

### ★ Outpatient treatment cover

- Covers cost of treatment incurred as an outpatient in any hospital or nursing home.
- Treatment costs covered even for pre-existing conditions/diseases, dental expenses, prenatal and post-natal care.

### ★ Exclusions (for inpatient cover only)

- Expenses on the treatment of pre-existing diseases/ conditions.
- Expenses during the first 30-day period from the date of commencement of the policy (other than accident cases).
- In the first year of insurance expenses on the treatment of Benign Prostate Hypertrophy, Hernia, Hydrocele, Fistula in Anus, Piles, Sinusitis and related disorders, Gallstones and renal stones removal.
- In the first two years of continuous operation of insurance expenses on the treatment of Cataract, Hysterectomy, Menorrhagia or Fibromyoma, Knee Joint Replacement Surgery (other than caused by an accident), Joint Replacement Surgery (other than caused by an accident), Prolapse of Intervertebral Disc (other than caused by an accident), Varicose Veins and Varicose Ulcers.
- Naturopathy treatment/Cosmetic treatment.
- Expenses that are purely diagnostic.
- Non-allopathic treatments.
- Treatment of congenital defects/anomalies.

## Star Health Gain

### ★ The Company

Star Health And Allied Insurance Co Ltd is a joint venture between Oman Insurance Company, UAE, and leading NRIs, and Indian business houses. It has a capital base of INR 108 crores that far exceeds the requirement to form a full-fledged general insurance company. As an exclusive Health Insurance Company and the first of its kind in India, the Company is committed to setting international benchmarks in service and personal caring.

### ★ Star advantages

- Direct in-house claims settlement
- Faster and hassle-free claim settlement
- Cashless hospitalization
- Network of more than 4000 hospitals across India
- Doctor-on-Call
- 24x7 toll-free Helpline
- More than 130 branches across the country

### ★ To buy this insurance

Contact our Marketing Executive at

Buy this insurance online at [www.starhealth.in](http://www.starhealth.in)  
Call toll-free: 1800-425-2255 or 044-2826 3300  
Fax toll-free: 1800-425-5522  
sms STAR to 56677  
or e-mail: [info@starhealth.in](mailto:info@starhealth.in)

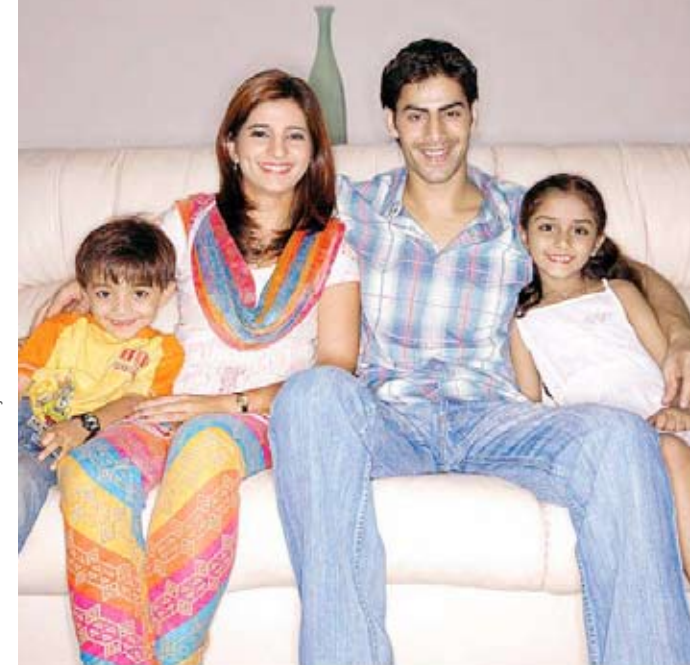


STAR HEALTH AND ALLIED INSURANCE CO LTD  
REGD & CORPORATE OFFICE: 1, New Tank Street, Valluvar Kottam High Road  
Nungambakkam, Chennai 600 034.

Note: Renewals beyond March 2012 subject to approval of IRDA

Insurance is the subject matter of solicitation

The security of  
insurance.  
The advantage of  
tax benefits.



# STAR HEALTH

## Gain Insurance

With the perfect balance between insurance and tax benefit – Star Health Gain Insurance is the policy just for you. Despite a reassuringly low premium, it offers both outpatient and inpatient hospitalization expenses cover with maximum tax benefits. Sure enough, the best of both worlds is now yours.

### ★ Features

- Flat amount of Rs 14,725 only irrespective of the sum insured or age of the persons or number of persons covered.
- Coverage for both inpatient and outpatient treatments under one policy.
- Any unutilized amount under outpatient benefit can be carried forward to the next one year.

### ★ Eligibility

Any person aged between 5 months and 60 years can be covered under this insurance.

### ★ Flexibility of Use

Option to take policy on an individual basis or for the entire family (maximum of 2 adults and 3 children).

### ★ Benefits

#### Hospitalization Cover

- Expenses in a hospital for inpatient hospitalization (minimum 24-hour stay).
- Expenses under the following heads are payable:
  - a) Room rent or boarding upto 2% of the sum insured, subject to a maximum of Rs 4000 per day in Class A cities; 1% of the sum insured, subject to a maximum of Rs 3000 per day in Class B cities; 1% of the sum insured, subject to a maximum of Rs 1000 per day in other locations.

- b) Nursing charges.
- c) Surgeons', consultants' and anaesthetists' fees.
- d) Blood, oxygen, diagnostic expenses, cost of pacemakers and similar expenses.
- e) Drugs and medicines.
- f) Emergency ambulance charges for transporting the patient to the hospital upto a sum of Rs 750 per hospitalization and overall policy limit of Rs 1500.
  - Pre-hospitalization expenses upto 30 days prior to the date of admission in hospital/nursing home.
  - Post-hospitalization expenses calculated @7% of the hospitalization expenses (excluding room rent), subject to a maximum of Rs 5000 (benefit-based).

### ★ Policy Premium

Low premium of just Rs 14,725 inclusive of Service Tax.

### ★ Tax Benefit

Premium paid for this insurance is eligible for relief under Section 80D of the IT Act.

### ★ Limit of Outpatient Benefits for Individuals

Individual	Limit of Outpatient Benefits for Individuals				
Sum insured for IP (Rs)	100000	200000	300000	400000	500000
5mths-45yr	8700	7750	7000	6250	5750
46-55yr	7900	6350	5200	3000	NA
56-60yr	7500	5800	3700	NA	NA



### ★ Maximum Outpatient Treatment Benefit for Various Family Sizes

Family Size	Sum insured for IP (Rs)	Limit of Outpatient Benefits for Family				
		100000	200000	300000	400000	500000
2A	5mths-35yr	8400	7400	6750	5900	5250
	36y-45y	8400	7400	6500	5500	4900
	46-55y	NA	5650	4000	2000	NA
	56-60y	NA	5000	2250	NA	NA
1A+1C	5mths-35yr	8500	7700	6950	5750	5500
	36y-45y	8500	7500	6750	5750	5250
	46-55y	NA	5850	4500	2400	NA
	56-60y	NA	5200	2250	NA	NA
1A+2C	5mths-35yr	8450	7500	6900	6000	5500
	36y-45y	8450	7250	6650	5750	5000
	46-55y	NA	5750	4450	2250	NA
	56-60y	NA	5150	2250	NA	NA
1A+3C	5mths-35yr	8350	7400	6650	5750	5250
	36y-45y	8350	7200	6450	5500	4750
	46-55y	NA	5500	4000	NA	NA
	56-60y	NA	4750	2250	NA	NA
2A+1C	5mths-35yr	8250	7250	6600	5750	5000
	36y-45y	8250	7000	6150	5450	4500
	46-55y	NA	5250	3750	NA	NA
	56-60y	NA	4500	1500	NA	NA
2A+2C	5mths-35yr	8250	7000	6500	5500	4650
	36y-45y	8250	7000	5950	5000	3750
	46-55y	NA	5000	3500	NA	NA
	56-60y	NA	4250	1500	NA	NA
2A+3C	5mths-35yr	8250	7000	6250	5250	4250
	36y-45y	8250	6700	5750	4900	3700
	46-55y	NA	4750	3250	NA	NA
	56-60y	NA	4000	1150	NA	NA

A-Adult C-Child IP-Inpatient NA-Plan Not Available