






















Version_1.0_SP		Parameters	STAR CARDIAC CARE INSURANCE POLICY Unique Identification No: SHAHLIP21264V042021			
Features		About the policy	An innovation policy by Star health dedicated to insured suffers from Cardiac related ailments			
		Age at entry	10 years to 65 years			
		Eligibility	a) PTCA (Percutaneous Transluminal Coronary Angioplasty) / CABG (Coronary Artery Bypass Graft) within 7 years prior to Policy commencement b) ASD (Atrial Septal Defect) or VSD (Ventricular Septal Defect) that has been corrected c) PDA (Patent Ductus Arteriosus) that has been treated d) RF Ablation or RF Ablation done to correct the underlying Cardiac condition e) Angiogram done but no intervention was found medically necessary			
		Policy Term	1, 2 and 3 years			
		Renewal	Life long			
		Plan Options	Gold & Silver			
		Sum Insured (Rs. In Lacs)	3 Lac	4 Lac		
		Coverage under plan options	Gold Plan	Silver Plan		
			Section 1- Hospitalization expenses for Accident and Non-Cardiac Ailments			
			Section 2- Available for cardiac ailments & complications Cover available both for surgical intervention & medical management	Section 2 - Available for cardiac ailments & complications Cover available for surgical intervention		
			Section 3- Outpatient expenses in networked facility Rs 500 per hospitalization & Rs 1500 per policy period			
			Section 4 - Personal accident - death cover equal to sum insured			
		Benefits	Can be utilized for treatment of heart diseases (Sec 2) or any other health conditions (Sec 1)			
		Room rent (Rs) (Per day)	Rs 5000			
		Ambulance charges	Up to Rs 750 per hospitalization & Rs 1500 per policy period			
		Pre hospitalization	30 days - prior to the date of hospitalization			
		Post hospitalization	60 days - after discharge from hospital - 7% of the hospitalization expenses max of Rs 5000 per hospitalization.			
		Day Care procedures	All day care procedures are covered			
		Cataract limits	Rs 20,000 per hospitalization and Rs 30,000 per policy period No sub-limits for cataract treatments under sec 2			
		Co-payment	Applicable for Section 1 only. 10 % of claim applicable for each and every claim - Age at entry above 60 years			
		Outpatient consultation	Rs 500 per consultation Max Rs 1500 per policy period at network facilities			
		Pre-acceptance Medical Screening	Not required but previous medical records is a must			
		Coverage for Modern Treatments	Based on the sum insured limits differ			
Waiting period - Section 1						
	Initial waiting period	30 days illness/diseases/treatments (not applicable for Accidents)				
	For Specific diseases	24 months				
	For Pre-existing diseases	48 months				
Waiting period - Section 2						
	Waiting period	90 days - irrespective of whether PED or not				
Waiting period - Section 3 & 4						
	Waiting period	Not applicable				