

# Star Health Super Star

Sum Insured Range: ₹5 lakh to Unlimited

Entry Age		Exit Age	
Adult	18 years onwards	Adult	No limit
Child	91 days to 25 years	Child	26 years

## Key Benefits of the Plan

- **Customisability** : Good for maternity benefits, OPD coverage, and comprehensive coverage, largely because it can be heavily customized with 21 add-ons, so you can shape the policy around specific needs instead of buying a one-size-fits-all product.
- **"Freeze Your Age"** benefit : With this benefit, your premiums do not increase until you make a claim (and then they can increase based on age, inflation, etc.).
- **Strong core structure** : No co-pay, no room rent cap, and no disease-wise sub-limits. Pre- and post-hospitalization coverage typically ranges from 90 to 180 days, along with coverage for daycare procedures, AYUSH treatments, domiciliary hospitalization, and modern treatments.
- Unlimited automatic restoration of sum insured
- **Cumulative bonus** : 50% increase up to 100% for claim-free years
- Access to any hospital room without extra charges

## **Add-ons available in Star Health Super Star Plan**

### **1. Reduction in PED Add-on**

Reduces PED waiting from 3 years to 1 or 2 years for any illness (unless the condition is a part of the specific illness list).

### **2. Quick Shield Add-on**

For certain conditions (diabetes, hypertension, asthma, hyperlipidemia, and coronary artery disease with PTCA done prior to 1 year), PED waiting can drop from 3 years to 30 days.

### **3. Consumables Cover Add-on**

Covers a listed set of 68 non-medical items e.g. gloves, needles, etc. (as per List I).

### **4. Aggregate Deductible**

Choose deductible between ₹10,000 and ₹5,00,000 to get a premium discount.

### **5. Super Star Bonus**

Offers an additional bonus of 100%, with no upper limit, and applies even if you have made a claim in the previous year.

### **6. Future Shield**

Ensures guaranteed issuance and continuity of waiting periods already served when you add your future spouse to the policy.

### **7. Reduction in Specific Illness Waiting Period**

Cuts the waiting period for specific illnesses from 2 years to 1 year.

### **8. Maternity**

Covers maternity expenses (childbirth, newborn expenses) and even assisted reproduction treatment based on coverage type, with a 1 to 2 year waiting period.

### 9. Women Care

Pregnant women can buy by submitting 12 and 20-week scan reports; the newborn is covered immediately after birth till the end of the policy year.

### 10. High end Diagnostics

Pays for listed diagnostic tests on an OPD basis up to ₹25,000 per policy year.

### 11. Personal Accident Cover

Lump sum payout of 200% of sum insured for accidental death and disability categories, up to ₹2,00,00,000 limit (as written on the page).

### 12. Limitless Care

Covers medical expenses for any one claim during the lifetime of the policy without limits on annual sum insured.

## Drawbacks of Star Health Super Star Plan

- **Certain Procedures and Therapies Excluded**

The page lists certain therapies and admissions that are excluded, such as specific named therapies (EECP and related therapies, chelation therapy, hyperbaric oxygen therapy, etc.) and exclusions related to admissions primarily for diagnostics, evaluation, or bed rest.

- **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.