



**Senior Citizens Red Carpet Health Insurance Policy –  
SHAHLIP1910V031819  
10<sup>th</sup> JAN 2019**



**Policy for the Age group of 60 to 75 years**

**Policy without Medical Screening**

**Pre-Existing Diseases covered from 13<sup>th</sup> Month onwards**

**Coverage limits – upto 25 Lacs Sum Insured**

**Premium does not increase with increase in Age**

**Life Long Renewal Guarantee**

**Out-Patient Consultation @ Rs 200 per Consultation**

**10% Discount on Fresh & Renewal Premium – submit Specific Medical Records – on proposal stage or Renewal stage**

## Life – Long Guaranteed Renewal

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**Entry for persons aged from 60 to 75  
years.**

**Above 75 - Only renewal.**



**Floater & Individual Options available for 10, 15, 20 and 25 Lac Sum Insured**  
**Only Individual Option is available for 1 Lac to 7.5 Lac Sum Insured**



# PRE-EXISTING DISEASE (PED) COVERAGE

Declare PEDs confidently.  
***Early coverage for PEDs!***



PED coverage – Normally after 4 years waiting  
***SCRC Covers PEDs with just 12 months waiting!***



Regular Health Insurance Policies **HAVE A MANDATORY** Pre-Issuance Medical Examination beyond 50 years (normally).

**Senior Citizen Red Carpet policy is offered to Senior Citizens (60 to 75 years) without medical Screening**

Hassle free Policy purchase for the Senior Citizens

On adverse medical condition being mentioned in proposal, medical examination may be required

Such medical examination cost will be borne by Star health

**Not Required**



## If the Senior can Produce the Medical reports

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- ✓ *Stress Thallium Report*
- ✓ *Blood Pressure Report*
- ✓ *Sugar (Blood and Urine)*
- ✓ *Blood urea and Creatinine*

(Tests done within 45 days prior to date of Proposal – Cost borne by proposer)

Discount available **CONTINUOUSLY** for all renewal premium

For Floater Plan – Reports of Self and Spouse necessary to avail discount



10% off





**Decide between 1 year / 2 years / 3 years Policy term  
as per your need**

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# FEATURES, BENEFITS & ADVANTAGES

-  Hospitalization
-  Pre- Hospitalization & Post - hospitalization
-  Day Care Coverage
-  Out Patient Consultation
-  Annual Health Check – on No Claim status
-  Pre-Existing Disease (PED) Coverage – Just after 12 months
-  Premium Discount – Long term benefit
-  Premium – Not based on Age – Based on Sum Insured
-  No Medical Screening – (Except on adverse medical history)

## Expenses on Hospitalization for a minimum period of 24 hours covered

Network Hospitals

Agreed Network Hospitals

Non-Network Hospitals

Cashless

Reimbursement



## Room, Boarding and nursing expenses as provided by the Hospital / Nursing Home



<i>Sum Insured</i>	<i>Room Rent - Per day Rs.</i>
<i>1 Lac</i>	<i>1000</i>
<i>2 Lac</i>	<i>2000</i>
<i>3 Lac</i>	<i>3000</i>
<i>4 Lac</i>	<i>4000</i>
<i>5 Lac</i>	<i>5000</i>
<i>7.5 Lac</i>	<i>6000</i>
<i>10 Lac</i>	<i>6000</i>
<i>15 Lac</i>	<i>7000</i>
<i>20 Lac</i>	<i>8500</i>
<i>25 Lac</i>	<i>10000</i>

**2% of the sum Insured per day for up to 10 Lac SI –  
Beyond 10 Lac Actuals.**



<i>Sum Insured</i>	<i>ICU - Per day Rs.</i>
<i>1 Lac</i>	<i>2000</i>
<i>2 Lac</i>	<i>4000</i>
<i>3 Lac</i>	<i>6000</i>
<i>4 Lac</i>	<i>8000</i>
<i>5 Lac</i>	<i>10000</i>
<i>7.5 Lac</i>	<i>15000</i>
<i>10 Lac</i>	<i>20000</i>
<i>15 Lac</i>	<b>Actuals</b>
<i>20 Lac</i>	<b>Actuals</b>
<i>25 Lac</i>	<b>Actuals</b>

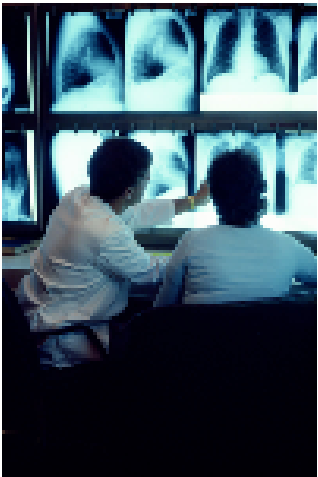
**Surgeon's fees , Consultant's fees , Anaesthetist's fees , Specialist's fees**  
**Maximum of 25% of the sum insured per hospitalization**



<i>Sum Insured</i>	<i>Professional Fee - Per hospitalisation Rs.</i>
<i>1 Lac</i>	<i>25000</i>
<i>2 Lac</i>	<i>50000</i>
<i>3 Lac</i>	<i>75000</i>
<i>4 Lac</i>	<i>100000</i>
<i>5 Lac</i>	<i>125000</i>
<i>7.5 Lac</i>	<i>187500</i>
<i>10 Lac</i>	<i>250000</i>
<i>15 lac</i>	<i>375000</i>
<i>20 Lac</i>	<i>500000</i>
<i>25 Lac</i>	<i>625000</i>

## Anaesthesia, Blood, Oxygen, Operation Theatre Charges, Cost of Pacemaker, etc.

*maximum of 50% of the sum insured per hospitalization*



<i>Sum Insured</i>	<i>Other Medical Expenses - Per hospitalization Rs.</i>
<i>1 Lac</i>	<i>50000</i>
<i>2 Lac</i>	<i>100000</i>
<i>3 Lac</i>	<i>150000</i>
<i>4 Lac</i>	<i>200000</i>
<i>5 Lac</i>	<i>250000</i>
<i>7.5 Lac</i>	<i>375000</i>
<i>10 Lac</i>	<i>500000</i>
<i>15 lac</i>	<i>750000</i>
<i>20 Lac</i>	<i>1000000</i>
<i>25 Lac</i>	<i>1250000</i>

## When hospitalization claim being admissible



<i>Sum Insured</i>	<i>Per Hospitalization Rs.</i>	<i>Per policy period Rs.</i>
<b>1 Lac</b>	<b>600</b>	<b>1200</b>
<b>2 Lac</b>	<b>600</b>	<b>1200</b>
<b>3 Lac</b>	<b>600</b>	<b>1200</b>
<b>4 Lac</b>	<b>600</b>	<b>1200</b>
<b>5 Lac</b>	<b>1000</b>	<b>2000</b>
<b>7.5 Lac</b>	<b>1000</b>	<b>2000</b>
<b>10 Lac</b>	<b>1000</b>	<b>2000</b>
<b>15 lac</b>	<b>1500</b>	<b>3000</b>
<b>20 Lac</b>	<b>1500</b>	<b>3000</b>
<b>25 Lac</b>	<b>1500</b>	<b>3000</b>



**Pre-Hospitalization Expenses - medical expenses incurred 30 days prior to the date of Hospitalization – relevant to the hospitalization - ACTUALS**



## 7% of the hospitalization Expenses comprising

- a. *Nursing Charges*
- b. *Surgeon/Consultant fees*
- c. *Diagnostic Charges*
- d. *Medicines and Drugs*

*Recommended by attending Medical Practitioner*

*Subject to a maximum of as per schedule*

<i>Sum Insured</i>	<i>Maximum Limit Rs.</i>
<i>1 to 7.5 Lac</i>	<i>5000</i>
<i>10 &amp; 15 Lac</i>	<i>7000</i>
<i>20 &amp; 25 Lac</i>	<i>10000</i>



## All Day Care Procedures Covered

- *24 hours hospitalization time limit not applied for Day Care Treatments*
- *Procedures done in Hospital & Insured discharged on the same day.*





<b>Sum Insured Rs.</b>	<b>Individual Policy per policy period Rs.</b>	<b>Floater policy per person Rs.</b>	<b>Floater Policy per policy period Rs.</b>
<b>1 Lac</b>	<b>15000</b>	<b>NA</b>	<b>NA</b>
<b>2 Lac</b>	<b>15000</b>	<b>NA</b>	<b>NA</b>
<b>3 Lac</b>	<b>18000</b>	<b>NA</b>	<b>NA</b>
<b>4 Lac</b>	<b>20000</b>	<b>NA</b>	<b>NA</b>
<b>5 Lac</b>	<b>21500</b>	<b>NA</b>	<b>NA</b>
<b>7.5 Lac</b>	<b>23000</b>	<b>NA</b>	<b>NA</b>
<b>10 Lac</b>	<b>25000</b>	<b>25000</b>	<b>45000</b>
<b>15 Lac</b>	<b>30000</b>	<b>30000</b>	<b>50000</b>
<b>20 Lac</b>	<b>35000</b>	<b>35000</b>	<b>60000</b>
<b>25 Lac</b>	<b>40000</b>	<b>40000</b>	<b>70000</b>

## @ Per Consultation Rs. 200/-

*Expenses incurred as out-patient towards medical consultation in network hospital*

*Pay-out will not reduce Sum-Insured*



Sum Insured Rs.	Individual Policy per policy period Rs.	Floater policy per person Rs.	Floater policy per policy period Rs.
1 Lac	NA	NA	NA
2 Lac	NA	NA	NA
3 Lac	600	NA	NA
4 Lac	800	NA	NA
5 Lac	1000	NA	NA
7.5 Lac	1200	NA	NA
10 Lac	1400	1400	2400
15 Lac	1800	1800	3000
20 Lac	2200	2200	3800
25 Lac	2600	2600	4400



## On Renewal after Every Claim Free Year

Sum Insured Rs.	Individual Policy - per policy period Rs.	Floater policy - per person Rs.	Floater policy - per policy period Rs.
1 Lac	NA	NA	NA
2 Lac	NA	NA	NA
3 Lac	NA	NA	NA
4 Lac	NA	NA	NA
5 Lac	1000	NA	NA
7.5 Lac	1000	NA	NA
10 Lac	2000	2000	3500
15 Lac	2000	2000	3500
20 Lac	2500	2500	4500
25 Lac	2500	2500	4500



**Health Insurance Premium usually increases with increase in Age**

***But Senior Citizen Red Carpet policy premium is Sum Insured based & does not increase with increase in Age***

***Senior Citizens Red Carpet policy understands the financial limitations of the Senior Citizens***



*Co-pay of 30% on Non-Pre Existing Disease (Non-PED) Related Claims for 1-10 Lac SI*

*Co-pay of 50% on Pre Existing Disease (PED) Related Claims for 1-10 Lac SI.*

*Copay of 30% on PED and Non-PED related claims for 15 Lac, 20 Lac and 25 Lac SI*



## Specified Surgeries are

- **Cerebro-vascular Accident (CVA)**
- **Cardio-Vascular Diseases (CVD)**
- **Cancer (including Chemotherapy and Radiotherapy)**
- **Treatment for Breakage of Bones**
- **Renal Complications (including Dialysis)**

Sum Insured Rs.	Sublimit per policy year - Individual Plan Rs.	Sublimit per policy year - Floater Plan - Per person Rs.	Sublimit per policy year - Floater Plan - Per policy period Rs.
1 Lac	75000	NA	NA
2 Lac	150000	NA	NA
3 Lac	200000	NA	NA
4 Lac	225000	NA	NA
5 Lac	275000	NA	NA
7.5 Lac	300000	NA	NA
10 Lac	350000	350000	600000
15 Lac	400000	400000	700000
20 Lac	450000	450000	750000
25 Lac	500000	500000	850000

## Major Surgeries include

- **Intestinal Obstruction**
- **(Acute/Sub-acute/ Chronic)**
- **Gastro-Intestinal surgeries**
- **Hemi-Orthro Plasty Surgeries**
- **Bladder Surgeries including Urethra, Nephrectomy**
- **Bilo-Pancreatic Surgery**
- **Surgery related ot Genito-Urinary tract**
- **Knee/Hip Replacement Surgery**
- **Major Surgeries of Joints**
- **Surgeries on Prostate**

Sum Insured	Sublimit per policy year – Individual Plan	Sublimit per policy year – Floater Plan – Per person	Sublimit per policy year – Floater Plan – Per policy period
1 Lac	60000	NA	NA
2 Lac	120000	NA	NA
3 Lac	150000	NA	NA
4 Lac	200000	NA	NA
5 Lac	225000	NA	NA
7.5 Lac	250000	NA	NA
10 Lac	275000	275000	450000
15 Lac	300000	300000	500000
20 Lac	325000	325000	550000
25 Lac	350000	350000	600000



**Room Rent**

**ICU Limit**

**Professional Fee**

**Other Medical Expenses**

**Co-Pay - PED/Non PED**

**Sub-Limits**

**Six Points**



<b>Sum Insured</b>	<b>5 Lac</b>
Room Rent Eligibility	Rs. 5000 per day
ICU Limit	Rs. 10000 per day
Professional fee	Rs. 125000 per hospitalisation
Other Medical Expenses	Rs. 250000 per hospitalisation
Copay for PED	50%
Copay for Non-PED	30%
Sublimit for CVD	Rs. 2,75,000

**Limits**

<b>Claim Components</b>	<b>Value Rs.</b>
Room Rent @ Rs. 4000 X 10 days	40000
ICU @ Rs. 10000 X 4 days	40000
Professional fee	100000
Other Medical Expenses	150000
<b>Total</b>	<b>330000</b>

**Cost**

## Processed

<b>Claim Components</b>	<b>Actual</b>	<b>Approved</b>
Room Rent	40000	40000
ICU	40000	40000
Professional fee	100000	100000
Other Medical Expenses	150000	150000
<b>Total</b>	<b>330000</b>	<b>330000</b>
Copay 30% applied		231000
<b>Claim Paid</b>		<b>231000</b>

\*For keeping calculation simple – Proportionate Deductions and non payables are not considered in the illustration

<b>Sum Insured</b>	<b>5 Lac</b>
Room Rent Eligibility	Rs. 5000 per day
ICU Limit	Rs. 10000 per day
Professional fee	Rs. 125000 per hospitalisation
Other Medical Expenses	Rs. 250000 per hospitalisation
Copay for PED	50%
Copay for Non-PED	30%
Sublimit for CVD	Rs. 2,75,000

**Limits**

<b>Claim Components</b>	<b>Value Rs.</b>
Room Rent @ Rs. 7000 X 10 days	70000
ICU @ Rs. 20000 X 4 days	80000
Professional fee	300000
Other Medical Expenses	270000
<b>Total</b>	<b>720000</b>

**Cost**

## Processed

<b>Claim Components</b>	<b>Actual</b>	<b>Approved</b>
Room Rent	70000	50000
ICU	80000	40000
Professional fee	300000	125000
Other Medical Expenses	270000	250000
<b>Total</b>	<b>720000</b>	<b>465000</b>
Copay 30% applied		325500
<b>Claim Paid</b>		<b>275000</b>

\*For keeping calculation simple – Proportionate Deductions and non payables are not considered in the illustration

<b>Sum Insured</b>	<b>20 Lac</b>
Room Rent Eligibility	Rs. 8500 per day
ICU Limit	Actual
Professional fee	Rs. 500000
Other Medical Expenses	Rs. 1000000
Copay for PED	30%
Copay for Non-PED	30%
Sublimit for CVD	Rs. 450000

**Limits**

<b>Claim Components</b>	<b>Value Rs.</b>
Room Rent @ Rs. 12000 X 10 days	120000
ICU @ Rs. 25000 X 4 days	100000
Professional fee	300000
Other Medical Expenses	600000
<b>Total</b>	<b>1120000</b>

**Cost**

## Processed

<b>Claim Components</b>	<b>Actual</b>	<b>Approved</b>
Room Rent	120000	85000
ICU	100000	100000
Professional fee	300000	300000
Other Medical Expenses	600000	600000
<b>Total</b>	<b>1120000</b>	<b>1085000</b>
Copay 30% applied		759500
<b>Claim Paid</b>		<b>450000</b>

\*For keeping calculation simple – Proportionate Deductions and non payables are not considered in the illustration

<b>Sum Insured</b>	<b>25 Lac</b>
Room Rent Eligibility	Rs. 10000 per day
ICU Limit	Actual
Professional fee	Rs. 625000
Other Medical Expenses	Rs. 1250000
Copay for PED	30%
Copay for Non-PED	30%
Sublimit for CVD	Rs. 500000

**Limits**

<b>Claim Components</b>	<b>Value Rs.</b>
Room Rent @ Rs. 12000 X 10 days	120000
ICU @ Rs. 25000 X 4 days	100000
Professional fee	300000
Other Medical Expenses	600000
<b>Total</b>	<b>1120000</b>

**Cost**

## Processed

<b>Claim Components</b>	<b>Actual</b>	<b>Approved</b>
Room Rent	120000	100000
ICU	100000	100000
Professional fee	300000	300000
Other Medical Expenses	600000	600000
<b>Total</b>	<b>1120000</b>	<b>1100000</b>
Copay 30% applied		770000
<b>Claim Paid</b>		<b>500000</b>

\*For keeping calculation simple – Proportionate Deductions and non payables are not considered in the illustration

## Be Aware of Waiting Periods, Exclusions & Co-pay

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## Understand Policy Exclusions

**Certain diseases/conditions/treatments are not paid for.**

**New policy holders will have to wait some time for getting full benefits under the policy.**

- i. For the first 30 days of cover, no treatment benefits for any diseases/surgeries (Accidents not barred)**
- ii. For the first 12 months of cover, Pre – Existing Diseases, declared and endorsed in the Policy are not paid for**
- iii. For the first 24 months of cover, certain identified surgeries/ medical conditions/ diseases not paid for**
- iv. There are some permanent exclusions also.**
- v. Non-payables on admitted claims**

## Pre Existing Diseases –

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*Pre Existing Diseases has to be mentioned in the proposal*

*PED will be endorsed in the policy*

*PED related hospitalizations will not be covered in the first year*

*Second year onwards PED related hospitalizations will also be covered*

*Normally in other Health insurance policies PED Coverage waiting period is more*

*Specified procedures listed under 24 months waiting period need to wait for 24 months even when it being pre-existing*



**All**

- ***Non-allopathic treatment including naturopathy***
- ***Dental treatments (other than arising out of Accidents)***

**through**

- ***Weight control/reduction treatments***
- ***Non-medical expenses like 'Registration', 'Medical Record' charges, Telephone/TV usage etc***
- ***STD (Sexually Transmitted Diseases including HIV)***

**Policy  
term**

- ***Treatment arising from alcohol/drug use or abuse***
- ***Congenital external defects/anomalies***
- ***Convalescence/General debility/Run-down condition etc***
- ***Cost of spectacles/hearing aids and/or prostheses***

## Excluding GST

- ✓ *Premium will not increase with Age*
- ✓ *It is based on Sum Insured*

1-A

Sum Insured	One year	Two years	Three years
1 Lac	4450	8610	12710
2 Lac	8456	16360	24155
3 Lac	12900	24960	36845
4 Lac	15501	29990	44275
5 Lac	18000	34825	51410
7.5 Lac	21000	40630	59980
10 Lac	22500	43530	64265
15 Lac	29205	56500	83415
20 Lac	32710	63285	93425
25 Lac	35985	69620	102780

2-A

Sum Insured	One year	Two years	Three years
1 Lac	NA	NA	NA
2 Lac	NA	NA	NA
3 Lac	NA	NA	NA
4 Lac	NA	NA	NA
5 Lac	NA	NA	NA
7.5 Lac	NA	NA	NA
10 Lac	38250	74000	109245
15 Lac	49650	96055	141805
20 Lac	55610	107585	158830
25 Lac	61175	118350	174720



## Including GST

- ✓ Premium will not increase with Age
- ✓ It is based on Sum Insured

1-A

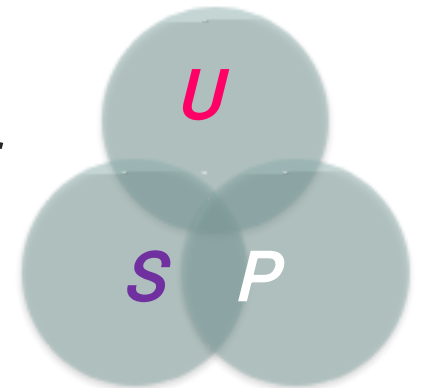
Sum Insured	One year	Two years	Three years
1 Lac	5251	10160	14998
2 Lac	9978	19305	28503
3 Lac	15222	29453	43477
4 Lac	18291	35388	52245
5 Lac	21240	41094	60664
7.5 Lac	24780	47943	70776
10 Lac	26550	51365	75833
15 Lac	34462	66670	98430
20 Lac	38598	74676	110242
25 Lac	42462	82152	121280

2-A

Sum Insured	One year	Two years	Three years
1 Lac	NA	NA	NA
2 Lac	NA	NA	NA
3 Lac	NA	NA	NA
4 Lac	NA	NA	NA
5 Lac	NA	NA	NA
7.5 Lac	NA	NA	NA
10 Lac	45135	87320	128909
15 Lac	58587	113345	167330
20 Lac	65620	126950	187419
25 Lac	72187	139653	206170

# UNIQUE SELLING PREPOSITIONS -NEVER MISS THEM

- ✓ **Exclusive Health Insurance Plan for Senior Citizens of Age group 60-75 years**
- ✓ **Policy issued without pre-issuance medical screening**
- ✓ **Sum Insured available up to 25 Lac**
- ✓ **Individual and Floater Plan Option**
- ✓ **Pre Existing Diseases (PED) covered just after 12 months**
- ✓ **No Age based Premium Revision – Premium is Sum Insured based**
- ✓ **Out patient consultation at network hospitals up to Rs. 200 per consultation**
- ✓ **Provide required medical records to avail 10% discount on premium for ever**
- ✓ **Room Rent provided up to Rs. 10000/- per day**
- ✓ **Pre hospitalization expenses covered for 30 days**
- ✓ **Post hospitalization expenses covered up to Rs. 10000/-**
- ✓ **All Day Care Procedures covered**



# SENIOR CITIZENS RED CARPET -BRIEF NOTE



SCRC One pager





# PROPOSAL FORM -BASIS OF YOUR CONTRACT

- ✓ Proposal form has to be filled in by the proposer
- ✓ Age Proof – Required
- ✓ Recent Colour Passport size photograph – 1 (optional)
- ✓ Pre-Medical Screening – Not Required
- ✓ Medical Report – if Premium Discount is opted



SCRC \_ Proposal  
Form



**Thank You**

