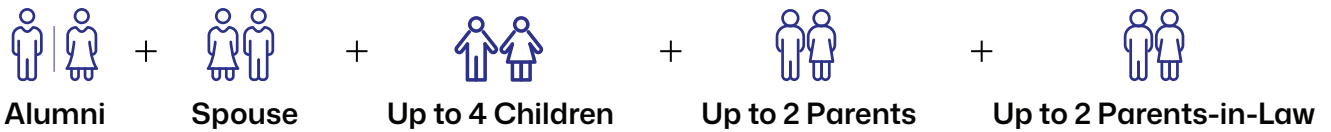


ISB Alumni Association

Exclusive Base Health Insurance Program

ISBAA is pleased to announce the commencement of the enrolment period for the Exclusive Base Health Insurance Program, specifically designed for alumni and their family members.

Who all can be covered under the policy



Entry Age Criteria For Members

For Alumni & Spouse	From 18 to 85 years
For Child	From 0 days to 25 years
For Parents & Parents-In-Law	From 41 to 85 years

Exit Age Criteria For All Members

For Alumni & Spouse	Lifelong Renewability*
For Child	26 years
For Parents & Parents-In-Law	Lifelong Renewability*



NO NEGATIVE LIST

No Negative List: Because Your Coverage Shouldn't Have Conditions.

Exclusive Benefits of Base Health Insurance Program

Type of Cover	Floater
Sum Insured	₹3 Lacs, ₹5 Lacs, ₹7 Lacs, ₹10 Lacs
Day Care Treatment	Covered
New born Baby Coverage	Covered from Day 1
Pre Hospitalization Expenses	60 days respectively
Post Hospitalization Expenses	90 days respectively
Room Rent Restriction	Single Private AC room
Emergency Ambulance Charges	Maximum ₹10,000/- per claim
Sub Limit for various Ailments / Treatments	No Capping
Donor Expenses	Covered up to SI
Modern Treatment	Covered up to 100% of Sum Insured
Ayush Treatment	Covered up to 100% of Sum Insured
Co -Payment	No Co pay
Lasik Surgery	Covered if Power +/- 6.5
Internal Congenital	Covered
External Congenital	Covered only in case of life threatening cases
Domiciliary Hospitalization	Covered
Enrolment process	Complete end to end process through ISBAA portal
Waiting period in the policy (Initial/Pre-Existing Disease/Specific Disease)	<ul style="list-style-type: none">• Initial waiting period - 30 days (except for injury/accident)• Specific diseases waiting period - 12 months• Pre-existing diseases waiting period - 12 months
Policy Tenure	1 Year
Any medical check up required before buying the policy?	No
Negative List	No negative list, members with all pre-existing conditions can enrol
Insurance Company	Aditya Birla Health Insurance Co. Ltd.
Claim Servicing	In House (ABHI)
Policy issuance	Policy issuance for members will start post-closing of the program. The start date will tentatively be May 6 th , and policy copies will be shared tentatively by the 3 rd -4 th week of May.

List of specific Diseases with a wait period of 12 months for new members

	Body System	Illness	Treatment / Surgery
1.	Eye	Cataract	Cataract Surgery
		Glaucoma	Glaucoma Surgery
2.	Ear Nose Throat	Serous Otitis Media	
		Sinusitis	Sinus Surgery
		Rhinitis	Surgery for the nose
		Tonsillitis	Tonsillectomy
		Tympanitis	Tympanoplasty
		Deviated Nasal Septum	Surgery for Deviated Nasal Septum
		Otitis Media	Surgery or Treatment for Otitis Media
		Adenoiditis	Adenoidectomy
		Mastoiditis	Mastoidectomy
		Cholesteatoma	Resection of the Nasal Concha
3.	Gynecology	All Cysts & Polyps of the female genito urinary system	Dilatation & Curettage
		Polycystic Ovarian Disease	Myomectomy
		Uterine Prolapse	Uterine prolapsed Surgery
		Fibroids (Fibromyoma)	Hysterectomy unless necessitated by malignancy
		Breast lumps	Any treatment for Menorrhagia
		Prolapse of the uterus	
		Dysfunctional Uterine Bleeding (DUB)	
		Endometriosis	
		Menorrhagia	
		Pelvic Inflammatory Disease	
4.	Orthopedic / Rheumatological	Gout	Joint replacement Surgery
		Rheumatism, Rheumatoid Arthritis	Surgery for Prolapse of the intervertebral disc
		Non infective arthritis	
		Osteoarthritis	
		Osteoporosis	
		Prolapse of the intervertebral disc	
		Spondylopathies	
5.	Gastroenterology (Alimentary Canal and related Organs)	Stone in Gall Bladder and Bile duct	Cholecystectomy / Surgery for Gall Bladder
		Cholecystitis	Surgery for Ulcers (Gastric / Duodenal)
		Pancreatitis	
		Fissure, Fistula in ano, hemorrhoids (piles), Pilonidal Sinus,	
		Ano-rectal & Perianal Abscess	
		Rectal Prolapse	
		Gastric or Duodenal Erosions or Ulcers + Gastritis & Duodenitis	
		Gastro Esophageal Reflux Disease (GERD)	
		Cirrhosis	
6.		Urogenital (Urinary and Reproductive system)	
	Benign Hypertrophy / Enlargement of Prostate (BHP / BEP)		Surgery for Hydrocele, Rectocele and Hernia
	Hernia, Hydrocele,		Surgery for Hydrocele, Rectocele and Hernia
	Varicocele / Spermatocele		
7.	Skin	Skin tumour (unless malignant)	Removal of such tumour unless malignant
		All skin diseases	
8.	General Surgery	Any swelling, tumour, cyst, nodule, ulcer, polyp anywhere in the body (unless malignant)	Surgery for cyst, tumour, nodule, polyp unless malignant
		Varicose veins, Varicose ulcers	Surgery for Varicose veins and Varicose ulcers

Communication Matrix

From Zopper Insurance Brokers Private Limited

Levels	Name	Mob No.	Support Type
Level 1	Hrithik Khatana	8800902249	Product / Enrolment Support
	Pradeep Kumar	9319640944	Claims Support
Level 2	Mohit Sachwani	6362568835	Product / Claims / Endorsement Support
	Sujit Shekhar	8860746253	Claims / Endorsement Support
Level 3	Boudhaayan Paul	7032220850	Product / Claims / Endorsement Support

Please Note :- Policy issuance for the members will start post-closing of the program. The start date will tentatively be 30th of April, and policy copies will be shared tentatively by 20th May

DISCLAIMER:-

Aditya Birla Health Insurance Co. Limited. IRDAI Reg. 153. CIN No. U66000MH2015PLC263677. Product Name: Group Activ Health. Product UIN: ADIHLGP26041V052526. Advertisement UIN: ABHI/ONL/25-26/1506. Regd. Office address: 9th Floor, Tower 1, One World Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013. Email: abhicl.claim@adityabirlacapital.com, Website: adityabirlahealthinsurance.com, Telephone: 1800 270 7000. For more details on risk factor, terms and conditions, please refer to policy wordings & prospectus before concluding a sale. Trademark/Logo Aditya Birla Capital is owned by Aditya Birla Management Corporation Private Limited and Trademark/logo Health Returns™, Healthy Heart Score™ and Active Dayz™ are owned by Momentum Group Ltd (Formerly known as Momentum Metropolitan Life Limited). These trademarks/logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s). Zopper Insurance Brokers Private Limited (ZIBPL) (IRDAI Reg. No: 790) is a broker of Aditya Birla Health Insurance Co. Limited and does not underwrite the risk or act as an insurer. T&C Apply.

For any queries, please write to isbahealthplan@zopper.com or call Hrithik at 8800902249