

# SENIOR CITIZENS RED CARPET HEALTH INSURANCE POLICY

UIN: SHAHLIP25027V072425







## VISION

To be the most  
admired Health  
Insurance Company in India



## MISSION

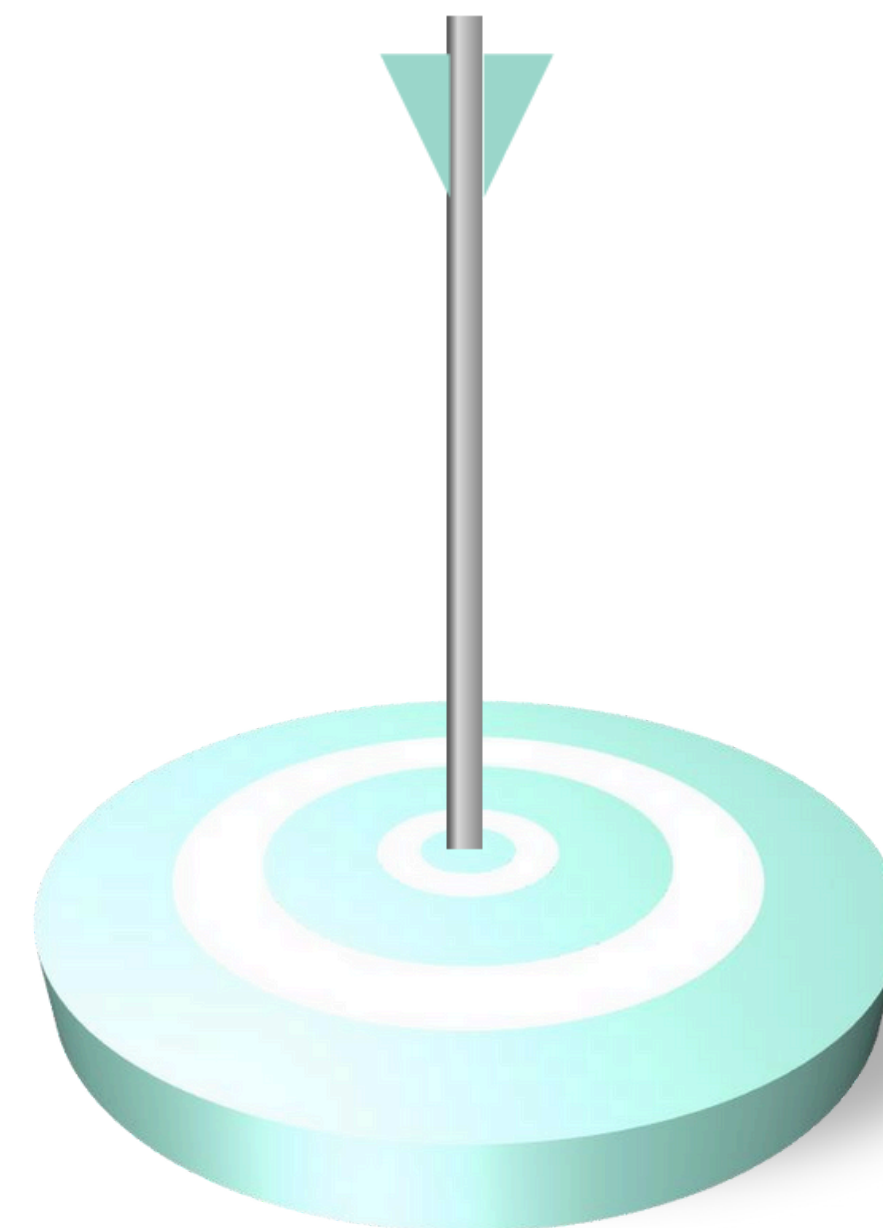
To Achieve:

- 20% Growth
- 20% ROE &
- 200% Solvency

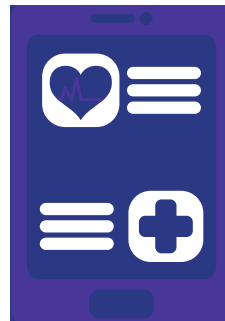


## VALUE

- Customer Centricity
- Innovation
- Transparency



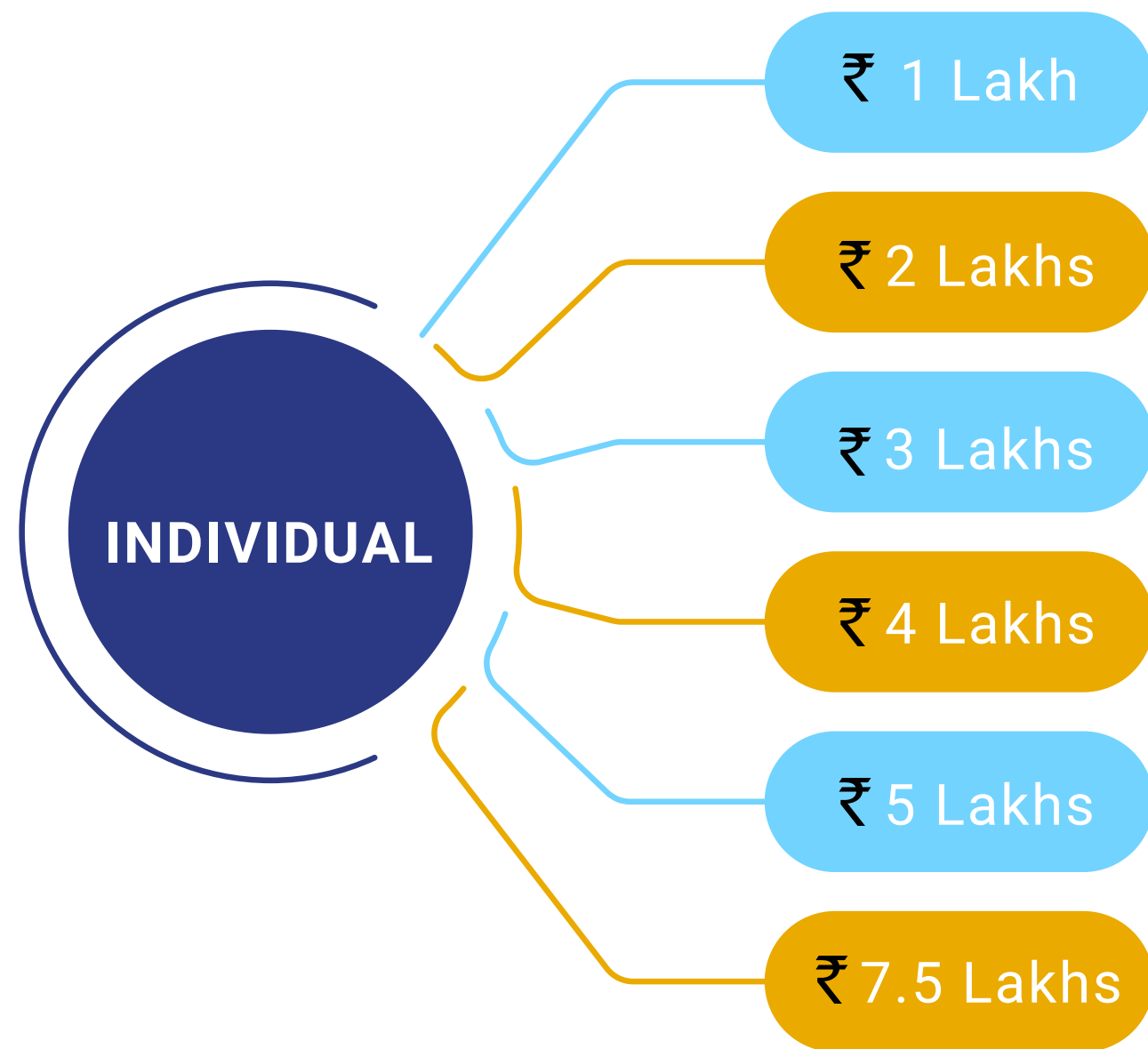
# ELIGIBILITY CRITERIA



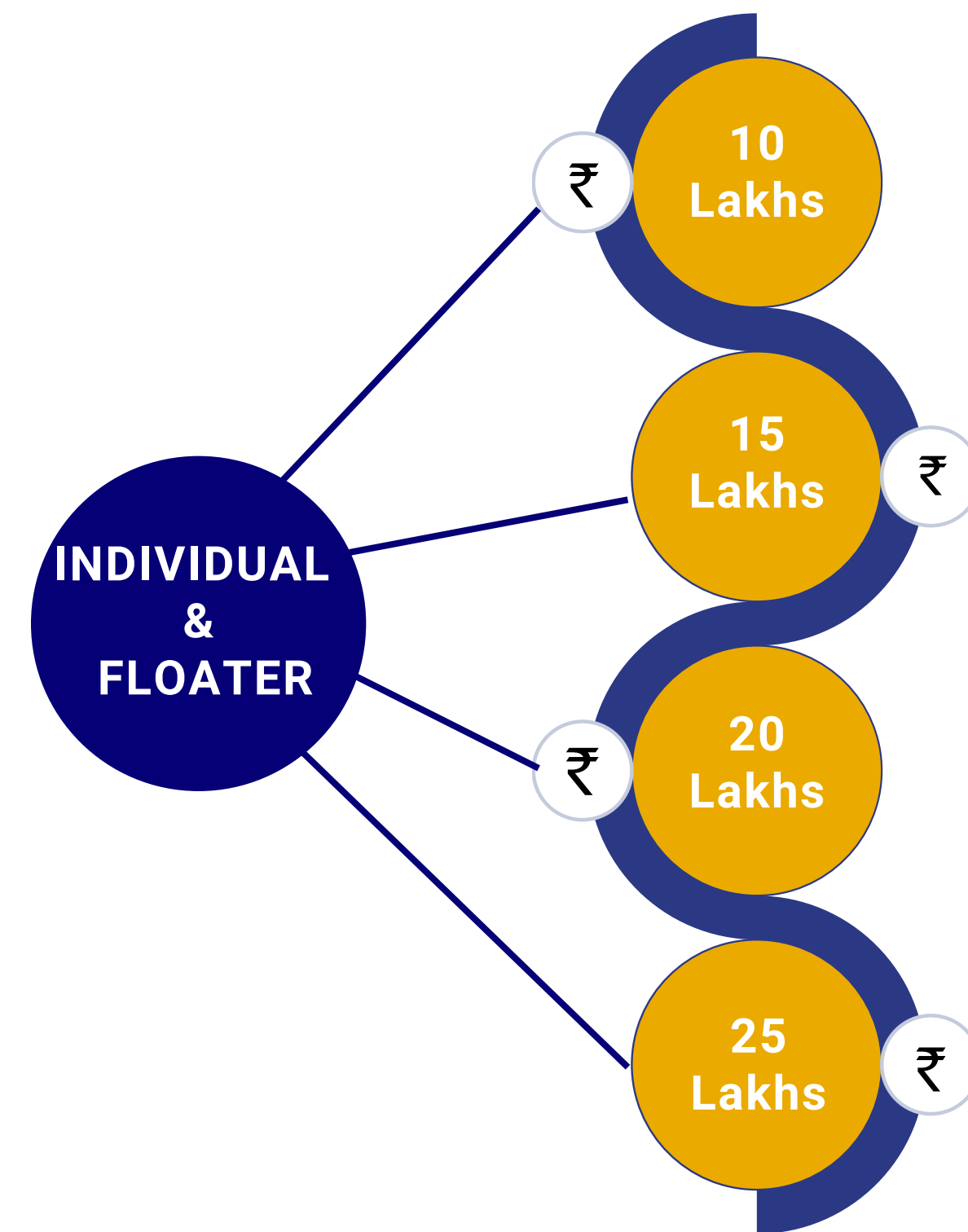
Policy type	Instalment Facility*	Entry Age	Policy Term	Pre Medicals
Individual & Floater	Monthly / Quarterly / Half-yearly / Annual / Biennial / Triennial	60 years to 75 years	1 / 2 / 3 Years	Not Required

\*For more details, Refer Policy Wordings

# SUM INSURED OPTIONS



Individual Sum Insured Options: Rs. 1 Lakh to Rs. 25 Lakhs



Floater Sum Insured Options: Rs. 10 Lakhs to Rs. 25 Lakhs



# HOSPITALIZATION

EXPENSES ON HOSPITALIZATION FOR A MINIMUM PERIOD OF 24 HOURS COVERED

Anywhere Cashless



Network & Non - Network\*  
Hospitals

Reimbursement



Non - Network Hospitals

[CLICK HERE](#)

To View The list Of Network Hospital

\*Only for planned and approved in-patient hospitalizations



# HOSPITALIZATION - CONNECTED TREATMENT EXPENSES

## Professional Fee



- Surgeon
- Consultant
- Anesthetist
- Specialist

## Medical Services



- Anesthesia
- Blood
- Oxygen
- OT charges
- ICU charges

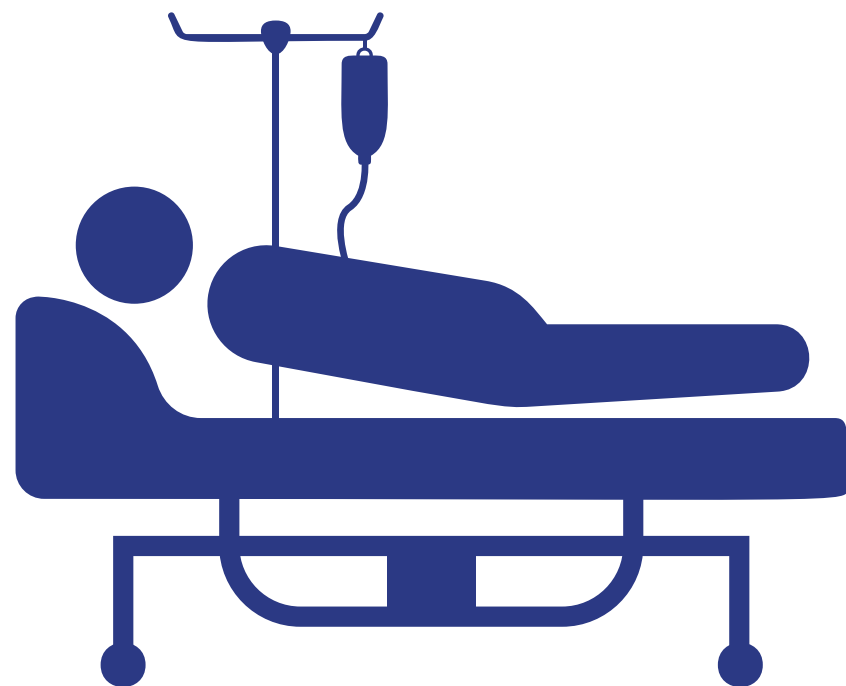
## Medicines



- Drugs
- Cost of Pacemaker
- Cost of Implants



## ROOM RENT



SUM INSURED (₹)	ROOM RENT LIMIT PER DAY (₹)
1 Lakh to 5 Lakhs	Up to 1% of S.I.
7.5 & 10 Lakhs	Up to 6,000
15 Lakhs	Up to 7,000
20 Lakhs	Up to 8,500
25 Lakhs	Up to 10,000

## ICU CHARGES

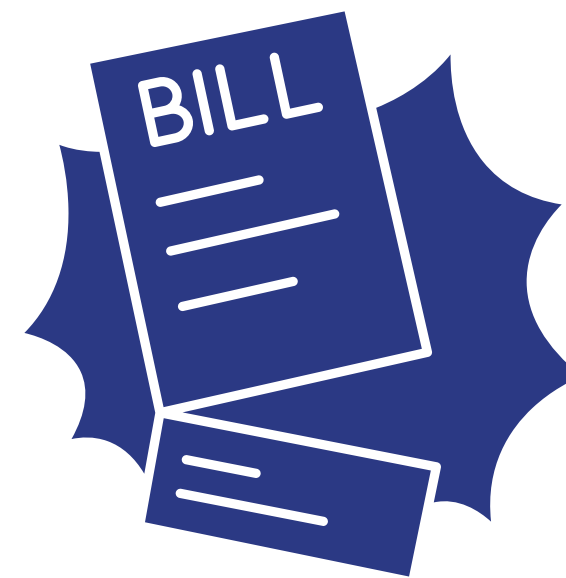
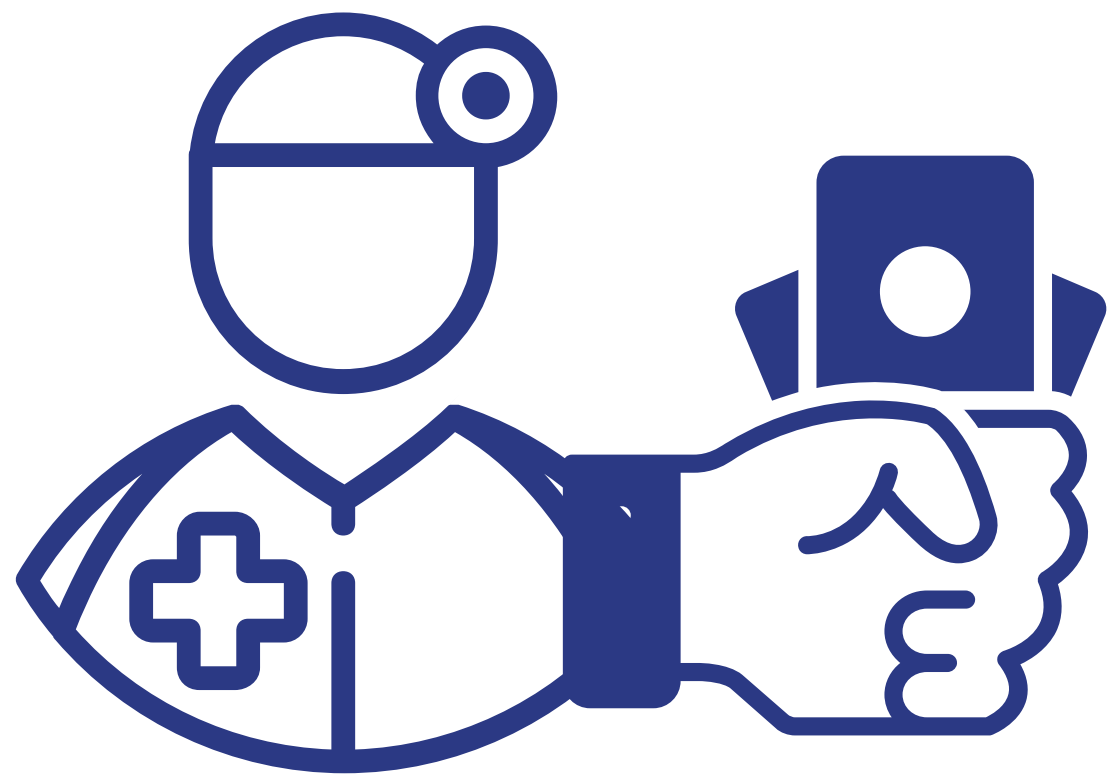
SUM INSURED (₹)	LIMIT PER DAY (₹)
1 Lakh to 10 Lakhs	Up to 2% of S.I.
15 to 25 Lakhs	Actuals





## PROFESSIONAL FEES

Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees subject to a maximum of **25% of the Sum Insured per hospitalization**



## OTHER MEDICAL EXPENSES

Anaesthesia, Blood, Oxygen, Operation Theatre charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, cost of Pacemaker and similar expenses subject to a maximum of **50% of the Sum Insured per hospitalisation**. With regard to coronary stenting, the company will pay such amount up to the extent of cost of bare metal stent/drug eluting cobalt chromium stent/drug eluting stainless steel stent

# EMERGENCY ROAD AMBULANCE

Emergency Ambulance charges as per the table given below is payable for transportation of the insured person by private ambulance service when this is needed for medical reasons to go to hospital for treatment provided such hospitalisation claim is admissible under the Policy;

SUM INSURED (₹)	LIMIT PER HOSPITALIZATION (₹)	LIMIT PER POLICY PERIOD (₹)
1 Lakh to 4 Lakhs	600	1,200
5 & 10 Lakhs	1,000	2,000
15 & 25 Lakhs	1,500	3,000

# DAY CARE PROCEDURES

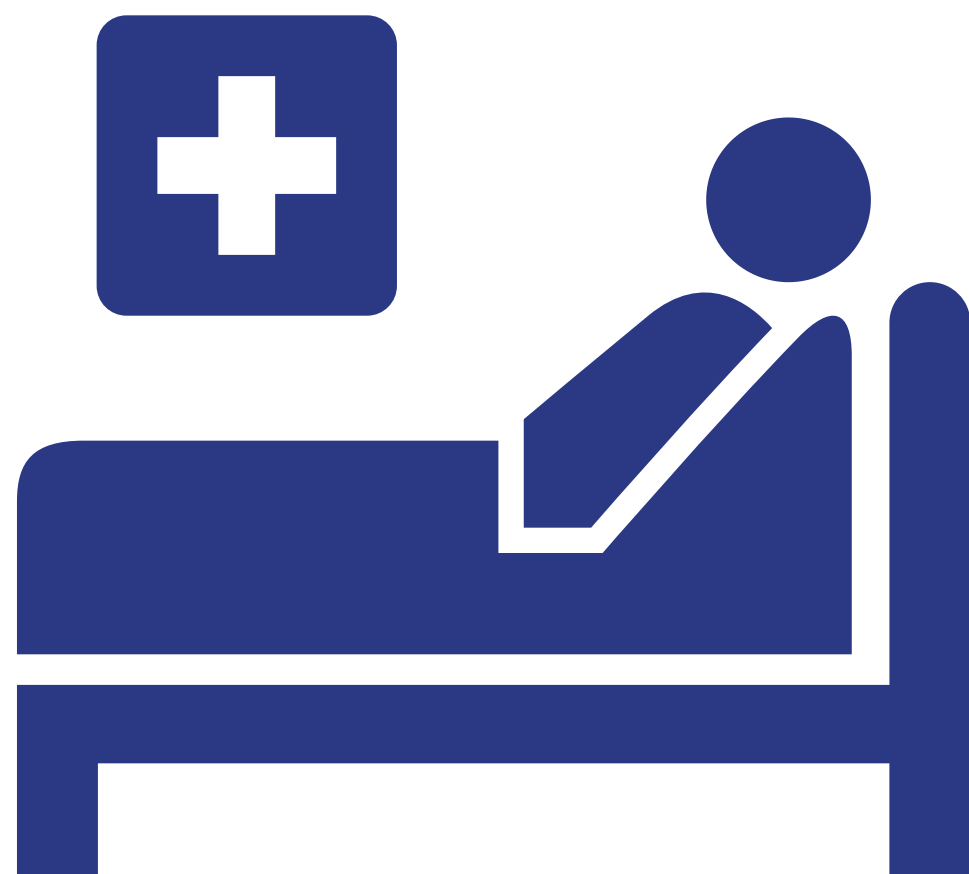
All Day Care Procedures are covered





## PRE HOSPITALIZATION

Medical expenses incurred for a period not exceeding **30 days** prior to the date of hospitalization, for disease/illness, injury sustained following an admissible claim for hospitalization under the policy



## POST HOSPITALIZATION

Wherever recommended by the treating medical practitioner, Post Hospitalization medical expenses equivalent to **7% of the hospitalization expenses** comprising of Nursing Charges, Surgeon / Consultant fees, Diagnostic charges, Medicines and drugs expenses, subject to a maximum as per the table given below;

SUM INSURED (₹)	LIMIT PER OCCURRENCE (₹)
1 Lakh to 7.5 Lakhs	5,000
10 & 15 Lakhs	7,000
20 & 25 Lakhs	10,000

# OUT PATIENT CONSULTATION

Expenses on Medical Consultations as an Out Patient incurred in a Network Hospital up to the limits mentioned in the table given below with a limit of **Rs.200/- per consultation**. Payment under this benefit will not reduce the Sum Insured and is payable only when the policy is in force

SUM INSURED (₹)	LIMIT PER PERSON PER POLICY YEAR FOR INDIVIDUAL S.I. (₹)	FLOATER S.I.	
		LIMIT/PERSON (₹)	LIMIT/YEAR (₹)
1 Lakh	NOT AVAILABLE	NOT AVAILABLE	
2 Lakhs			
3 Lakhs	600		
4 Lakhs	800		
5 Lakhs	1,000		
7.5 Lakhs	1,200		
10 Lakhs	1,400	1,400	2,400
15 Lakhs	1,800	1,800	3,000
20 Lakhs	2,200	2,200	3,800
25 Lakhs	2,600	2,600	4,400



# HEALTH CHECK UP

Expenses incurred towards cost of Health check-up up to the limits mentioned in the table given below for every claim free year provided the health check-up is done at network hospitals and the policy is in force.

SUM INSURED (₹)	LIMIT PER PERSON PER POLICY YEAR FOR INDIVIDUAL S.I. (₹)	FLOATER S.I.		
		LIMIT/PERSON (₹)	LIMIT/YEAR (₹)	
1 Lakh	NOT AVAILABLE	NOT AVAILABLE	NOT AVAILABLE	
2 Lakhs				
3 Lakhs				
4 Lakhs				
5 Lakhs	1,000	2,000	3,500	
7.5 Lakhs				
10 Lakhs	2,000		2,500	4,500
15 Lakhs				
20 Lakhs	2,500	2,500	4,500	
25 Lakhs				

# CATARACT, SPECIFIED DISEASES AND OTHER MAJOR DISEASES

INDIVIDUAL SUM INSURED (₹)	CATARACT	CVA, CVD, CANCER, RENAL DISEASES, BREAKAGE OF LONG BONES	ALL OTHER MAJOR DISEASES
	LIMIT PER PERSON PER YEAR		
1 Lakh	15,000	75,000	60,000
2 Lakhs	15,000	1.5 Lakhs	1.2 Lakhs
3 Lakhs	18,000	2 Lakhs	1.5 Lakhs
4 Lakhs	20,000	2.25 Lakhs	2 Lakhs
5 Lakhs	21,500	2.75 Lakhs	2.25 Lakhs
7.5 Lakhs	23,000	3 Lakhs	2.5 Lakhs
10 Lakhs	25,000	3.5 Lakhs	2.75 Lakhs
15 Lakhs	30,000	4 Lakhs	3 Lakhs
20 Lakhs	35,000	4.5 Lakhs	3.25 Lakhs
25 Lakhs	40,000	5 Lakhs	3.5 Lakhs

\*CVD - Cardio Vascular Diseases ; CVA - Cerebro Vascular Accident



# CATARACT, SPECIFIED DISEASES AND OTHER MAJOR DISEASES

FLOATER SUM INSURED (₹)	CATARACT	CVA, CVD, CANCER, RENAL DISEASES, BREAKAGE OF LONG BONES	ALL OTHER MAJOR DISEASES
	LIMIT PER PERSON/ PER POLICY YEAR	LIMIT PER PERSON / PER POLICY YEAR	LIMIT PER PERSON / PER POLICY YEAR
10 Lakhs	25,000/ 45,000	3.5 Lakhs/ 6 Lakhs	2.75 Lakhs/ 4.5 Lakhs
15 Lakhs	30,000/ 50,000	4 Lakhs/ 7 Lakhs	3 Lakhs/ 5 Lakhs
20 Lakhs	35,000/ 65,000	4.5 Lakhs/ 7.5 Lakhs	3.25 Lakhs/ 5.5 Lakhs
25 Lakhs	40,000/ 70,000	5 Lakhs/ 8.5 Lakhs	3.5 Lakhs/ 6 Lakhs

\*CVD - Cardio Vascular Diseases ; CVA - Cerebro Vascular Accident

# MODERN TREATMENTS

Coverage for Modern Treatments: The expenses payable during the entire policyperiod for the following treatment/ procedure (either as a day care or as in-patient exceeding 24hrs of admission in the hospital) is limited to the amount mentioned in table below;

## ON INDIVIDUAL BASIS: LIMIT PER PERSON PER POLICY PERIOD (₹)

SUM INSURED ₹	1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs
Uterine artery Embolization and HIFU	60,000	1.2 Lakhs	1.5 Lakhs	2 Lakhs	2.25 Lakhs	2.5 Lakhs	2.75 Lakhs	3 Lakhs	3.25 Lakhs	3.5 Lakhs
Balloon Sinuplasty										
Deep Brain Stimulation										
Oral Chemotherapy*	75,000	1.5 Lakhs	2 Lakhs	2.25 Lakhs	2.75 Lakhs	3 Lakhs	3.5 Lakhs	4 Lakhs	4.5 Lakhs	5 Lakhs
Immunotherapy Monoclonal Antibody to be given as injection										
Intra Vitreal injections	10,000	15,000	20,000	25,000	30,000	40,000	50,000	60,000	75,000	1,00,000

SUM INSURED ₹	1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs
Robotic surgeries	60,000	1.2 Lakhs	1.5 Lakhs	2 Lakhs	2.25 Lakhs	2.5 Lakhs	2.75 Lakhs	3 Lakhs	3.25 Lakhs	3.5 Lakhs
Stereotactic radio surgeries										
Bronchical Thermoplasty										
Vaporisation of the prostate (Green laser treatment or holmium laser treatment)										
IONM - (Intra Operative Neuro Monitoring)										
Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions	75,000	1.5 Lakhs	2 Lakhs	2.25 Lakhs	2.75 Lakhs	3 Lakhs	3.5 Lakhs	4 Lakhs	4.5 Lakhs	5 Lakhs

*\*Sublimit all inclusive with or without hospitalization where ever hospitalization includes pre and post hospitalization*



MODERN TREATMENTS CONTD....



ON FLOATER BASIS											
SUM INSURED ₹	Uterine artery Embolization and HIFU		Balloon Sinuplasty		Deep Brain Stimulation		Oral Chemotherapy*		ImmunotherapyMonoclonal Antibody to be given as injection		Intra Vitreal injections
	Limit Per Person	Limit Per Policy Period	Limit Per Person	Limit Per Policy Period	Limit Per Person	Limit Per Policy Period	Limit Per Person	Limit Per Policy Period	Limit Per Person	Limit Per Policy Period	
10 Lakhs	2.75 Lakhs	4.5 Lakhs	2.75 Lakhs	4.5 Lakhs	2.75 Lakhs	4.5 Lakhs	3.5 Lakhs	6 Lakhs	3.5 Lakhs	6 Lakhs	50,000
15 Lakhs	3 Lakhs	5 Lakhs	3 Lakhs	5 Lakhs	3 Lakhs	5 Lakhs	4 Lakhs	7 Lakhs	4 Lakhs	7 Lakhs	60,000
20 Lakhs	3.25 Lakhs	5.5 Lakhs	3.25 Lakhs	5.5 Lakhs	3.25 Lakhs	5.5 Lakhs	4.5 Lakhs	7.5 Lakhs	4.5 Lakhs	7.5 Lakhs	75,000
25 Lakhs	3.5 Lakhs	6 Lakhs	3.5 Lakhs	6 Lakhs	3.5 Lakhs	6 Lakhs	5 Lakhs	8.5 Lakhs	5 Lakhs	8.5 Lakhs	1 Lakh

SUM INSURED ₹	Robotic surgeries		Stereotactic radio surgeries		Bronchical Thermoplasty		Vaporisation of the prostate (Geen laser treatment or holmium laser treatment)		IONM-(Intra Operative Neuro Monitoring)		Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions	
	Limit Per Person	Limit Per Policy Period	Limit Per Person	Limit Per Policy Period	Limit Per Person	Limit Per Policy Period	Limit Per Person	Limit Per Policy Period	Limit Per Person	Limit Per Policy Period	Limit Per Person	Limit Per Policy Period
10,00,000	2.75 Lakhs	4.5 Lakhs	2.75 Lakhs	4.5 Lakhs	2.75 Lakhs	4.5 Lakhs	2.75 Lakhs	4.5 Lakhs	2.75 Lakhs	4.5 Lakhs	3.5 Lakhs	6 Lakhs
15,00,000	3 Lakhs	5 Lakhs	3 Lakhs	5 Lakhs	3 Lakhs	5 Lakhs	3 Lakhs	5 Lakhs	3 Lakhs	5 Lakhs	4 Lakhs	7 Lakhs
20,00,000	3.25 Lakhs	5.5 Lakhs	3.25 Lakhs	5.5 Lakhs	3.25 Lakhs	5.5 Lakhs	3.25 Lakhs	5.5 Lakhs	3.25 Lakhs	5.5 Lakhs	4.5 Lakhs	7.5 Lakhs
25,00,000	3.5 Lakhs	6 Lakhs	3.5 Lakhs	6 Lakhs	3.5 Lakhs	6 Lakhs	3.5 Lakhs	6 Lakhs	3.5 Lakhs	6 Lakhs	5 Lakhs	8.5 Lakhs

\*Sublimit all inclusive with or without hospitalization where ever hospitalization includes pre and post hospitalization



## AYUSH TREATMENTS

Medical expenses for Inpatient Hospitalization incurred on treatment under Ayurveda, Unani, Sidha and Homeopathy systems of medicines in a AYUSH Hospital is **payable up to the sum insured**.

Note: Claims under Yoga and Naturopathy system of treatment will be payable subject to prior approval from the company.



## COMPASSIONATE TRAVEL

In the event of the insured person being hospitalized for a life-threatening emergency at a place away from his usual place of residence as recorded in the policy, the Company will reimburse the transportation expenses by **air transportation incurred up to Rs. 10,000/- per occurrence for one immediate family member (other than the travel companion)** for travel towards the place where the hospital is located, provided the claim for hospitalization is admissible under the policy. Payment under this benefit does not form part of the sum insured.





## REPATRIATION OF MORTAL REMAINS

Following an admissible claim for hospitalization under the policy, the **Company shall reimburse up to Rs.10,000/- per policy period towards the cost of repatriation of mortal remains of the insured person** (including the cost of embalming and coffin charges) to the residence of the Insured as recorded in the policy. Payment under this benefit does not form part of the sum insured



## SECOND MEDICAL OPINION

The Insured Person can obtain a Second Medical Opinion from a Doctor in the Company's network of Medical Practitioners. All the medical records provided by the Insured Person will be submitted to the Doctor chosen by him/her online and the medical opinion will be made available directly to the Insured by the Doctor. To utilize this benefit, all medical records should be forwarded to the email: "e\_medicalopinion@starhealth.in" or through post/courier.

### Special Conditions

- This should be specifically requested for by the Insured Person
- This opinion is given based only on the medical records submitted without examining the patient
- The second opinion should be only for medical reasons and not for medico-legal purposes
- Any liability due to any errors or omissions or consequences of any action taken in reliance of the second opinion provided by the Medical Practitioner is outside the scope of this policy
- Utilizing this facility alone will not be considered a claim

Note: Medical Records / Documents submitted for utilizing this facility will not prejudice the Company's right to reject a claim in terms of policy.





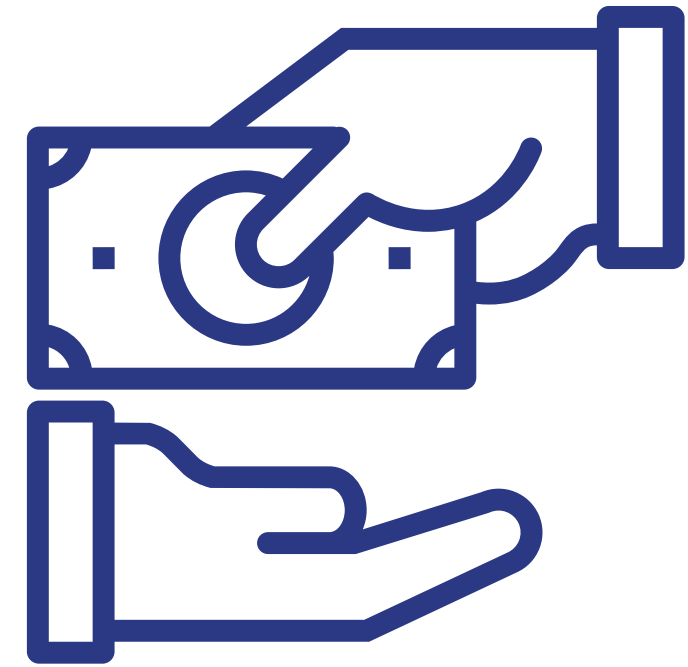
If the following medical records of the person proposed for insurance are submitted, a **discount of 10% of the premium is allowed.**

1. Stress Thallium Report
2. BP Report
3. Sugar (blood & urine)
4. Blood urea & creatinine

**The tests should have been taken within 45 days prior to the date of proposal or prior to the date of renewal.** If the prospect submits these documents at the time of proposal or at the time of renewal, the discount will be given for all subsequent renewals if the policy is renewed continuously without break.

Medical examination may also be done by the company for those who declare adverse medical history. At present, 100% cost of such medical examination is borne by the company. Under all circumstances, the proposer will be intimated in advance about the need to undergo medical examination

## CO-PAYMENT



**30% for all claims**  
(For Fresh and Renewal Policies)

# TELE - MEDICINE FACILITY



- Unique facility offered by our technology platform (**Star Health App**)
- Provide support to customers from General and Specialist doctors
- Customer can consult with any specialists in **Ophthalmology, Cardiology, Paediatrics, Orthopedics, Gynaecology, Psychiatry, Diabetology, Dentistry, Neurology and Dermatology**
- To avail this facility, Customer can login to STAR Health App

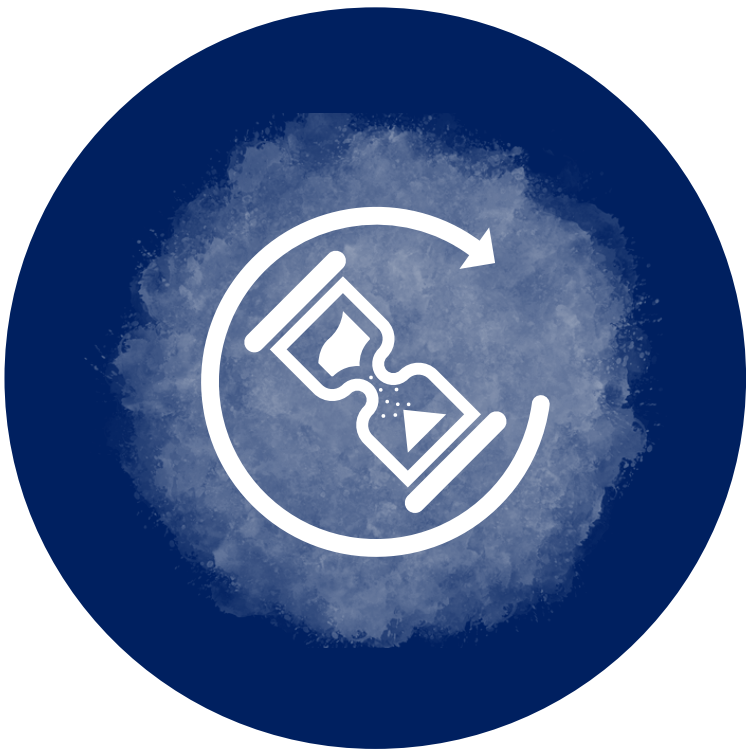
# PREMIUM CHART

Premium Chart (Excluding Tax) (For 2 years and 3 years, after long term discount)			
Individual (1A)			
Sum Insured (Rs.)	Policy Term		
	1 Year	2 Years	3 Years
1 Lakh	6,100	11,590	16,928
2 Lakhs	10,700	20,330	29,693
3 Lakhs	15,250	28,975	42,319
4 Lakhs	18,300	34,770	50,783
5 Lakhs	20,315	38,599	56,374
7.5 Lakhs	22,755	43,235	63,145
10 Lakhs	25,030	47,557	69,458
15 Lakhs	29,285	55,642	81,266
20 Lakhs	32,800	62,320	91,020
25 Lakhs	36,080	68,552	100,122

Premium Chart (Excluding Tax) (For 2 years and 3 years, after long term discount)			
Floater (2A)			
Sum Insured(Rs.)	Policy Term		
	1 year	2 years	3 years
10 Lakhs	40,050	76,095	111,139
15 Lakhs	46,855	89,025	130,023
20 Lakhs	52,480	99,712	145,632
25 Lakhs	57,730	109,687	160,201



# WAITING PERIODS



**INITIAL WAITING PERIOD**

**30 DAYS**



**SPECIFIED DISEASES  
WAITING PERIOD**

**24 MONTHS**



**PED WAITING PERIOD**

**12 MONTHS**

## SPECIFIED DISEASE/PROCEDURE WAITING PERIOD - CODE EXCL 02

- Treatment of cataract and diseases of the anterior and posterior chamber of the eye.
- Diseases of ENT, diseases related to thyroid, benign diseases of the breast.
- Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip/cheek.
- Carpal Tunnel Syndrome, Trigger Finger
- All treatments (Conservative, Operative treatment) and all types of intervention for diseases related to Tendon, Ligament, Fascia, Bones and Joint.
- All types of treatment for degenerative disc and vertebral diseases, including replacement of bones and joints & degenerative diseases.
- All treatments (conservative, interventional, laparoscopic and open) related to hepato-pancreatobiliary diseases, including gall bladder.
- All types of Hernia.



## PERMANENT EXCLUSIONS



- Investigation & Evaluation – (Code- Excl 04)
- Rest Cure, rehabilitation and respite care – (Code Excl 05)
- Obesity/Weight Control – (Code Excl 06)
- Change-of-Gender treatments – (Code Excl 07)
- Cosmetic or plastic surgery – (Code Excl. 08)
- Hazardous or Adventure sports - (Code Excl. 09)
- Breach of law – (Code Excl. 10)
- Excluded Providers – (Code Excl 11)
- Treatment for alcoholism, drug or substance abuse or any addictive condition - (Code Excl 12)
- Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home - (Code Excl. 13)

## TAX BENEFITS



Insured is eligible for relief under Section 80D of the Income Tax Act when premium is paid by any mode other than cash (subject to prevailing Income Tax Laws)



# CLAIM PROCESS

(CASHLESS)

For assistance call 24 hours  
help-line 044-69006900 or  
Toll Free No.1800 425 2255.  
Senior Citizens may call at  
044-40020888



Inform the ID number for easy  
reference



On admission in the hospital,  
produce the ID card issued by  
the company at the hospital  
helpdesk



Obtain the pre-authorization form  
from the hospital helpdesk,  
complete the patient information  
and re-submit to the hospital  
helpdesk



In case of emergency  
hospitalization, information to  
be given within 24 hours  
after hospitalization



Once all the details are  
furnished, the company will  
process the request as per the  
terms and conditions, as well as  
the exclusions therein, and  
either approve or reject the  
request based on the merits



The company will process  
the request and call for  
additional documents /  
clarifications if the  
information furnished is  
inadequate



The treating doctor will  
complete the hospitalization/  
treatment information and the  
hospital will fill up expected  
cost of treatment. This form is  
submitted to the company

Please note that denial of a Pre-authorization request is in no way to be construed as denial of treatment or denial of coverage. The Insured Person can go ahead with the treatment, settle the hospital bills and submit the claim. For details of Network Hospitals, the insured may visit [www.starhealth.in](http://www.starhealth.in) or contact the nearest branch

# CLAIM PROCESS (REIMBURSEMENT)

Duly completed claim form

Pre Admission investigations  
and treatment papers

Discharge Summary  
from the hospital

Copy of PAN Card, Copy of Aadhaar Card, Any other document specific to the treatment / illness, Prescriptions and receipt for Pre and Post-Hospitalization expenses, KYC (Identity proof with Address) of the proposer, as per AML Guidelines

Certificate from the attending doctor regarding the diagnosis.

Receipts from doctors, surgeons, anesthetist

Cash receipts from hospital, chemists  
Cash receipts and reports for tests done

NEFT documents viz., Customer name, Bank Account No., Name of the Bank, IFSC code. CKYC No. of the proposer (if available)

Note: For assistance call 24 hours help-line 044-69006900 or Toll Free No. 1800 425 2255. Senior Citizens may call at 044-40020888

Type of Claim	Prescribed Time Limit
Reimbursement of hospitalization, daycare and pre-hospitalization expenses	Claim must be filed within 15 days from the date of discharge from the Hospital
Reimbursement of post-hospitalization expenses	Claim for post hospitalisation expenses are to be made within 15 days after discharge from the hospital

For assistance call 24 hours help-line 044-69006900 or Toll Free No. 1800 425 2255. Senior Citizens may call at 044-40020888





# PRODUCT PROMOTION



# SENIOR CITIZENS RED CARPET VS REVISED SENIOR CITIZENS RED CARPET

FEATURES	SCRC	REVISED SCRC
Monthly mode in Instalment Premium	✗	✓
AYUSH	✗	✓
Compassionate Travel	✗	✓
Repatriation of Mortal Remains	✗	✓
Second Medical Opinion	✗	✓
Moratorium Period	8 Years	5 Years
Free Look Period	15 Days	30 Days
Grace Period	Yearly: 30 days Mly, Qly, Hly: 7 days	Yearly: 30 days Mly, Qly, Hly: 15 days

**SCRC: Grace Period** - During such grace period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company.

**Revised SCRC: Grace Period** - The insurers shall offer coverage during the grace period, if the premium is paid in instalments during the policy period.

# WHY SENIOR CITIZENS NEED ADEQUATE HEALTH COVER?



**Increased Health Vulnerability: Higher probability of age-related illnesses such as heart disease and diabetes**

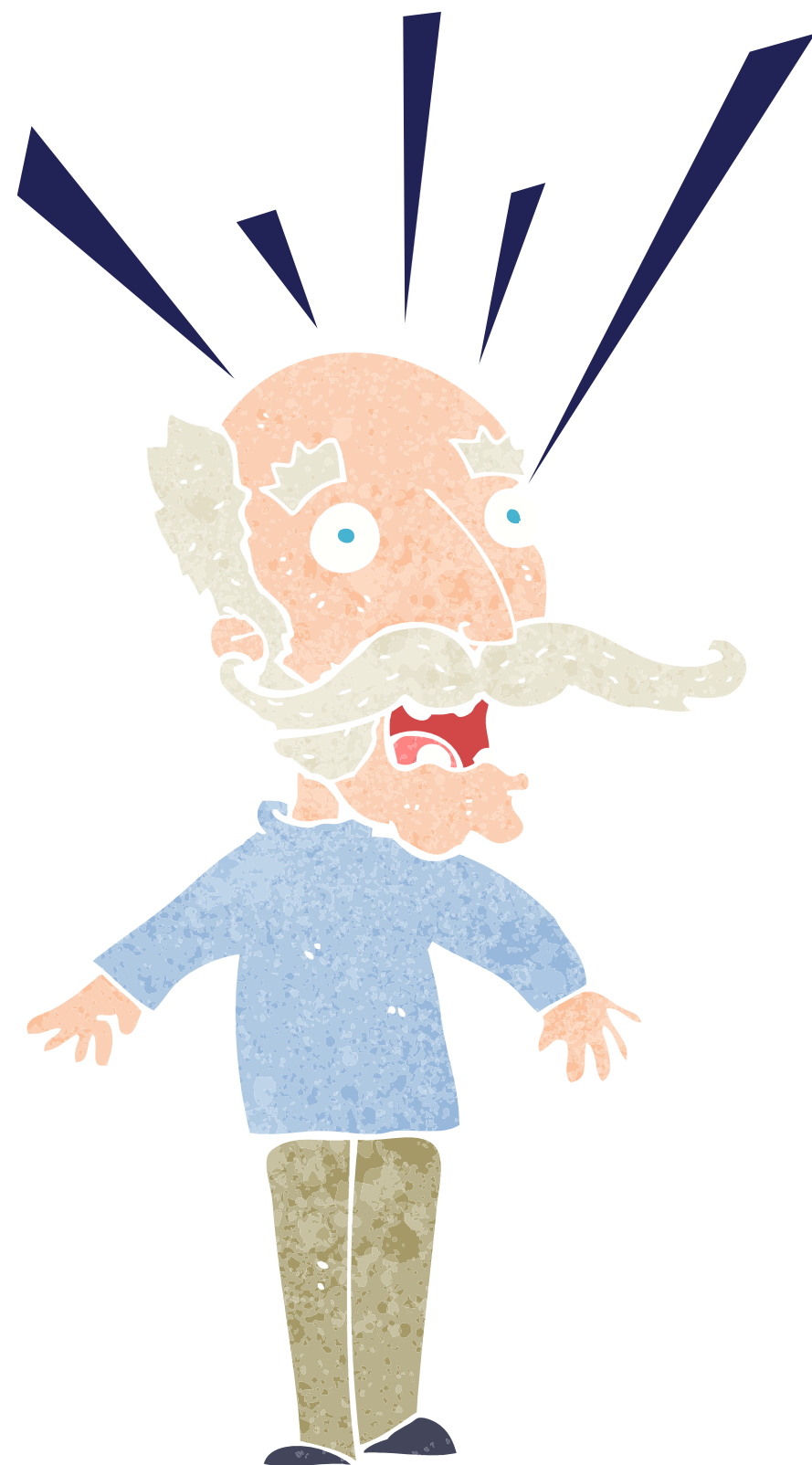
**Rising Medical Inflation: Combat rising costs with proactive measures**

**Peace of Mind: Focus on recovery without financial worries**

**Access to Quality Healthcare: Get the best possible care with higher insurance coverage**

**Unpredictable Medical Emergencies: Be prepared for any situation with adequate coverage**

# ALARMING MEDICAL INFLATION RATES...!!!



The latest report on medical inflation in India shows that healthcare costs have increased by **14% in 2023**, marking one of the highest rates in Asia. This surge in costs has significantly burdened employees, with a majority covering their healthcare expenses out-of-pocket.

Over the past few years, medical treatment costs in India have surged significantly due to medical inflation. Here's a comparison of the expenses for some common treatments from a few years back (2018) to now (2024):

DISEASES	2012	2018	2024
Knee Replacement	Rs. 1.5 Lakhs	Rs. 2.5 Lakhs	Rs. 4.5 Lakhs
Long Bone Fractures	Rs. 20,000 to Rs. 1 Lakh	Rs. 1 Lakh to Rs. 2.5 Lakhs	Rs. 2.5 Lakhs to Rs. 3.5 Lakhs
Heart Bypass Surgery	Rs. 2 Lakhs	Rs. 3.5 Lakhs	Rs. 8 Lakhs
Angiography	Rs. 10,000 to Rs. 20,000	Rs. 15,000 to Rs. 35,000	Rs. 20,000 to Rs. 50,000
Angioplasty	Rs. 75,000 to Rs. 1.5 Lakhs	Rs. 1.5 Lakhs to Rs. 3 Lakhs	Rs. 2 Lakhs to Rs. 3.5 Lakhs
Cancer	Rs. 2 Lakhs to Rs. 8 Lakhs	Rs. 10 Lakhs to Rs. 12 Lakhs	Rs. 18 Lakhs to Rs. 20 Lakhs
Cataract	Rs. 15,000 to Rs. 30,000	Rs. 20,000 to Rs. 40,000	Rs. 25,000 to Rs. 50,000
Dialysis/session	Rs. 1,000 to Rs. 2,000	Rs. 2,000 to Rs. 3,000	Rs. 3,000 to Rs. 5,000
Stroke/CVA	Rs. 50,000 to Rs. 1 Lakh	Rs. 75,000 to Rs. 2 Lakhs	Rs. 1.5 Lakhs to Rs. 3 Lakhs

These increases reflect the general trend of medical inflation in India, influenced by factors such as rising costs of medical supplies, advanced technology, and better healthcare infrastructure.



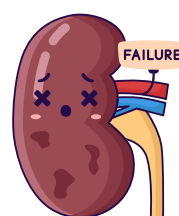


As we age, our immune system weakens. This makes us more vulnerable to infections of all types. Here is a shocking revelation showing the increased vulnerability of senior citizens to serious health conditions, underscoring the need for regular health check-ups and preventive measures to manage these risks effectively.



### Cardio Vascular Diseases

**70-80% of senior citizens have some form of cardiovascular disease, with a mortality rate of about 1,015.9 per 100,000 people in 2022**



### Chronic kidney disease (CKD)

**38% of people aged 65 and older are likely to have CKD**



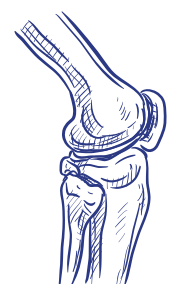
### Cancer

**About 50% of all new cancer cases occur in individuals aged 65 and older.**



### Cerebral Vascular Accident

**8-12% of people aged over 65 will have experienced a stroke, with mortality rate around 255.2 per 100,000 people**



### Bone Conditions

**25% of women and 5% of men aged 65 and older will suffer from osteoporosis**

## Why opting/upgrading your Senior Citizens Red Carpet Health Insurance Policy to a higher Sum Insured is a **SMART** and **BENEFICIAL** decision?

Premium ~~Revisions~~  
Reductions

Exciting news:  
Premium slashed for higher  
sums insured of  
Rs.20 Lakhs and Rs.25  
Lakhs

Which means  
Affordable Upgrades!  
Now, you can enjoy greater  
peace of mind with  
enhanced coverage at a  
lower cost!

# ENHANCED COVERAGE AT A LOWER COST

AGE	FAMILY SIZE	10 Lakhs (in Rs.)	15 Lakhs (in Rs.)	20 Lakhs (in Rs.)	25 Lakhs (in Rs.)				
60-75 years	2A	40,050	46,855	52,480	57,730				
		<table><tr><th>10 to 15 Lakhs</th><th>15 to 20 Lakhs</th><th>20 to 25 Lakhs</th></tr><tr><td>@ just Rs.6,805, get Rs.5L more cover</td><td>@ just Rs.5,625 get Rs.5L more cover</td><td>@ just Rs.5,250 get Rs.5L more cover</td></tr></table>				10 to 15 Lakhs	15 to 20 Lakhs	20 to 25 Lakhs	@ just Rs.6,805, get Rs.5L more cover
10 to 15 Lakhs	15 to 20 Lakhs	20 to 25 Lakhs							
@ just Rs.6,805, get Rs.5L more cover	@ just Rs.5,625 get Rs.5L more cover	@ just Rs.5,250 get Rs.5L more cover							

\*Premium excluding tax

## HIGHER SI...HIGHER LIMITS...

CONDITIONS	10 Lakhs (in Rs.)	15 Lakhs (in Rs.)	20 Lakhs (in Rs.)	25 Lakhs (in Rs.)
Room Rent / day	Up to Rs. 6,000	Up to Rs. 7,000	Up to Rs. 8,500	Up to Rs. 10,000
ICU Charges / day	Up to Rs. 2,000	Up to S.I.		
Professional Fees/hospitalization	Up to Rs. 2.5 L	Up to Rs. 3.75 L	Up to Rs. 5 L	Up to Rs. 6.25 L
Medical Services / hospitalization	Up to Rs. 5 L	Up to Rs. 7.5 L	Up to Rs. 10 L	Up to Rs. 12.5 L
Cataract / policy period	Up to Rs. 45,000	Up to Rs. 50,000	Up to Rs. 60,000	Up to Rs. 70,000
CVA,CVD, Cancer, Renal Diseases & Breakage of Long Bones / policy period	Up to Rs. 6L	Up to Rs. 7L	Up to Rs. 7.5L	Up to Rs. 8.5L
Other Major Surgeries / policy period	Up to Rs. 4.5L	Up to Rs. 5L	Up to Rs. 5.5L	Up to Rs. 6L

# WIIIFY WITH ADEQUATE COVER

1

## ENHANCED PROTECTION

Age-Related Health Risks - As we age, the likelihood of medical emergencies and Specialized treatment increases



2

## BETTER ACCESS TO CARE

Higher coverage means more treatment options, better hospital facilities, and access to advanced medical technologies



3

## FOCUS ON RECOVERY

A higher sum insured provides a safety net, allowing your family to focus on your recovery



4

## ENHANCED POLICY BENEFITS

Higher coverage includes better room rent options, treatment/surgery expense limits, and more extensive age related illness coverage



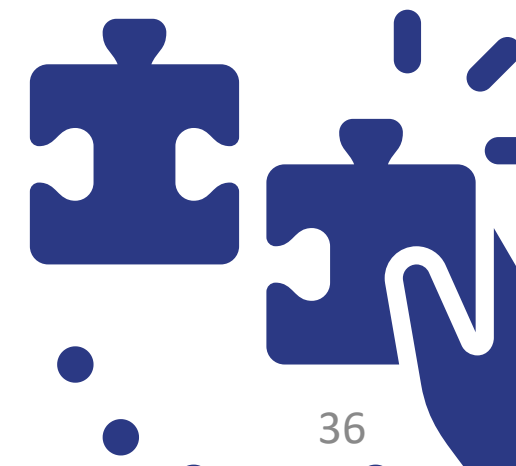
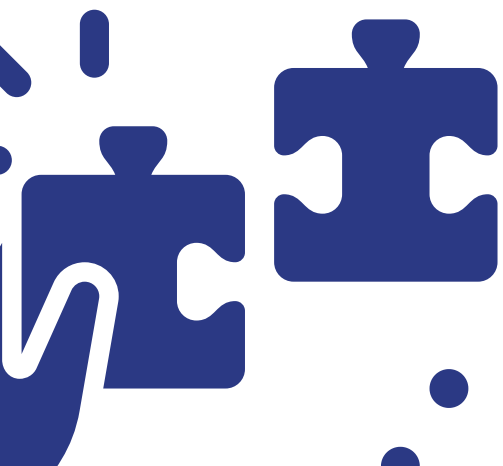


# SUMMARIZING BENEFITS

**Opting / Upgrading to Rs.20 Lakhs or Rs.25 Lakhs is a crucial step for securing your health and peace of mind**

**Take Advantage of Reduced Premiums!!!**

**Benefit from our revised premium rates and enhance your protection & peace of mind!!!**



# ANTI-MONEY LAUNDERING (AML)

Anti-Money Laundering (AML) measures are of paramount importance in the health insurance business due to several key reasons which are as follows:

- First and foremost, health insurance involves substantial financial transactions, making it susceptible to potential money laundering activities, where ill-gotten gains are disguised as legitimate insurance premiums.
- By implementing robust AML protocols, health insurance companies can prevent the infiltration of illicit funds into their operations, safeguarding the integrity of the industry and ensuring that policyholders' premiums are derived from legitimate sources.
- Moreover, effective AML practices enable the identification and reporting of suspicious transactions, enhancing overall financial security, and mitigating the risks of fraud, terrorism financing, and other illicit activities that could harm the insurance sector and its stakeholders.

Therefore it is the responsibility of every employee in the organization and every intermediary to know the latest AML Guidelines and adhere by the same.

To know more about AML





# THANK YOU

UIN: SHAHLIP25027V072425

