

Parameters	Star Comprehensive	Star Family Health Optima
Sum Insured	Basic SI + Bonus SI + Restore SI (Resotre can be used for same illness/diseases)	Basic SI + Bonus SI + Restore SI (3 times equal to S.I.)
S.I. Option	5 to 1 Cr	3 to 25
Room Rent	Single AC Room	Rs. 5000/- for 3 & 4 Lacs & Single Std AC Room for 5 lacs and above SI.
ICU, Dr.Fees , Tests Medicines	Covered Actual	Covered Actual
Air Ambulance	2.5 Lacs per hospitalization and 5 Lacs per policy period	Covered 10% of S.I. 5 lacs and above Sum insured
Outpatient Treatment	Rs.1,200 to Rs.5,000	Not Available
Bariatric Surgery	Available with waiting period of 3 years	Not Available
Day Care Procedures	All day care procedures	All day care procedures
Pre - Hospitalization	60 Days	60 Days
Post - Hospitalization	90 Days	90 Days

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Pre - Existing Disease	Covered after 3 continuous Year of coverage, Can be reduced to 12 months by opting Buy Back PED option	PED Covered after 4 continuous Year of coverage
Free Accidental Death and Disability cover	Equal to S.I.	Not Available
Delivery charges	<u>Applicable</u> (waiting period of 2 Years) Limits based on Sum Insured opted	Not Applicable
New born baby cover	<u>Separate SI allotted based on basic SI upto 1 Lac to 2 Lacs</u>	Not Applicable
Cumulative Bonus	100% Max	No claim bonus: 25% for first renewal and 10% addition on every year maximum upto 100%.
Free Health Check-Up at the time Renewal	<u>Health Check Up</u> - Every claim free year Rs. 2000/- to 5,000/- depends on Sum Insured	After every claim free year amount depends on Sum Insured (750 to 3500)
Second Medical opinion	Available as n when required	Available as n when required

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DENTAL AND OPHTHALMIC COVER on OPD basis	Covered ever 3 years block- Rs. 5,000/- /10,000/- 15,000/- depends on SI can be claimed at Non Network facilities too	Not Applicable
Hospital Cash	Amount varies from 500 to 2500 per day as per Sum Insured	Daily cash of Rs. 800/- or 1,000/- for choosing shared accommodation
AYUSH Treatment	AYUSH treatment upto 30,000 Depends on SI	AYUSH treatment upto 20,000 depends on SI
Infertility Treatment	Not Applicable	Infertility treatment 1/2 Lacs depends on sum insured
Organ Donor Expenses	Additional SI for Organ donor if Redo Surgery is necessitated due to complications of organ donation	Not Applicable
Mid Term Inclusion	Mid-term inclusion of newly wedded spouse or new born child in between the policy period	Not Applicable