



STAR HEALTH ASSURE INSURANCE POLICY

WIDER PROTECTION TO YOU AND YOUR FAMILY

UIN: SHAHLIP23131V022223

Why Health Insurance



INCREASING LIFESTYLE DISEASES

- ☐ Diabetes & heart diseases are becoming more common (Source: WHO)
- ☐ Food habits are causing health problems



QUICK TREATMENT

- ☐ Avoid long waiting time
- ☐ Quick access to specialists
- ☐ Affordable access to quality care



RISING MEDICAL COSTS

- ☐ Hospitalization costs have doubled in 5 years (Source: the Economic times)
- ☐ 14% inflation (Source: Business Standard)



KEEP YOUR MONEY SAFE

- ☐ Helps you avoid debt or loss of money to huge hospital bills



LIMITED SUPPORT FROM GOVT.

- ☐ Govt. programs offers basic coverage

Focus on Retail

**Increase your
Average Ticket Size**



Achieve Targets Faster



Multipliers For Retail

RETAIL INCENTIVE STRUCTURE	
Upto 45 years	125% Weightage
> 45 years	100% Weightage
SGHI INCENTIVE STRUCTURE	
> 55 years	0% Weightage
< 55 years	100% Weightage

The S.T.A.R Pitch



Superior coverage



Trusted network

Affordable premiums



Rapid claim settlements



Superior coverage



Common benefits

- ☐ In-patient Hospitalization expenses
- ☐ Pre and Post Hospitalization
- ☐ Day Care Treatments
- ☐ Road and Air ambulance



Value-added benefits

- ☐ Health Check-up Assure
- ☐ Telemedicine Services
- ☐ Star Wellness Program



Unique benefits

- ☐ Unlimited Automatic Restoration of Sum Insured
- ☐ Comprehensive Maternity Cover
- ☐ Coverage for modern treatments

Trusted network



14,200+ Network Hospitals

- ☐ Seamless cashless facilities
- ☐ Quick approval process

2000+ Diagnostic Centers

- ☐ Home pickup of lab samples
- ☐ At home health check up



1,500+ Valuable Service Providers

- ☐ Hospitals identified by Star Health for service and quality
- ☐ No overcharging or unnecessary charges
- ☐ Seamless billing experience
- ☐ 1% Of S.I, subject to maximum of ₹ 5,000/- per policy period is payable as lump sum



1000+ Pratham Hospitals (Agreed Network)

- ☐ Deposit free admission
- ☐ Free room upgrade*
- ☐ Quick day-1 discharge process
- ☐ 2 free consultations post discharge
- ☐ Pickup & drop in 5km. radius*

*optional



50+ Cities with Home Health Care Services

- ☐ Cost effective personalized care at home (subject to validation)
- ☐ Doctor fee, nursing fee, medicine and lab tests covered
- ☐ Reduced risk from other diseases in the hospital

Affordable premiums

Sample premium chart for age band 30-35:

Family Size	Premium for Sum Insured ₹ 5 Lakh (incl. 18% GST)	Premium for Sum Insured ₹ 10 Lakh (incl. 18% GST)	Difference
1A	₹ 8,565	₹ 11,519	₹ 2,954
2A	₹ 14,354	₹ 19,777	₹ 5,423
2A+1C	₹ 18,268	₹ 24,592	₹ 6,324
2A+2C	₹ 22,182	₹ 29,407	₹ 7,225

Affordable premiums

Sample premium chart for age band 30-35:

Family Size	Premium for Sum Insured 10 Lakh (incl. GST)	Premium for Sum Insured 25 Lakh (incl. GST)	Difference
1A	₹ 11,519	₹ 17,969	₹ 6,450
2A	₹ 19,777	₹ 31,057	₹ 11,280
2A+1C	₹ 24,592	₹ 38,057	₹ 13,465
2A+2C	₹ 29,407	₹ 45,057	₹ 15,650

Cost Benefit Analysis

Sample

Zone : A
Family Size : 2A+1C
Age Band : 30 to 35 years
Sum Insured : ₹ 10 Lakh
Premium incl GST: ₹ 24,592
Annual Income : ₹ 15 Lakh

Sl No	Benefits	Amount
1	Health Check-up Assure	₹ 5000
2	Star Wellness Discount (max. 20%)	₹ 4168
3	Tele - medicine (average consultation cost - Rs. 250x5)	₹ 1250
4	Tax Benefit 80D (Old Tax Regime - 30%)	₹ 6252
Total Cost Benefit		₹ 16670

Other benefits also include Unlimited Automatic Restoration, No Claim Bonus.

Rapid claim settlements



- ❑ 1 Crore+ claims settled since inception
- ❑ 5,000+ claims getting settled everyday
- ❑ Cashless claim approvals in less than 1 hour
- ❑ 550+ medical professionals for rapid in-house claim settlement
- ❑ 24/7 Customer Care <Call Toll Free No: 1800 425 2255>
- ❑ Claim Relationship Cell for hassle-free claim settlement
- ❑ Online claim settlement through Web & STAR Health App

Other Features & Benefits


1. Room rent
2. Coverage for non medical items
3. Domiciliary hospitalization
4. Cumulative bonus
5. Assisted Reproduction Treatment(Limit of liability & one cycle in a policy year)
6. In Utero Fetal Surgery/Invention
7. Hospitalization expenses for treatment of new born
8. Organ donor expenses
9. Treatment of Chronic Severe Refractory Asthma
10. Repatriation of mortal remains
11. Shared accomodation
12. Rehabilitation and pain management
13. Second medical opinion
14. AYUSH Treatment

One pager for easy pitching

Refer to the one pager for talking points on features and benefits of the policy

STAR HEALTH ASSURE

S
Superior Coverage

**Common Benefits**

- In-patient Hospitalization
- Pre and Post
- Day Care Treatments
- Road & Air Ambulance

**Value-added Benefits**

- Health Check-Up
- Telemedicine Services
- Star Wellness Program

**Unique Benefits**

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- Modern Treatments

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STRICTLY FOR INTERNAL TRAINING PURPOSE ONLY

Fixing an appointment

- Call Script

Hello [Customer's Name], this is [Your Name] from Star Health Insurance. I got your contact from [Bank Manager's Name] at [Bank Name]. He/She mentioned you are interested in health insurance. Can we set up a time to discuss how we can help?

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

**CLICK
HERE**

