

Star Family Health Optima - FAQ's

Q1. What is Recharge?

Ans : Once the limit of coverage is exhausted a sum of specific amount is given which is in addition to the SI is known as Recharge.

Q2.Can Recharge be used for same illness/disease?

Ans: Yes, it can be

Q3. Is there any co-pay in the policy?

Ans : Yes, if the age at entry is above 60 then there is 20% co-pay.

Q4 .Is Co-pay applicable for renewals also?

Ans : If the age at entry is above 60 years then the co-pay applicable to renewal also.

Q5. Is restoration available in the policy and does client have to pay additional premium?

Ans: Yes, it is available 100% of the sum insured, 3 times during policy period and no additional premium is charged for it.

Q6.When can new born baby be added in the policy?

Ans: New born baby can be added in the policy after 16 days from date of birth

Q7.Is the maternity also covered in the policy?

Ans : No, Maternity is not covered

Q8. Can parents be include in the same policy under floater plan?

Ans : Parents cannot be added in the same policy, they can be covered under separate floater if the age is upto 65 years.

Q9. When pre medical examination is required?

Ans: For age above 50 it is required for SI 3 lacs, Above 4 lacs for any age medical is not required.

Q10.Is there zone wise premium and what if insured goes for higher zone for treatment?

Ans : Yes, there is zone wise premium and if insured goes for higher zone for treatment there is NO co-pay applied on claim.