

FAQ's-Comprehensive Health Insurance Policy

Q1. Is there medical requirement to buy the policy?

Ans : Pre-policy Medicals are not required to buy this policy.

Q2. Can the SI be increased or decreased during the policy period?

Ans: SI can be increased or decreased at the time of renewal only, to increase the SI proposal needs to be referred to underwriting team.

Q3. Can new born baby or newly married spouse be added midterm of the policy?

Ans : Yes, with prorated premium we can accept baby after completing 90 days and spouse after marriage.

Q4. How many maternities can be claimed?

Ans : 2 Maternity claim will be given in a lifetime.

Q5. How to claim Pre & Post hospitalization if it is cashless claim?

Ans: Pre & Post bills can be submitted for reimbursement with the Cashless claim number.

Q6. Can same person claim for same illness in restoration cover?

Ans: Yes, same person can claim for same illness under restoration.

Q7. What if client has health insurance policy from some other company, can he get the continuity benefits?

Ans : Policies from other general or Health insurance companies can be ported to Star health, continuity pertaining to basic waiting period like 30 days, 2 years exclusion and PED waiting will be waived off upto the corresponding sum insured & NCB accrued if any.

Q8. What is the waiting period for Maternity & is it covered under Individual SI?

Ans : Waiting period is 24 months, covered on floater and Individual where proposer and spouse are covered under the same policy

Q9. Is the co-pay applicable to all?

Ans: No, The Co-Pay is applicable only if the entry age is above 60 years.

Q10. Will the loading for buy back PED will be there for every year?

Ans : No, the loading on premium will be for 1 year only