

Star Health Assure Plan

Sum Insured Range: ₹5 lakh to ₹2 crore

Entry Age		Exit Age	
Adult	18 years - 75 year	Adult	No limit
Child	16 days - 17 years	Child	18 years

Benefits of Star Health Assure Plan

- **High Sum Insured Options** : Offers coverage from ₹5 lakh up to ₹2 crore, which can work well if you want a higher buffer for big hospital bills.
- **Unlimited Automatic Restoration of Sum Insured** : Your sum insured gets reinstated back to 100% any number of times in a policy year, helping if you have multiple hospitalizations.
- **Wellness Discounts** : You can earn renewal premium discounts of up to 20% through Star's wellness program.
- **Covers up to 9 Family Members Under One Floater** : The plan can cover up to 9 family members under a floater policy, which is useful for larger families.
- **Maternity-Focused Features** : The plan includes maternity-linked benefits like in-utero fetal surgery coverage and assisted reproduction treatment (subject to waiting periods).
- **Strong Pre and Post Hospitalization Cover** : Covers expenses 60 days before hospitalization and 180 days after discharge, including medicines.
- **No Disease-Wise Sub-Limits** : If an illness is not explicitly excluded, you can claim up to the sum insured without disease-wise sub-limits.

Add-ons Available in Star Health Assure Plan

Aggregate Deductible

You can opt for an aggregate deductible (₹50,000 or ₹1,00,000) to get a premium discount. The discount depends on the sum insured and deductible chosen.

Drawbacks of Star Health Assure Plan

- **Premiums Can Be Expensive :** The premiums can be expensive compared to many peers, so it may not be the best fit if budget is your top priority.
- **Room Rent Limit :** Room rent is capped at 1% of the sum insured. If you pick a room beyond the allowed limit, you may end up sharing a larger portion of the hospital bill.
- **Co-Payment on Entry for Seniors :** If you buy the policy after you turn 61, you need to pay 10% of every claim amount (co-payment).
- **Doctor Consultations Are Not Covered :** Doctor consultations are called out as a missing benefit on Ditto's plan page, which can be a meaningful gap for some buyers.