

Star Health Comprehensive

Sum Insured Range: ₹5 lakh to ₹1 crore

Entry Age		Exit Age	
Adult	18 years - 65 year	Adult	No limit
Child	91 days - 25 years	Child	26 years

Key Benefits of Star Health Comprehensive Plan

- **Broad and Family-Friendly Cover** : Designed to offer a wide range of protections for individuals and families.
- **Wellness Program** : Earn discounts for maintaining a healthy lifestyle through the wellness program.
- **No Pre-Acceptance Medical Screening** : You can buy the policy without pre-policy medical test.
- **Flexible Family Additions and Lifelong Renewals** : Allows midterm inclusion of a newly married spouse or a newborn, and the policy can be renewed for life.
- **Pre and Post Hospitalization Cover** : Covers medical expenses 60 days before hospitalization and 90 days after discharge, including medicines.
- **No Claim Bonus** : Every year you go without making a claim, your sum insured grows by 50% if the cover amount is up to 5 lakhs and by 100% for cover amount of 7.5 lakhs and above up to a maximum of 100% of the sum insured.
- **Maternity Benefits** : Covers up to ₹15,000 for Normal delivery and ₹20,000 for C-Section delivery.

- **Dental Coverage** : The plan offers dental protection in a block of 3-years. The coverage is limited to Rs. 5,000 for Rs. 5 lakhs cover and the limit changes depending on the cover amount chosen.
- **OPD Coverage** : A maximum coverage you can avail of is Rs. 1,200 for a cover amount of Rs. 5 lakhs. It is capped at Rs. 300 per consultation and the limit changes based on the cover amount chosen.
- **Discounts** : The insurer offers a discount ranging between 2% to 10% based on the wellness points you gather. Additionally, the insurer offers a welcome discount of 7% on the premium amount of 2nd year and an additional discount of 12.5% on the premiums of 3rd year.

Add-ons Available in Star Health Comprehensive Plan

- **PED Buyback Add-On** : For any illness: reduces the pre-existing disease waiting period from 3 years to 1 year, if you pay an extra premium.

Drawbacks of Star Health Comprehensive Plan

- **Room Rent Limits** : If you choose a room beyond the allowed limit allowed in your policy, you share costs with the insurer.
- **Disease Wise Sub Limits and Co-Payment on Entry for Seniors** : If you buy the policy after turning 61, you pay 10% of every claim. There are also sub-limits on some diseases and modern treatments, so payouts can be capped for certain conditions.
- **Restoration and Insurer Experience** : Restoration is allowed only once a year and only after the base sum insured is fully used.
- **Insurer's Performance** : No matter the plan's comprehensiveness, the insurer has to settle the bill in the end. This makes the insurer's performance equally important, which in case of Star Health might be a concern.