



# Star Health and Allied Insurance Company Limited

## REVISED FAMILY HEALTH OPTIMA

ZONE 1 DELHI & NCR						
Rs. 300000	16D-35	36-45	46-50	51-55	56-60	61-65
2A	9458	11210	16160	20125	25305	31400
2A+1C	11552	13251	18278	22573	28202	33654
2A+2C	14195	15700	20957	25565	31353	37441
2A+3C	18750	20762	27789	33866	41601	49737
1A+1C	8508	9352	13352	16083	20703	26290
1A+2C	11092	11948	15889	19163	23447	30137
1A+3C	15139	16744	22367	27276	33471	42415
<b>Rs. 400000</b>	<b>16D-35</b>	<b>36-45</b>	<b>46-50</b>	<b>51-55</b>	<b>56-60</b>	<b>61-65</b>
2A	10709	12673	18213	22762	28568	35394
2A+1C	13057	14957	20585	25506	31813	37919
2A+2C	16019	17700	23588	28857	35341	42156
2A+3C	21116	23370	31241	38155	46822	55932
1A+1C	9647	10591	15069	18237	23411	29671
1A+2C	12538	13493	17912	21683	26485	33978
1A+3C	17069	18868	25169	30774	37713	47731
<b>Rs. 500000</b>	<b>16D-35</b>	<b>36-45</b>	<b>46-50</b>	<b>51-55</b>	<b>56-60</b>	<b>61-65</b>
2A	11676	13670	19287	24650	30757	37931
2A+1C	14060	15983	21688	27535	34167	40592
2A+2C	17063	18768	24733	31064	37884	45047
2A+3C	22231	24509	32485	40834	49955	59537
1A+1C	10602	11558	16095	19889	25335	31919
1A+2C	13529	14502	18980	23517	28562	36450
1A+3C	18125	19948	26332	33075	40374	50911
<b>Rs. 1000000</b>	<b>16D-35</b>	<b>36-45</b>	<b>46-50</b>	<b>51-55</b>	<b>56-60</b>	<b>61-65</b>
2A	14892	17393	24461	30184	37577	46274
2A+1C	17883	20308	27482	33677	41713	49495
2A+2C	21659	23807	31305	37949	46209	54894
2A+3C	28161	31022	41052	49790	60835	72446
1A+1C	13541	14744	20449	24414	31010	38987
1A+2C	17222	18443	24072	28810	34922	44474
1A+3C	22998	25293	33317	40391	49230	61997
<b>Rs. 1500000</b>	<b>16D-35</b>	<b>36-45</b>	<b>46-50</b>	<b>51-55</b>	<b>56-60</b>	<b>61-65</b>
2A	17576	20532	28863	35878	44610	54870
2A+1C	21104	23966	32432	40008	49483	58670
2A+2C	25559	28090	36940	45047	54793	65042
2A+3C	33229	36610	48445	59018	72051	85751
1A+1C	15977	17405	24131	29075	36857	46268
1A+2C	20326	21765	28409	34261	41471	52746
1A+3C	27140	29848	39318	47926	58357	73426
<b>Rs. 2000000</b>	<b>16D-35</b>	<b>36-45</b>	<b>46-50</b>	<b>51-55</b>	<b>56-60</b>	<b>61-65</b>
2A	19789	23099	32432	40203	49979	61472
2A+1C	23748	26945	36427	44822	55436	65726
2A+2C	28739	31571	41483	50469	61390	72865
2A+3C	37323	41111	54363	66121	80718	96058
1A+1C	18007	19600	27134	32580	41294	51837
1A+2C	22874	24485	31925	38385	46468	59089
1A+3C	30509	33536	44138	53696	65372	82252
<b>Rs. 2500000</b>	<b>16D-35</b>	<b>36-45</b>	<b>46-50</b>	<b>51-55</b>	<b>56-60</b>	<b>61-65</b>
2A	21877	25518	35789	44256	55006	67649
2A+1C	26231	29754	40179	49342	61012	72328
2A+2C	31718	34834	45743	55549	67561	80181
2A+3C	41164	45330	59909	72765	88819	105699
1A+1C	19913	21665	29960	35866	45454	57053
1A+2C	25270	27046	35223	42256	51147	65036
1A+3C	33665	36999	48663	59100	71945	90506

ZONE OTHER THAN DELHI & NCR						
Rs. 300000	16D-35	36-45	46-50	51-55	56-60	61-65
2A	7228	8537	12231	15257	19122	23671
2A+1C	8797	10060	13812	17086	21287	25352
2A+2C	10768	11889	15812	19317	23641	28178
2A+3C	14166	15665	20910	25512	31288	37359
1A+1C	6525	7157	10136	12237	15688	19859
1A+2C	8449	9086	12030	14538	17735	22733
1A+3C	11470	12667	16868	20597	25217	31895
<b>Rs. 400000</b>	<b>16D-35</b>	<b>36-45</b>	<b>46-50</b>	<b>51-55</b>	<b>56-60</b>	<b>61-65</b>
2A	8213	9682	13818	17311	21641	26739
2A+1C	9971	11387	15588	19358	24066	28621
2A+2C	12178	13434	17830	21860	26703	31789
2A+3C	15983	17665	23541	28798	35270	42067
1A+1C	7422	8130	11470	13930	17794	22467
1A+2C	9582	10296	13594	16508	20090	25683
1A+3C	12962	14308	19010	23293	28468	35949
<b>Rs. 500000</b>	<b>16D-35</b>	<b>36-45</b>	<b>46-50</b>	<b>51-55</b>	<b>56-60</b>	<b>61-65</b>
2A	9599	11198	15706	19417	24143	29695
2A+1C	11505	13057	17635	21653	26780	31748
2A+2C	13918	15287	20078	24379	29653	35199
2A+3C	18066	19895	26302	31937	38993	46404
1A+1C	8732	9505	13145	15735	19948	25040
1A+2C	11086	11865	15458	18544	22444	28544
1A+3C	14774	16237	21358	25936	31577	39731
<b>Rs. 1000000</b>	<b>16D-35</b>	<b>36-45</b>	<b>46-50</b>	<b>51-55</b>	<b>56-60</b>	<b>61-65</b>
2A	12585	14632	20402	25158	31205	38309
2A+1C	15033	17010	22874	28019	34580	40940
2A+2C	18119	19817	26001	31506	38262	45353
2A+3C	23429	25771	33966	41182	50209	59696
1A+1C	11481	12467	17128	20444	25836	32356
1A+2C	14490	15488	20090	24037	29034	36840
1A+3C	19210	21087	27642	33500	40722	51159
<b>Rs. 1500000</b>	<b>16D-35</b>	<b>36-45</b>	<b>46-50</b>	<b>51-55</b>	<b>56-60</b>	<b>61-65</b>
2A	14844	17263	24072	29948	37076	45465
2A+1C	17735	20066	26987	33317	41064	48569
2A+2C	21376	23441	30674	37436	45406	53779
2A+3C	27642	30403	40073	48858	59507	70706
1A+1C	13541	14703	20208	24385	30739	38439
1A+2C	17092	18272	23700	28621	34515	43731
1A+3C	22668	24874	32615	39790	48315	60628
<b>Rs. 2000000</b>	<b>16D-35</b>	<b>36-45</b>	<b>46-50</b>	<b>51-55</b>	<b>56-60</b>	<b>61-65</b>
2A	16738	19441	27069	33559	41548	50941
2A+1C	19972	22585	30338	37335	46008	54416
2A+2C	24048	26367	34468	41949	50870	60251
2A+3C	31069	34161	44993	54740	66670	79208
1A+1C	15281	16579	22745	27329	34450	43070
1A+2C	19258	20579	26656	32072	38680	48994
1A+3C	25494	27972	36639	44586	54133	67921
<b>Rs. 2500000</b>	<b>16D-35</b>	<b>36-45</b>	<b>46-50</b>	<b>51-55</b>	<b>56-60</b>	<b>61-65</b>
2A	18526	21500	29889	36952	45737	56068
2A+1C	22078	24957	33483	41105	50646	59897
2A+2C	26568	29111	38026	46179	55997	66310
2A+3C	34285	37689	49607	60251	73372	87161
1A+1C	16921	18349	25128	30096	37931	47412
1A+2C	21293	22745	29429	35317	42580	53932
1A+3C	28161	30881	40415	49082	59578	74747

## COMPREHENSIVE

Rs. 500000	3m-35	36-45	46-50	51-55	56-60	61-65
1A	8278	9529	15576	18998	22066	30385
2A	12296	14302	26432	27895	33701	45784
2A+1C	15541	16921	27777	30456	36663	58764
2A+2C	17464	19364	29960	33241	39329	63012
2A+3C	20060	22597	33642	36816	42987	66080
1A+1C	10832	11942	16803	19104	23246	37076
1A+2C	12921	14184	22986	24202	27824	43648
1A+3C	18396	20131	27683	31742	35719	48805
<b>Rs. 750000</b>	<b>3m-35</b>	<b>36-45</b>	<b>46-50</b>	<b>51-55</b>	<b>56-60</b>	<b>61-65</b>
1A	10077	11948	19901	23169	27004	36138
2A	15706	19269	33064	34834	42091	55495
2A+1C	19659	21771	34598	38090	45206	69897
2A+2C	21806	23907	37170	41241	48793	75973
2A+3C	24804	27116	40675	45288	53607	78743
1A+1C	13381	14561	20261	24308	31718	44439
1A+2C	15729	17098	27529	29028	34775	51990
1A+3C	22408	24332	34031	39589	48552	57898
<b>Rs. 1000000</b>	<b>3m-35</b>	<b>36-45</b>	<b>46-50</b>	<b>51-55</b>	<b>56-60</b>	<b>61-65</b>
1A	11476	13895	23441	26426	30881	40468
2A	18361	22231	39955	42279	51295	67579
2A+1C	22550	25382	41194	45725	53737	86125
2A+2C	24686	27754	43766	49100	58493	91349
2A+3C	27883	30928	46586	51920	63897	95702
1A+1C	15635	17311	24438	29016	38114	53067
1A+2C	17700	19517	31766	34267	41371	55727
1A+3C	24721	27175	39235	46315	52982	71591
<b>Rs. 1500000</b>	<b>3m-35</b>	<b>36-45</b>	<b>46-50</b>	<b>51-55</b>	<b>56-60</b>	<b>61-65</b>
1A	14426	16845	26391	31164	36562	47920
2A	23081	26951	44675	47589	56605	72889
2A+1C	28037	31282	47094	52215	60227	96450
2A+2C	30161	33654	49666	55000	64983	101674
2A+3C	36143	39188	54846	60770	76877	110452
1A+1C	19151	21712	30338	34916	44014	60737
1A+2C	22420	25417	37666	40167	49631	63397
1A+3C	31211	34845	51035	59295	69502	86341
<b>Rs. 2000000</b>	<b>3m-35</b>	<b>36-45</b>	<b>46-50</b>	<b>51-55</b>	<b>56-60</b>	<b>61-65</b>
1A	16638	19057	28833	35253	41206	52840
2A	26621	30491	48215	51129	60145	76429
2A+1C	31577	34822	50634	55991	64357	114740
2A+2C	33701	37194	53206	59130	69113	119964
2A+3C	41406	44498	60156	66080		



# Star Health and Allied Insurance Company Limited

DIABETES SAFE								
	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65
	Individual Plan A (With Medical)							
300000	9759	10514	11523	13676	18154	22910	28503	37011
400000	12201	13145	14408	17098	22697	28639	35630	46268
500000	14036	15122	16573	19665	26108	32940	40976	53212
1000000	18249	19659	21547	25565	33943	42822	53271	69178
	Individual Plan B (Without Medical)							
300000	12030	13352	15564	18632	22308	28379	35695	49967
400000	15039	16691	19458	23293	27889	35477	44622	62463
500000	17299	19199	22379	26792	32078	40799	51318	71838
1000000	22491	24963	29093	34834	41707	53041	66717	93391
	Floater (2A) Plan A (With Medical)							
300000	14243	15322	16756	19836	26231	33022	41017	53165
400000	17806	19157	20945	24798	32792	41282	51271	66458
500000	20479	22037	24090	28521	37713	47477	58965	76429
1000000	26627	28650	31317	37082	49029	61726	76659	99362
	Floater (2A) Plan B (Without Medical)							
300000	17187	19069	22231	26615	31866	40539	50988	71384
400000	21488	23836	27789	33270	39837	50675	63738	89232
500000	24715	27411	31960	38262	45814	58280	73302	102619
1000000	32131	35636	41554	49743	59561	75768	95297	133405

STAR ACCIDENT CARE				
Sum Insured : 10,00,000				
Risk Group	Group I	Group II	Group III	Capital Sum Insured Maximum Limit
Table A	507	708	944	225 Times of Montly Income
Table B	826	1534	2065	180 Times of Montly Income
Table C	1475	2065	2360	100 Times of Montly Income max 15 lacs

Coverage	
Table A	Accidental Death Only
Table B	Accidental Death + PTD + PPD
Table C	Accidental Death + PTD + PPD + TTD
Risk Group	
Group I	Administrative Work
Group II	Rest of Group 1 & 3
Group III	Hazardous work
Additional Benefits	
Medical Expenses Extension : 10% of the final premium per year per person	
Winter Sports & Rallies : 100% of the policy premium per person	
Hospital Cash : Rs.40/- per year per person	
Home Convalescence : Rs.15/- per year per person	

- NOTE:-**
- 1) These Rates are with GST(18%).
  - 2) Age Proof is must on or above 45 years.
  - 3) Photograph is required for every insured person.
  - 4) Medical test is required from 51 years to 65 years.
  - 5) Co-pay will be applicable for fresh entry after 60 years.
  - 6) In Travel Policy medical test is required from 65 years.

Super Surplus-----GOLD PLAN												
(Individual Basis)												
Sum Insured	500000	700000	1000000	500000	1000000	1500000	500000	1000000	1500000	2000000	2500000	
Deductible	300000			500000			1000000					
3m-35	2301	2537	2773	1534	2655	3304	944	1416	1888	2301	2478	
36-45	2950	3304	3658	2006	3422	4307	1239	1829	2478	2950	3245	
46-50	4897	5487	6018	3363	5723	7198	2065	3009	4130	4897	5369	
51-55	6667	7434	8201	4543	7729	9735	2832	4130	5605	6667	7257	
56-60	8024	8909	9853	5487	9263	11682	3363	4956	6726	8024	8732	
61-65	10797	12036	13275	7375	12567	15753	4543	6667	9086	10797	11800	

Super Surplus-----SILVER PLAN												
(Family Basis)												
Sum Insured Rs.	500000	1000000	1500000	500000	1000000	1500000	2000000	2500000				
Deductible	500000			1000000								
2A	3m to 35	2478	4189	5310	1534	2242	3068	3599	3953			
	36-45	3245	5487	6903	2006	2891	3953	4720	5133			
	46-50	5369	9145	11446	3304	4838	6608	7847	8555			
	51-55	7257	12390	15576	4484	6549	8968	10620	11623			
	56-60	8732	14868	18644	5369	7847	10738	12803	13924			
2A+1C	3m to 35	3068	5192	6549	1888	2773	3776	4484	4897			
	36-45	3717	6372	7965	2301	3363	4602	5487	5959			
	46-50	5782	9794	12331	3540	5192	7080	8437	9204			
	51-55	7847	13334	16756	4838	7080	9617	11446	12508			
	56-60	9381	15989	20060	5782	8496	11564	13747	14986			
2A+2C	3m to 35	3894	6667	8378	2419	3540	4838	5723	6254			
	36-45	4425	7493	9440	2714	4012	5428	6490	7080			
	46-50	6667	11387	14278	4130	6018	8201	9794	10679			
	51-55	9086	15399	19411	5605	8201	11151	13275	14455			
	56-60	10856	18526	23246	6726	9794	13393	15930	17346			
1A+1C	3m to 35	2124	3540	4484	1298	1888	2596	3068	3363			
	36-45	2537	4307	5369	1593	2301	3127	3717	4012			
	46-50	4248	7198	9086	2596	3835	5192	6195	6785			
	51-55	5664	9617	12095	3481	5133	6962	8260	9027			
	56-60	7139	12213	15340	4425	6490	8791	10502	11446			
1A+2C	3m to 35	2773	4661	5900	1711	2478	3363	4012	4425			
	36-45	3245	5546	6903	2006	2950	4012	4779	5192			
	46-50	4838	8260	10384	3009	4366	5959	7139	7729			
	51-55	6608	11269	14160	4071	5959	8142	9735	10620			
	56-60	8437	14396	18054	5192	7611	10384	12390	13511			
61-65	11387	19411	24426	7021	10325	14042	16697	18231				

Super Surplus-----SILVER PLAN				Claim Processing Unit
Plan	Sum Insured	Deductible	Prem.	
Individual	700000	300000	3540	Star Health & Allied Insurance Co. Ltd 1st Floor, Himalaya House, 23, K G Marg, New Delhi-110001
Individual	1000000	300000	4720	
Floater	1000000	300000	6726	Cashless <b>011-23464646, 47, 48</b>
Floater	1000000	500000	5074	Reimbursement <b>011-23464612, 30, 78</b>

## Travel Individual

Including USA & CANADA																							
Plan B-1		Sum Insured USD 100000						Plan C-1		Sum Insured USD 250000						Plan D-1		Sum Insured USD 500000					
Days	6M-40 Years	41-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	Days	6M-40 Years	41-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	Days	6M-40 Years	41-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years			
Upto 4	788	814	904	930	1398	1576	Upto 4	830	867	916	946	1471	1683	Upto 4	1036	1188	1225	1287	1788	1866			
5 to 7	867	899	1015	1045	1430	1713	5 to 7	899	998	1160	1325	1525	1771	5 to 7	1036	1219	1251	1509	2019	2139			
8 to 14	1073	1210	1238	1336	1945	2523	8 to 14	1114	1315	1336	1409	2071	2859	8 to 14	1315	1798	1914	1951	2812	2970			
15 to 21	1172	1362	1477	1567	2492	4142	15 to 21	1199	1430	1561	1619	2559	4610	15 to 21	1496	1867	1920	1955	3512	4679			
22 to 28	1257	1567	1798	1919	3133	5214	22 to 28	1315	1666	1951	1977	3259	5597	22 to 28	1769	2117	2175	2323	4362	6014			
29 to 35	1508	2030	2129	2208	3806	6713	29 to 35	1630	2060	2250	2266	3938	6970	29 to 35	2141	2844	2970	3007	5467	7217			
36 to 47	2034	2439	2675	2765	4941	8343	36 to 47	2039	2644	2833	2897	5210	9262	36 to 47	2649	3249	3354	3411	7159	9435			
48 to 60	2775	3726	3775	3848	6124	9536	48 to 60	3107	4053	4158	4263	6261	10360	48 to 60	3922	4142	4195	4285	9093	10576			
61 to 75	3611	4810	4836	4915	7501	10041	61 to 75	4279	5325	5430	5535	8025	10797	61 to 75	5047	6001	6097	6197	11549	11707			
76 to 90	4531	5640	5730	5808	9467	11538	76 to 90	5009	6245	6287	6350	9919	11581	76 to 90	6702	8353	8384	8420	14697	14761			
91 to 120	6108	7128	7780	7885	14298	15970	91 to 120	6760	7571	8264	8373	16384	17020	91 to 120	8048	11291	11323	11360	22909	23119			
121 to 147	7979	9031	10503	10639	19671	27003	121 to 147	9088	9453	11396	11501	20995	28354	121 to 147	10165	14577	14608	14645	31655	31776			
148 to 180	9893	11523	12626	12748	23954	29884	148 to 180	10996	12469	13531	13636	27965	31934	148 to 180	13063	16285	16317	16354	37469	37680			

Excluding USA & CANADA																							
Plan B-2		Sum Insured USD 100000						Plan C-2		Sum Insured USD 250000						Plan D-2		Sum Insured USD 500000					
Days	6M-40 Years	41-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	Days	6M-40 Years	41-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	Days	6M-40 Years	41-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years			
Upto 4	454	483	530	556	1219	1298	Upto 4	542	556	563	615	1261	1325	Upto 4	950	1076	1182	1315	1761	1919			
5 to 7	505	525	545	566	1246	1356	5 to 7	573	612	634	679	1420	1461	5 to 7	950	1076	1182	1315	1761	1919			
8 to 14	624	715	778	820	1755	1861	8 to 14	666	771	827	878	1824	1919	8 to 14	1224	1567	1551	1666	2508	2644			
15 to 21	723	752	809	841	2290	2313	15 to 21	788	819	886	951	2366	2628	15 to 21	1424	1770	1840	1893	3101				