

Other Notable Plans from Star Health Insurance

- **Women Care** : [This plan](#) is designed to meet women's healthcare needs across life stages. It covers assisted reproductive treatments like IVF and surrogacy after a three-year waiting period, along with maternity benefits, ante-natal care, outpatient consultations, and modern treatments. Sum insured options range from ₹5 lakhs to ₹1 crore, offering comprehensive long-term protection.
- **Cancer Care Platinum** : It is a [specialized plan](#) designed for individuals diagnosed with cancer. It offers sum insured options up to ₹10 lakhs and covers both cancer-related and non-cancer medical expenses, including hospitalization, rehabilitation, pain management, and daycare procedures. The plan also provides an optional lump sum benefit for recurrence, metastasis, or second malignancies, along with hospice care benefits and wellness services to support long-term health.
- **Red Carpet Senior Citizens plan** : It's tailored for individuals aged 60 to 75, offering lifelong renewability with no pre-acceptance medical screening. It provides coverage for hospitalization, modern treatments, pre-existing diseases after 12 months, and outpatient expenses. [The plan](#) offers sum insured options of up to ₹25 lakhs, with a 30% compulsory co-payment for all claims. It also includes benefits like cashless treatment at a wide hospital network (14,000+) and coverage for day care procedures.
- **Diabetes Safe** : The [Star Health Diabetes Safe plan](#) is designed for individuals with Type 1 and Type 2 diabetes, offering coverage from ages 18 to 65 with sum insured options up to ₹10 lakhs. It covers diabetes-related complications, and provides lifelong renewability. With access to a wide hospital network and no pre-acceptance medical tests under Plan B, it focuses on long-term diabetes management.

- **Health Premier** : [This plan](#) caters specifically to individuals aged 50 years and above, offering coverage up to ₹1 crore. It includes inpatient hospitalization, pre- and post-hospitalization coverage of 60 and 90 days, AYUSH treatments, home care, OPD benefits from day one, hospice care, and coverage for a wide range of modern treatments such as robotic surgeries and oral chemotherapy, making it a strong option for senior citizens.
- **Special Care Gold** : [This insurance plan](#) is tailored for individuals with disabilities as defined under the Rights of Persons with Disabilities Act, 2016, and for those living with HIV/AIDS. With coverage up to ₹5 lakhs and no pre-policy medical tests, it covers hospitalization expenses, ICU charges, surgeon fees, and both modern and AYUSH treatments, focusing on inclusive and accessible health coverage.
- **Cardiac Care Platinum** : The [Star Cardiac Care Platinum](#) plan is designed for people with heart-related conditions, offering coverage up to ₹15 lakhs. It covers advanced cardiac treatments, heart transplants, coronary angiograms, and medical devices, along with a no-claim bonus that increases the sum insured by 10% each claim-free year, up to 100%, supporting long-term cardiac care needs.
- **Young Star** : [This plan](#) targets individuals aged 18 to 40, with sum insured options ranging from ₹3 lakhs to ₹1 crore. It does not require pre-medical screening and includes wellness benefits, health check-ups, and renewal discounts, making it suitable for young adults looking for flexible and affordable health coverage.
- **Family Health Optima** : This is a [family floater policy](#) covering spouse, dependent children, parents, and parents-in-law under a single sum insured. It offers automatic restoration of cover up to three times a year, loyalty bonuses, and coverage for assisted reproductive treatments, making it a well-rounded option for family-wide protection.

- **Health Gain** : This [insurance policy](#) offers flexible sum insured options from ₹1 lakh to ₹5 lakhs, available on an individual or family floater basis. The plan features a 30-day waiting period for general illnesses and a 36-month waiting period for pre-existing diseases. Designed for those seeking basic health coverage with some outpatient benefits, it provides moderate protection at a relatively affordable premium.
- **Medi Classic** : It is a [comprehensive policy](#) with sum insured options from ₹1.5 lakhs to ₹15 lakhs. The plan covers modern treatments such as robotic surgeries with sub-limits, AYUSH therapies up to 25% of the base sum insured (capped at ₹25,000), and pre and post-hospitalization expenses for 30 and 60 days, within defined limits. It also offers 200% automatic restoration, cumulative bonus for claim-free years, daycare coverage, and cashless treatment at 14,000+ network hospitals.
- **Smart Health Pro** : It is a flexible [plan](#) with sum insured options from ₹5 lakhs to ₹1 crore and customizable policy terms. It covers in-patient hospitalization, daycare procedures, domiciliary care, and modern treatments like robotic surgeries up to the cover amount. Optional add-ons include unlimited sum insured restoration, reduced waiting periods for pre-existing diseases, and consumables cover.
- **Super Surplus Gold Super Top-Up** : It is a super top-up health insurance policy designed for families, with sum insured options up to ₹1 crore. The plan offers multiple deductible choices based on the selected cover, including ₹3 lakhs, ₹5 lakhs, ₹10 lakhs, ₹15 lakhs, ₹20 lakhs, and ₹25 lakhs. It does not require a pre-policy medical check-up and comes with lifelong renewability, making it suitable for those seeking higher financial protection.