Turning sixty is a major milestone for people, a time to start being more careful about their health. It is a matter of concern that insurance policies are hardly available to address this critical requirement.

STAR Health’s Senior Citizens Red Carpet Health Insurance Policy is aimed specifically at senior citizens. It provides cover to anyone from the age of 60 and permits entry right up to the age of 75 with continuing cover thereafter till lifetime. It is our way of caring for a generation that has done so much but built the country we have today.

**Special Features**
- Entry age from 60 to 75 years
- Guaranteed Lifelong renewals
- No pre-acceptance medical screening
- In-patient Hospitalization Cover
- Coverage for all Pre-existing diseases after 12 months from the date of commencement of first policy
- Cover for Medical Consultations as an Out-Patient

**Policy Benefits**
- Hospitalization Cover: Room, Boarding and Nursing expenses at 1% of the sum insured subject to a maximum of Rs.600/- per day.
- ICU charges up to 2% of the sum insured per day.
- Surgeon’s fees, Consultant’s fees, Anesthetist’s and Specialist’s fees up to 25% of the sum insured.
- Nocebo’s fees, Consultant’s fees, Anesthetist’s and Specialist’s fees up to 25% of the sum insured per hospitalization.
- The tests should have been taken not before 45 days from the date of the proposal.
- No pre-acceptance Medical Screening irrespective of the age of the person and the sum insured.
- Post Hospitalization: A sum equal to 7% of the hospitalization expenses incurred comprising of Nursing Charges, Surgeon / Consultant’s fees, Diagnostic charges, Medicines and drugs only subject to a maximum of Rs.5,000/- per occurrence towards post hospitalization medical expenses wherever recommended by the attending Medical Practitioner.
- Pro-acceptance Medical Screening No pre-acceptance Medical Screening irrespective of the age of the person and the sum insured.
- Waiting Period as under shall apply from the date of such enhancement for the increased sum insured, that is, the difference in sum insured between the previous sum insured and the increased current sum insured:
  - First 30 days from Exclusion No.2
  - 24 months with continuous coverage without break (with grace period) in respect of diseases/ treatments falling under Exclusion No.3.
  - 12 months of continuous coverage without break (with grace period) in respect of Exclusions as defined, under Exclusion No.1.
- The amount by which the sum insured is enhanced is subject to a waiting period of 12 months from the date of enhancement

**Exclusions**
1. Pre Existing Diseases as defined in the policy until 12 consecutive months of continuous coverage have elapsed, since inception of the first policy.
2. Any disease contracted by the insured person during the first 30 days from the commencement date of this policy. This exclusion shall not apply in case of the insured person having been covered under any health insurance policy (Individual or Group) with any of the Indian Insurance companies for a continuous period of preceding 12 months without a break.
3. During the first two years of continuous operation of this Senior Citizens Red Carpet Health Insurance Policy any expenses on:
   a) Cataract, Glaucoma, Diseases of the anterior segment and posterior segment of the eyes, All Diseases related to EENT, Diseases related to Thyroid, Mammology, Ocular vascular lesions (other than caused by accident), Varicose veins and Varicose ulcers, all diseases of Prostate, Stricture Urethra, all types of Hernia, Varicose, Hidrosco, Fistula / Fissure in ano, Hernomediastinal Fistula and Fistula, Rectal Prolapse, Stress Incontinence and Congential Intestinal (Defect)
   b) Gall bladder and Pancreatic diseases and all Treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreato-biliary diseases including Gall Bladder and Pancreatic calculus.
   c) All treatments (conservative, interventional, laparoscopic and open) related to all diseases of Ulcers, Fibrinoid tubes, Carre and Charvis, Ocular vascular lesions, All diseases related to EENT, Diseases related to Thyroid, Mammology, Ocular vascular lesions (other than caused by accident)
   d) Degenerative disc and Vertebral diseases including replacement of Bones and Joints and Degenerative diseases of the Musculo-skeletal system.
The Company

Star Health and Allied Insurance Company Ltd commenced its operations in 2006 with the business interests in Health Insurance, Travel and Personal Accident. As an exclusive Health Insurance Company and the first of its kind in India, the Company is committed meeting international benchmarks in service and personal care.

Star Advantages

- No Third Party Administrator
- Direct house claim settlement
- Faster and hassle-free claim settlement
- Cashless hospitalization
- Network of more than 6000 hospitals across India.
- 24 x 7 Toll free Helpline
- Information on Health through Free Health Magazine.
- Facility of maintaining personal health records in electronic format.

Prohibition of Rebates

Section 41 of Insurance Act 1938: No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the whole or part of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

The information provided in this brochure is only indicative. For more details on the risk factors, terms and conditions, please read the policy wordings before concluding sale.

Or visit our website www.starhealth.in

Health insurance when you need it the most.