	5,00,000/-	10,00,000/-	15,00,000/-
5months - 35years	4,613	4,781	5,927	6,638	7,233	9,403	11,284
36-45	5,924	6,138	7,611	8,523	9,287	12,073	14,488
46-50	8,736	9,053	11,225	12,571	13,697	17,806	21,368
51-55	11,729	12,154	15,069	16,876	18,388	23,905	28,686
56-60	14,710	15,244	18,900	21,166	23,063	29,982	35,978
61-65	19,488	20,195	25,039	28,041	30,554	39,721	47,665
66-70	26,680	27,648	34,279	38,390	41,830	54,379	65,255
71-75	30,373	31,474	39,023	43,703	47,619	61,905	74,286
76-80	35,598	36,889	45,736	51,221	55,811	72,554	87,065
Above 80	40,937	42,421	52,596	58,903	64,182	83,436	1,00,124

Premium Chart for 2 years Policy Term Premium in Rs. (Excluding GST)

Zone 1 Mumbai, Thane, Delhi (including Faridabad, Gurgaon, Ghaziabad and Noida), Ahmedabad, Baroda and Surat							
Sum Insured (Rs.) Age (in yrs)	1,50,000/-	2,00,000/-	3,00,000/-	4,00,000/-	5,00,000/-	10,00,000/-	15,00,000/-
5months - 34years	8,766	9,084	11,262	12,613	13,743	17,866	21,439
35	9,945	10,305	12,777	14,309	15,592	20,269	24,323
36-44	11,255	11,663	14,460	16,194	17,646	22,939	27,527
45	13,786	14,286	17,713	19,837	21,615	28,099	33,719
46-49	16,599	17,201	21,327	23,884	26,025	33,832	40,599
50	19,292	19,992	24,787	27,759	30,247	39,321	47,185
51-54	22,284	23,093	28,631	32,064	34,938	45,420	54,503
55	24,968	25,873	32,079	35,925	39,145	50,889	61,066
56-59	27,949	28,963	35,909	40,215	43,820	56,966	68,359
60	32,250	33,419	41,435	46,403	50,562	65,731	78,877
61-64	37,028	38,371	47,574	53,279	58,054	75,470	90,563
65	43,501	45,078	55,890	62,592	68,202	88,662	1,06,395
66-69	50,692	52,531	65,130	72,940	79,477	1,03,320	1,23,985
70	54,016	55,975	69,400	77,722	84,687	1,10,094	1,32,112
71-74	57,708	59,801	74,144	83,035	90,477	1,17,620	1,41,143
75	62,410	64,674	80,186	89,801	97,849	1,27,204	1,52,645
76-79	67,635	70,089	86,899	97,319	1,06,041	1,37,854	1,65,424
80	72,441	75,068	93,073	1,04,233	1,13,575	1,47,647	1,77,177
Above 80	77,780	80,601	99,932	1,11,915	1,21,946	1,58,529	1,90,235

Premium Chart for 3 years Policy Term Premium in Rs. (Excluding GST)

Zone 1 Mumbai, Thane, Delhi (including Faridabad, Gurgaon, Ghaziabad and Noida), Ahmedabad, Baroda and Surat							
Sum Insured (Rs.) Age (in yrs)	1,50,000/-	2,00,000/-	3,00,000/-	4,00,000/-	5,00,000/-	10,00,000/-	15,00,000/-
5months - 33years	12,802	13,267	16,449	18,421	20,072	26,094	31,312
34	13,965	14,472	17,943	20,094	21,895	28,463	34,156
35	15,128	15,677	19,436	21,767	23,718	30,833	37,000
36-43	16,438	17,034	21,120	23,652	25,772	33,504	40,204
44	18,934	19,621	24,327	27,244	29,686	38,592	46,310
45	21,431	22,208	27,535	30,836	33,600	43,680	52,416
46-48	24,244	25,123	31,149	34,884	38,010	49,413	59,296
49	26,899	27,875	34,560	38,705	42,173	54,825	65,791
50	29,555	30,627	37,972	42,526	46,337	60,238	72,285
51-53	32,547	33,727	41,817	46,831	51,028	66,336	79,604
54	35,193	36,469	45,216	50,638	55,177	71,730	86,076
55	37,839	39,211	48,616	54,446	59,325	77,123	92,547
56-58	40,821	42,301	52,447	58,736	64,000	83,200	99,840
59	45,061	46,696	57,895	64,838	70,648	91,843	1,10,212
60	49,302	51,090	63,344	70,939	77,297	1,00,486	1,20,584
61-63	54,080	56,042	69,483	77,815	84,789	1,10,225	1,32,270
64	60,463	62,656	77,684	86,999	94,796	1,23,235	1,47,881
65	66,846	69,270	85,884	96,183	1,04,803	1,36,244	1,63,493
66-68	74,038	76,723	95,124	1,06,531	1,16,079	1,50,902	1,81,083
69	77,315	80,119	99,335	1,11,246	1,21,216	1,57,581	1,89,098
70	80,592	83,515	1,03,545	1,15,962	1,26,354	1,64,261	1,97,113
71-73	84,284	87,341	1,08,289	1,21,274	1,32,143	1,71,786	2,06,144
74	88,921	92,146	1,14,247	1,27,947	1,39,414	1,81,238	2,17,485
75	93,558	96,952	1,20,205	1,34,619	1,46,684	1,90,689	2,28,827
76-78	98,783	1,02,366	1,26,918	1,42,137	1,54,876	2,01,339	2,41,606
79	1,03,522	1,07,276	1,33,006	1,48,955	1,62,305	2,10,996	2,53,196
80	1,08,260	1,12,187	1,39,094	1,55,773	1,69,734	2,20,654	2,64,785
Above 80	1,13,599	1,17,719	1,45,954	1,63,455	1,78,105	2,31,536	2,77,843

GOLD PLAN

Gold Plan Premium Chart for 1 year Policy Term Premium in Rs. (Excluding GST)

Zone 1 Mumbai, Thane, Delhi (including Faridabad, Gurgaon, Ghaziabad and Noida), Ahmedabad, Baroda and Surat							
Sum Insured (Rs.) Age (in yrs)	3,00,000/-	4,00,000/-	5,00,000/-	10,00,000/-	15,00,000/-	20,00,000/-	25,00,000/-
16days - 35years	6,623	7,386	8,048	10,463	12,451	14,318	16,036
36-45	8,091	9,024	9,832	12,782	15,211	17,492	19,591
46-50	10,934	12,195	13,288	17,274	20,556	23,640	26,476
51-55	13,925	15,530	16,922	21,999	26,178	30,105	33,718
56-60	16,227	18,099	19,721	25,637	30,508	35,084	39,294
61-65	22,570	25,172	27,428	35,656	42,431	48,796	54,651
66-70	32,258	35,977	39,201	50,962	60,644	69,741	78,110
71-75	39,715	44,295	48,265	62,744	74,665	85,865	96,169
76-80	47,510	52,988	57,737	75,058	89,319	1,02,717	1,15,043
Above 80	54,526	60,813	66,263	86,142	1,02,509	1,17,886	1,32,032

Gold Plan Premium Chart for 2 years Policy Term Premium in Rs. (Excluding GST)

Zone 1 Mumbai, Thane, Delhi (including Faridabad, Gurgaon, Ghaziabad and Noida), Ahmedabad, Baroda and Surat							
Sum Insured (Rs.) Age (in yrs)	3,00,000/-	4,00,000/-	5,00,000/-	10,00,000/-	15,00,000/-	20,00,000/-	25,00,000/-
16days - 34years	12,583	14,034	15,292	19,879	23,656	27,205	30,469
35	13,904	15,508	16,897	21,967	26,140	30,061	33,669
36-44	15,373	17,145	18,682	24,286	28,900	33,236	37,224
45	17,931	19,999	21,791	28,329	33,711	38,768	43,420
46-49	20,775	23,170	25,247	32,821	39,057	44,915	50,305
50	23,466	26,172	28,518	37,073	44,117	50,734	56,822
51-54	26,457	29,507	32,152	41,798	49,739	57,200	64,064
55	28,529	31,819	34,671	45,072	53,635	61,681	69,082
56-59	30,832	34,387	37,469	48,710	57,965	66,660	74,659
60	36,540	40,753	44,406	57,727	68,696	79,000	88,480
61-64	42,882	47,827	52,113	67,747	80,619	92,712	1,03,837
65	51,601	57,551	62,709	81,522	97,011	1,11,563	1,24,950
66-69	61,289	68,356	74,483	96,827	1,15,224	1,32,508	1,48,409
70	68,001	75,842	82,639	1,07,431	1,27,843	1,47,020	1,64,662
71-74	75,459	84,160	91,703	1,19,213	1,41,864	1,63,144	1,82,721
75	82,474	91,984	1,00,228	1,30,296	1,55,052	1,78,310	1,99,707
76-79	90,269	1,00,677	1,09,700	1,42,610	1,69,706	1,95,162	2,18,581
80	96,583	1,07,720	1,17,374	1,52,586	1,81,577	2,08,814	2,33,872
Above 80	1,03,599	1,15,545	1,25,900	1,63,670	1,94,768	2,23,983	2,50,861

Gold Plan Premium Chart for 3 years Policy Term

Premium in Rs. (Excluding GST)

Zone 1 Mumbai, Thane, Delhi (including Faridabad, Gurgaon, Ghaziabad and Noida), Ahmedabad, Baroda and Surat

Sum Insured (Rs.) Age (in yrs)	3,00,000/-	4,00,000/-	5,00,000/-	10,00,000/-	15,00,000/-	20,00,000/-	25,00,000/-
16days - 33years	18,378	20,497	22,334	29,034	34,550	39,733	44,501
34	19,681	21,950	23,917	31,092	37,000	42,550	47,656
35	20,984	23,403	25,501	33,151	39,450	45,367	50,811
36-43	22,452	25,041	27,285	35,470	42,210	48,541	54,366
44	24,975	27,855	30,352	39,457	46,954	53,997	60,477
45	27,499	30,669	33,418	43,444	51,698	59,453	66,587
46-48	30,342	33,841	36,873	47,935	57,043	65,600	73,472
49	32,996	36,801	40,099	52,129	62,033	71,338	79,899
50	35,650	39,761	43,324	56,322	67,023	77,076	86,325
51-53	38,641	43,096	46,959	61,046	72,645	83,542	93,567
54	40,685	45,376	49,442	64,275	76,488	87,961	98,516
55	42,728	47,655	51,926	67,504	80,330	92,379	1,03,465
56-58	45,031	50,224	54,725	71,142	84,659	97,358	1,09,041
59	50,660	56,501	61,565	80,034	95,241	1,09,527	1,22,670
60	56,288	62,779	68,405	88,927	1,05,823	1,21,696	1,36,300
61-63	62,631	69,852	76,112	98,946	1,17,746	1,35,408	1,51,657
64	71,229	79,442	86,561	1,12,530	1,33,910	1,53,997	1,72,477
65	79,827	89,031	97,010	1,26,113	1,50,075	1,72,586	1,93,296
66-68	89,515	99,836	1,08,784	1,41,419	1,68,288	1,93,532	2,16,755
69	96,133	1,07,218	1,16,827	1,51,875	1,80,732	2,07,842	2,32,783
70	1,02,752	1,14,600	1,24,871	1,62,332	1,93,175	2,22,152	2,48,810
71-73	1,10,210	1,22,918	1,33,934	1,74,114	2,07,196	2,38,275	2,66,868
74	1,17,128	1,30,633	1,42,341	1,85,043	2,20,201	2,53,231	2,83,619
75	1,24,045	1,38,348	1,50,747	1,95,972	2,33,206	2,68,187	3,00,370
76-78	1,31,840	1,47,041	1,60,220	2,08,286	2,47,860	2,85,039	3,19,244
79	1,38,067	1,53,986	1,67,787	2,18,123	2,59,566	2,98,501	3,34,322
80	1,44,293	1,60,931	1,75,354	2,27,960	2,71,273	3,11,964	3,49,399
Above 80	1,51,310	1,68,756	1,83,881	2,39,045	2,84,463	3,27,133	3,66,389

FAMILY PACKAGE PLAN

Family Package Plan for One Year Premium

Premium in Rs. (Excluding GST)

Sum Insured (Rs.)	2,00,000/-			3,00,000/-		
Family Size Age (in yrs)	2A	2A+1C	2A+2C	2A	2A+1C	2A+2C
5months - 25years	6,363	8,841	11,493	7,051	9,545	12,090
26-30	6,527	9,068	11,788	7,232	9,790	12,400
31-35	6,690	9,294	12,083	7,412	10,035	12,710
36-40	8,170	10,515	13,125	9,053	11,352	13,807
41-45	8,589	11,054	13,798	9,517	11,934	14,515

The Sum Insured is apportioned equally among all the family members who are insured

A-Adult | C-Child

Family Package Plan for Two Years Premium

Premium in Rs. (Excluding GST)

Sum Insured (Rs.)	2,00,000/-			3,00,000/-		
Family Size Age (in yrs)	2A	2A+1C	2A+2C	2A	2A+1C	2A+2C
5months - 24years	12,090	16,798	21,838	13,397	18,136	22,972
25	12,237	17,002	22,103	13,559	18,356	23,251
26-29	12,400	17,229	22,397	13,740	18,601	23,561
30	12,547	17,433	22,663	13,903	18,821	23,840
31-34	12,710	17,660	22,957	14,084	19,066	24,150
35	14,043	18,758	23,896	15,560	20,251	25,137
36-39	15,524	19,978	24,938	17,201	21,569	26,233
40	15,901	20,464	25,544	17,619	22,093	26,871
41-44	16,320	21,003	26,217	18,083	22,675	27,579

The Sum Insured is apportioned equally among all the family members who are insured

A-Adult | C-Child

Family Package Plan for Three Years Premium

Premium in Rs. (Excluding GST)

Sum Insured (Rs.)	2,00,000/-			3,00,000/-		
Family Size Age (in yrs)	2A	2A+1C	2A+2C	2A	2A+1C	2A+2C
5months - 23years	17,658	24,534	31,894	19,566	26,488	33,551
24	17,803	24,735	32,156	19,726	26,705	33,826
25	17,948	24,936	32,417	19,887	26,922	34,101
26-28	18,111	25,163	32,712	20,068	27,167	34,411
29	18,256	25,364	32,974	20,228	27,384	34,686
30	18,401	25,566	33,235	20,389	27,601	34,961
31-33	18,564	25,792	33,530	20,569	27,846	35,271
34	19,878	26,875	34,455	22,026	29,015	36,245
35	21,192	27,958	35,380	23,482	30,185	37,218
36-38	22,673	29,179	36,423	25,122	31,502	38,315
39	23,045	29,657	37,020	25,534	32,019	38,943
40	23,417	30,136	37,618	25,946	32,535	39,571
41-43	23,836	30,675	38,291	26,411	33,118	40,280

The Sum Insured is apportioned equally among all the family members who are insured

A-Adult | C-Child

Premium for Add-ons (Excluding Tax)

(Premium in Rs.)

Name of the add-on	Hospital Cash	Patient Care
Premium for 1 Year	678	580
Premium for 2 Years	1288	1102
Premium for 3 Years	1881	1610



Health Insurance

The Health Insurance Specialist

Medi classic Insurance Policy (Individual) — Zone 2

Unique Identification No.: SHAHLIP23037V072223 | BRO / MCI / V.12 / 2022

Premium Chart for 1 year Policy Term						Premium in Rs. (Excluding GST)	
Zone 2 rest of India (other than those mentioned in Zone 1)							
Sum Insured (Rs.) Age (in yrs)	1,50,000/-	2,00,000/-	3,00,000/-	4,00,000/-	5,00,000/-	10,00,000/-	15,00,000/-
5months - 35years	3,604	3,735	5,154	6,262	6,889	8,955	10,746
36-45	4,628	4,796	6,618	8,041	8,845	11,498	13,798
46-50	6,825	7,073	9,761	11,859	13,045	16,959	20,350
51-55	9,163	9,495	13,104	15,921	17,513	22,767	27,320
56-60	11,492	11,909	16,435	19,968	21,965	28,554	34,265
61-65	15,225	15,777	21,773	26,454	29,100	37,829	45,395
66-70	20,844	21,600	29,808	36,217	39,838	51,790	62,148
71-75	23,729	24,589	33,933	41,229	45,352	58,957	70,749
76-80	27,811	28,819	39,771	48,321	53,153	69,100	82,919
Above 80	31,982	33,142	45,736	55,569	61,126	79,463	95,356

Premium Chart for 2 years Policy Term						Premium in Rs. (Excluding GST)	
Zone 2 rest of India (other than those mentioned in Zone 1)							
Sum Insured (Rs.) Age (in yrs)	1,50,000/-	2,00,000/-	3,00,000/-	4,00,000/-	5,00,000/-	10,00,000/-	15,00,000/-
5months - 34years	6,848	7,097	9,793	11,899	13,089	17,015	20,418
35	7,769	8,051	11,110	13,499	14,849	19,304	23,165
36-44	8,793	9,112	12,574	15,278	16,805	21,847	26,216
45	10,771	11,161	15,403	18,714	20,585	26,761	32,113
46-49	12,968	13,439	18,545	22,532	24,786	32,221	38,665
50	15,072	15,619	21,554	26,188	28,807	37,449	44,938
51-54	17,410	18,041	24,897	30,249	33,274	43,257	51,908
55	19,506	20,213	27,895	33,892	37,281	48,465	58,159
56-59	21,835	22,627	31,226	37,939	41,733	54,253	65,103
60	25,195	26,109	36,030	43,777	48,154	62,601	75,121
61-64	28,928	29,977	41,369	50,263	55,289	71,876	86,251
65	33,985	35,217	48,600	59,049	64,954	84,440	1,01,328
66-69	39,603	41,040	56,635	68,811	75,693	98,400	1,18,080
70	42,200	43,730	60,348	73,322	80,655	1,04,851	1,25,821
71-74	45,084	46,720	64,473	78,335	86,168	1,12,019	1,34,422
75	48,758	50,527	69,727	84,718	93,190	1,21,147	1,45,376
76-79	52,840	54,757	75,564	91,811	1,00,992	1,31,289	1,57,547
80	56,594	58,647	80,933	98,333	1,08,167	1,40,616	1,68,740
Above 80	60,765	62,969	86,898	1,05,581	1,16,139	1,50,980	1,81,176

Premium Chart for 3 years Policy Term						Premium in Rs. (Excluding GST)	
Zone 2 rest of India (other than those mentioned in Zone 1)							
Sum Insured (Rs.) Age (in yrs)	1,50,000/-	2,00,000/-	3,00,000/-	4,00,000/-	5,00,000/-	10,00,000/-	15,00,000/-
5months - 33years	10,002	10,365	14,303	17,378	19,116	24,851	29,821
34	10,910	11,306	15,602	18,957	20,852	27,108	32,530
35	11,819	12,247	16,901	20,535	22,588	29,365	35,238
36-43	12,842	13,308	18,365	22,313	24,545	31,908	38,290
44	14,792	15,329	21,154	25,702	28,272	36,754	44,105
45	16,743	17,350	23,943	29,091	32,000	41,600	49,920
46-48	18,940	19,627	27,086	32,909	36,200	47,060	56,472
49	21,015	21,777	30,052	36,514	40,165	52,215	62,658
50	23,090	23,927	33,019	40,118	44,130	57,369	68,843
51-53	25,427	26,349	36,362	44,180	48,598	63,178	75,813
54	27,494	28,492	39,319	47,772	52,549	68,314	81,977
55	29,562	30,634	42,275	51,364	56,500	73,450	88,140
56-58	31,891	33,048	45,606	55,411	60,952	79,238	95,085
59	35,204	36,481	50,344	61,168	67,284	87,470	1,04,963
60	38,517	39,914	55,081	66,924	73,616	95,701	1,14,842
61-63	42,250	43,783	60,420	73,410	80,751	1,04,976	1,25,972
64	47,237	48,950	67,551	82,074	90,282	1,17,366	1,40,840
65	52,223	54,117	74,682	90,739	99,812	1,29,756	1,55,707
66-68	57,842	59,940	82,717	1,00,501	1,10,551	1,43,716	1,72,460
69	60,402	62,593	86,378	1,04,949	1,15,444	1,50,078	1,80,093
70	62,962	65,246	90,039	1,09,398	1,20,337	1,56,439	1,87,726
71-73	65,847	68,235	94,165	1,14,410	1,25,851	1,63,606	1,96,327
74	69,470	71,989	99,345	1,20,705	1,32,775	1,72,607	2,07,129
75	73,093	75,744	1,04,526	1,26,999	1,39,699	1,81,609	2,17,931
76-78	77,175	79,974	1,10,364	1,34,092	1,47,501	1,91,751	2,30,101
79	80,876	83,810	1,15,657	1,40,524	1,54,576	2,00,949	2,41,139
80	84,578	87,646	1,20,951	1,46,956	1,61,651	2,10,147	2,52,176
Above 80	88,749	91,968	1,26,916	1,54,203	1,69,624	2,20,511	2,64,613

GOLD PLAN

Gold Plan Premium Chart for 1 year Policy Term						Premium in Rs. (Excluding GST)	
Zone 2 rest of India (other than those mentioned in Zone 1)							
Sum Insured (Rs.) Age (in yrs)	3,00,000/-	4,00,000/-	5,00,000/-	10,00,000/-	15,00,000/-	20,00,000/-	25,00,000/-
16days - 35years	5,759	6,968	7,665	9,964	11,858	13,636	15,273
36-45	7,035	8,513	9,364	12,173	14,486	16,659	18,659
46-50	9,508	11,505	12,655	16,451	19,577	22,514	25,215
51-55	12,108	14,651	16,116	20,951	24,932	28,672	32,112
56-60	14,111	17,074	18,782	24,416	29,055	33,413	37,423
61-65	19,626	23,747	26,122	33,958	40,410	46,472	52,049
66-70	28,050	33,941	37,335	48,535	57,757	66,420	74,391
71-75	34,535	41,787	45,966	59,756	71,110	81,776	91,589
76-80	41,313	49,989	54,987	71,484	85,066	97,825	1,09,565
Above 80	47,414	57,371	63,108	82,040	97,628	1,12,272	1,25,745

Gold Plan Premium Chart for 2 years Policy Term						Premium in Rs. (Excluding GST)	
Zone 2 rest of India (other than those mentioned in Zone 1)							
Sum Insured (Rs.) Age (in yrs)	3,00,000/-	4,00,000/-	5,00,000/-	10,00,000/-	15,00,000/-	20,00,000/-	25,00,000/-
16days - 34years	10,942	13,239	14,563	18,932	22,530	25,909	29,018
35	12,091	14,630	16,093	20,921	24,895	28,630	32,065
36-44	13,367	16,175	17,792	23,130	27,524	31,653	35,451
45	15,593	18,867	20,754	26,980	32,106	36,922	41,352
46-49	18,065	21,859	24,044	31,258	37,197	42,776	47,909
50	20,405	24,691	27,160	35,307	42,016	48,318	54,116
51-54	23,006	27,837	30,621	39,807	47,371	54,476	61,013
55	24,808	30,018	33,020	42,926	51,081	58,744	65,793
56-59	26,811	32,441	35,685	46,390	55,205	63,485	71,103
60	31,774	38,447	42,291	54,979	65,424	75,238	84,267
61-64	37,289	45,120	49,631	64,521	76,780	88,297	98,893
65	44,871	54,294	59,723	77,640	92,391	1,06,250	1,19,000
66-69	53,295	64,487	70,936	92,216	1,09,738	1,26,198	1,41,342
70	59,132	71,549	78,704	1,02,315	1,21,755	1,40,019	1,56,821
71-74	65,617	79,396	87,336	1,13,537	1,35,109	1,55,375	1,74,020
75	71,717	86,777	95,455	1,24,091	1,47,669	1,69,819	1,90,197
76-79	78,495	94,978	1,04,476	1,35,819	1,61,625	1,85,868	2,08,173
80	83,985	1,01,622	1,11,785	1,45,320	1,72,931	1,98,870	2,22,735
Above 80	90,086	1,09,005	1,19,905	1,55,876	1,85,493	2,13,317	2,38,915

Gold Plan Premium Chart for 3 years Policy Term

Premium in Rs. (Excluding GST)

Zone 2 rest of India (other than those mentioned in Zone 1)							
Sum Insured (Rs.) Age (in yrs)	3,00,000/-	4,00,000/-	5,00,000/-	10,00,000/-	15,00,000/-	20,00,000/-	25,00,000/-
16days - 33years	15,981	19,337	21,270	27,651	32,905	37,841	42,382
34	17,114	20,708	22,778	29,612	35,238	40,524	45,387
35	18,247	22,079	24,286	31,572	37,571	43,207	48,392
36-43	19,523	23,623	25,986	33,781	40,200	46,230	51,777
44	21,718	26,278	28,906	37,578	44,718	51,426	57,597
45	23,912	28,933	31,827	41,375	49,236	56,621	63,416
46-48	26,384	31,925	35,118	45,653	54,327	62,476	69,973
49	28,692	34,718	38,189	49,646	59,079	67,941	76,094
50	31,000	37,510	41,261	53,640	63,831	73,406	82,215
51-53	33,601	40,657	44,723	58,139	69,186	79,564	89,111
54	35,378	42,807	47,088	61,214	72,845	83,772	93,825
55	37,155	44,958	49,453	64,290	76,505	87,980	98,538
56-58	39,158	47,381	52,119	67,754	80,628	92,722	1,03,849
59	44,052	53,303	58,633	76,223	90,706	1,04,312	1,16,829
60	48,946	59,225	65,148	84,692	1,00,784	1,15,901	1,29,809
61-63	54,461	65,898	72,488	94,235	1,12,139	1,28,960	1,44,435
64	61,938	74,945	82,439	1,07,171	1,27,534	1,46,664	1,64,263
65	69,415	83,992	92,391	1,20,108	1,42,928	1,64,368	1,84,092
66-68	77,839	94,185	1,03,603	1,34,685	1,60,275	1,84,316	2,06,434
69	83,594	1,01,149	1,11,264	1,44,643	1,72,126	1,97,944	2,21,698
70	89,350	1,08,113	1,18,925	1,54,602	1,83,976	2,11,573	2,36,962
71-73	95,835	1,15,960	1,27,556	1,65,823	1,97,330	2,26,929	2,54,160
74	1,01,850	1,23,239	1,35,563	1,76,231	2,09,715	2,41,173	2,70,113
75	1,07,865	1,30,517	1,43,569	1,86,640	2,22,101	2,55,416	2,86,066
76-78	1,14,643	1,38,718	1,52,590	1,98,367	2,36,057	2,71,466	3,04,041
79	1,20,058	1,45,270	1,59,797	2,07,736	2,47,206	2,84,287	3,18,401
80	1,25,473	1,51,822	1,67,004	2,17,105	2,58,355	2,97,108	3,32,761
Above 80	1,31,574	1,59,204	1,75,124	2,27,662	2,70,917	3,11,555	3,48,942

FAMILY PACKAGE PLAN

Family Package Plan for One Year Premium

Premium in Rs. (Excluding GST)

Sum Insured (Rs.)	2,00,000/-			3,00,000/-		
Family Size Age (in yrs)	2A	2A+1C	2A+2C	2A	2A+1C	2A+2C
5months - 25years	6,363	8,841	11,493	7,051	9,545	12,090
26-30	6,527	9,068	11,788	7,232	9,790	12,400
31-35	6,690	9,294	12,083	7,412	10,035	12,710
36-40	8,170	10,515	13,125	9,053	11,352	13,807
41-45	8,589	11,054	13,798	9,517	11,934	14,515

The Sum Insured is apportioned equally among all the family members who are insured

A-Adult | C-Child

Family Package Plan for Two Years Premium

Premium in Rs. (Excluding GST)

Sum Insured (Rs.)	2,00,000/-			3,00,000/-		
Family Size Age (in yrs)	2A	2A+1C	2A+2C	2A	2A+1C	2A+2C
5months - 24years	12,090	16,798	21,838	13,397	18,136	22,972
25	12,237	17,002	22,103	13,559	18,356	23,251
26-29	12,400	17,229	22,397	13,740	18,601	23,561
30	12,547	17,433	22,663	13,903	18,821	23,840
31-34	12,710	17,660	22,957	14,084	19,066	24,150
35	14,043	18,758	23,896	15,560	20,251	25,137
36-39	15,524	19,978	24,938	17,201	21,569	26,233
40	15,901	20,464	25,544	17,619	22,093	26,871
41-44	16,320	21,003	26,217	18,083	22,675	27,579

The Sum Insured is apportioned equally among all the family members who are insured

A-Adult | C-Child

Family Package Plan for Three Years Premium

Premium in Rs. (Excluding GST)

Sum Insured (Rs.)	2,00,000/-			3,00,000/-		
Family Size Age (in yrs)	2A	2A+1C	2A+2C	2A	2A+1C	2A+2C
5months - 23years	17,658	24,534	31,894	19,566	26,488	33,551
24	17,803	24,735	32,156	19,726	26,705	33,826
25	17,948	24,936	32,417	19,887	26,922	34,101
26-28	18,111	25,163	32,712	20,068	27,167	34,411
29	18,256	25,364	32,974	20,228	27,384	34,686
30	18,401	25,566	33,235	20,389	27,601	34,961
31-33	18,564	25,792	33,530	20,569	27,846	35,271
34	19,878	26,875	34,455	22,026	29,015	36,245
35	21,192	27,958	35,380	23,482	30,185	37,218
36-38	22,673	29,179	36,423	25,122	31,502	38,315
39	23,045	29,657	37,020	25,534	32,019	38,943
40	23,417	30,136	37,618	25,946	32,535	39,571
41-43	23,836	30,675	38,291	26,411	33,118	40,280

The Sum Insured is apportioned equally among all the family members who are insured

A-Adult | C-Child

Premium for Add-ons (Excluding Tax)

(Premium in Rs.)

Name of the add-on	Hospital Cash	Patient Care
Premium for 1 Year	678	580
Premium for 2 Years	1288	1102
Premium for 3 Years	1881	1610



Health Insurance

The Health Insurance Specialist