

## Context

The ISB Alumni Association team has launched the Enrolment Window of the ISBAA Base Health Plan.

The Base insurance program brings to you group insurance benefits of a high sum insured at very attractive terms and conditions, without any medical test. The additional advantage of this group insurance is that it helps our alums who may not be able to avail such benefits in retail policies owing to existing medical conditions and/or advanced age.

Alumni can enrol for this plan from **10<sup>th</sup> April 2026**

## Base Health Program

The Base insurance program brings to you group insurance benefits of attractive terms and conditions, without any medical test. The additional advantage of this group insurance is that it helps our alums who may not be able to avail such benefits in retail policies owing to existing medical conditions and/or advanced age.

1. Where can I see the premiums applicable to me?

A: You will be able to see the premium on the enrolment portal as part of your enrolment journey - based on the sum insured.

2. Who will administer this plan? Who is the insurer?

A. The ISB Alumni Association will administer the plan. Aditya Birla Health insurance is the insurer and Zopper Insurance Broking Limited is the broker.

3. Will this plan work in conjunction with my group health insurance scheme provided by my employer?

A. Yes. Absolutely.

4. Will this plan work in conjunction with an individual health insurance plan that I have already purchased?

A. Yes. Absolutely.

5. Which account will my premium payment be transferred to?

A. The amount will be transferred to the account of the Solvy Tech Solutions (Zopper). Solvy Tech Solutions (Zopper) will collect the money on behalf of the *ISBAA* & will transfer the money to the Insurer for the policy issuance.

6. Does the proposed plan apply to or is useful to those who are NRI- permanently based abroad but spending sizable time in India?

A. Yes-since this policy permits claim which arise in India and for hospitalizations within the borders of India.

7. Who will handle the claim servicing?

A. In house claim servicing of Aditya Birla Health Insurance.

8. Once this plan comes into force, are alumni allowed to join the plan at any point of time based on allowable age limit?

A. Alumni can buy new policy when the enrolment window is open. All alumni are eligible to join the plan. Hence it is in the best interest of the group that we don't defer the joining

9. Would it require health check-up/tests before enrolment?

A. No, there is no requirement of a health check-up. In contrast, almost all individual plans require a medical test, which is often a hassle

10. i) How can I enrol for the program?

ii) Why is it only through the *ISBAA* Web Portal?

A. i) You can enrol for the program through the *ISBAA* Web Portal.

ii) This program is limited to *ISBAA* alumni. Since all users of the *ISBAA* Web Portal are considered to be part of the *ISBAA* community and verified alumni, registration is enabled only through the *ISBAA* Web Portal.

iii) Please enrol through *ISBAA* Portal- <https://members.isbalum.org/page/Zopper%20Code-1890>

11. If two *ISBAA*-ians are married does it make sense to have the younger spouse buy this for the family?

A. No. The age of the oldest member in the family unit is considered to arrive at the slab rate

12. What is the Claim Settlement ratio of Aditya Birla Health Insurance?

B. The claim settlement ratio of the Aditya Birla Health Insurance is 98%

12. If I get married in the future, will I be able to add my spouse at no extra cost? Also, children in future?

A. Yes. One can add both children/spouse on a future date when entry is allowed during the Policy period through Endorsement

13. Who will determine the alumni status?

A. *ISB Alumni Association* will verify.

14. Is there any initial waiting period in the policy?

A. Yes. Initial waiting period of 30 days (except for injury/accident)

15. Are payments for the Base Insurance eligible for 80D or we get income tax rebate for insurance?

A. Yes

16. Can one exit the plan and join back again?

A. No it is not allowed.

17. If the premium is increased in the renewal year, can I pull back if I do not like the price?

A. Once you don't renew your insurance, you will lose the renewal benefits & will be allowed to join in as a new user.

18. What is the expected rise of premium from year next year?

A. The next year premium rise will depend on the claims ratio of the entire group as this is a group policy

19. If we have existing insurance, can this also be taken additionally or we can switch our existing plan with this insurance?

A. This is an additional Base Health insurance.

20. The premium is annual or monthly?

A. Annual

21. In case of renegotiation, how will the PED of 1 Year work? If the insurer is changed, will the 1 Year clause kick in again?

A. PED waiver will be applicable in next year's policy renewal. During renewal, the 1 year wait period on PED will apply for fresh enrolments in the policy

22. I am an ISB alumni based in the UAE (NRI). I wanted to know how to enrol if we do not have an Indian mobile number?

A. Indian Mobile number is required for policy issuance. You can also share contact number of your family members if you don't have Indian Number. Also, you can add your International number as WhatsApp Number in the Enrolment Journey

23. Premium for people over 85 years vary each year?

A. The costs would be standard for people above 85 and would not vary by person but the costs for each slab would vary depending on claim ratio

24. Is entry into the policy possible at the time of renewal, if not opted now?

A. Yes. But it is advisable to register now as it will ensure that by next year, at the time of renewal, PED waiting period waiver can be availed.

25. Will we get a better rate if we decrease the Sum Insured to 5 Lakhs?

A. Yes, you can choose 5 Lakhs Sum insured for a better rate.

26. Will premium increase be the same for everyone or will it increase the basis of an individual's past claims?

A. This is a group plan and hence the price decrease or increase will be for the entire group, by age band.

27. Most people above 65 won't have kids below 25, so effectively you are paying a lot for 2 people?

A. Your pricing will be based on the rate applicable for 2 people

28. Who issues the receipt for the payment made by an individual - the insurance company or the alumni association?

A. Receipt against funds transferred would be issued by the Insurance Company

## Coverage

29. Why are aspects like maternity not part of it?

A. It has been observed that benefits like Maternity only helps a very small population but the premium impact on the overall group is high so we have decided to opt against it. Also, most of the corporate insurance does cover Maternity.

30. Consumables Coverage Covered?

A. No

31. Would a consolidated list of coverage points be shared?

A. Yes; this will be provided by Insurer post policy issuance

32. Will there be an age bar at any time/renewal?

A. 85 years is the entry. Once an alum or a family member enters the program before 85 years of age, he/she can continue renewing the policy in subsequent years as long as the insurance program continues with *ISBAA*

33. I am an NRI having a global employer coverage and am 58 years old, retiring in 2 years. Should I take this now?

A. You can take this plan.

34. Will Covid-19 treatment be covered?

A. Yes.

35. If the Sum insured chosen is 10 Lacs and I take 3 policies (immediate family, parents and in-laws), then will 10 L be covered for each of the 3 policies OR just once whichever gets triggered first?

A. There are 3 policy combination in our program

1. Alumni, Spouse & Kids
2. Parents
3. Parents in Law

The Sum Insured for each policy combination is different

36. How would cashless work, with a sum insured of 5 Lakhs?

A. One has to intimate the Insurer through the Hospital TPA desk to avail the cashless facility. Also, please reach out to Zopper Support team for all the support.

37. If an alum crosses 85 years, and the alum's spouse at that stage is less than 85 years, would the spouse continue to get enrolled in the policy after the alum crosses 85 years?

A. Once the alum enters the policy before 85 years of age, he/she can renew the policy even after crossing 85 years. It is mandatory for alumni to be the proposer, hence alumni have to take policy under eligible conditions, only then, he/she can add spouse and kids.

38. Is the policy open for Alums who are now foreign citizens, while Parents still hold Indian citizenship?

A. Yes. Alum will have to enroll himself/herself to avail the policy for parents/in-laws. Since the policy jurisdiction is India, this can be used for treatments in India.

39. Is there co-pay in the policy for anyone?

A. No co-pay in the program

40. If the alum passes away does the policy continue for family?

A. Yes, family will remain to be covered till the next renewal. For the subsequent renewals, the spouse/family members will have to reach out to Alumni team to provide access for alumni portal.

41. Both of us, husband and wife, are alumni. If the policy holder passes away can the cover pass on to the remaining alumni spouse?

A. Yes. That is possible because for the next year the survivor can join the plan on the basis of his/her status as an alumni

42. What happens in case of more than 1 claim in a single financial year?

A. There is no restriction in using the policy for multiple claims

43. Is there any limit on the claim amount for each person in the policy?

A. Alumni can claim max upto the sum insured chosen. For example, Policy cover is 5L then the alumni can claim upto the sum insured.

44. Can you share the list of Day Care Treatment?

A. There is no specific list & all Day Care Treatments are covered

45. Can you share the list of Specified Diseases / Named Ailments that have 1 year of Wait Period for New Enrolling Members?

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.	
Benign Hypertrophy / Enlargement of Prostate (BHP / BEP)	Surgery for Hydrocele, Rectocele and Hernia		
Hernia, Hydrocele,	Surgery for Hydrocele, Rectocele and Hernia		
Varicocoele / Spermatocele	Surgery for Varicocoele / 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

46. My daughter is 30 years old and stays with us. She has a base policy. Can she be included in this policy?

A. No, Age limit to add children is up to 25 years.

47. Can we increase the sum insured amount YoY? Ex: If in year 1, I start with 5 lakhs, can I increase to 10 lakhs on year 2? And visa-versa?

A. Increase of Sum Insured will depend whether the insurer will allow it or not during renewal year. No restriction in decreasing the Sum Insured.

48. Can we take a multi-year Base Policy? Say 3 years?

A. No. The policy period is 1 year and will come up for renewal next year

49. Can siblings be included?

A. No. Only Spouse, kids and parents and in-laws are allowed.

50. How to declare pre-existing diseases for the risk-assessment / under-writing?

A. No PEDs are required to be declared in journey. By default all PEDs have 1 year wait period for new members

51. If I am diagnosed outside of India can I avail this policy within India if I seek medical assistance within India?

A. Yes

52. What role will Zopper play in the claims process?

A. Zopper would assist the alumni in the claim process. It would help through the insurer and TPA to ensure that the interest of the alumni and family is protected

53. Can you share the list of Pre-Existing Chronic conditions that a person has suffered in the past or is currently suffering from are not allowed to enter in the program?

A. Members with all the PEDs are allowed to enter

54. Will *ISBAA* continue to provide this policy with the same or other provider? So that once alumni are invested they get benefit for long term

A. Yes, definitely. *ISBAA* would continue to provide this program

55. I understand that 85 is only the entry criteria...and the policy will continue beyond 85 years of age too, for the life of this product. Please confirm this understanding.

A. Yes, this is correct.

56. Can we pay directly to Insurer & take this plan for my siblings/friends/relatives?

A. This is an Exclusive Base Health Insurance Plan designed for the ISBAA alumni & the family members. The benefits of this plan are exclusive & not available in the retail market

57. Can we take only parent policy without ASK (Alumni, Spouse, Kid) policy?

A. It is mandatory for alumni to take at least policy for self, post which alumni can take policy for parents.

58. Can we involve Zopper in the claim process? Is there any 24/7 number or email?

A. Yes Zopper will help in claim processing, You can also email us at [isbaahealthplan@zopper.com](mailto:isbaahealthplan@zopper.com)

59. Are Modern Treatments Covered in the Program? Please mention the list of modern treatments.

A. Yes, Modern Treatments are covered from this year in the program upto 100% of Sum Insured. Please find below the list of Modern Treatments

- Uterine Artery Embolization and HIFU (High Intensity focused ultrasound)
- Balloon Sinuplasty
- Deep Brain Stimulation
- Oral Chemotherapy
- Immunotherapy-Mono clonal Antibody to be given as injection
- Intra Vitreal injections
- Robotic Surgery
- Stereotactic radio surgeries
- Bronchial Thermoplasty
- Vaporisation of prostate (Green laser treatment or holmium laser treatment)
- IONM-(Intra Operative Neuro Monitoring)
- Stem Cell Therapy: Hematological conditions to be covered

60. Can we have the List of network hospitals?

A. Aditya Birla Network Hospital link :  
<https://www.adityabirlacapital.com/healthinsurance/locate-care/hospital-listing>

61. Can we enter for self and spouse and add kids later during subsequent renewals - will the PED / Waiting period be treated differently?

A. Addition of spouse & children is allowed during the renewal. The PED waiting period of anyone entering the policy will be 1 year. For existing members, the PED wait period during next renewal will be zero.

62. In case of the demise of Alumni, the existing / current year policy will be valid. But will renewal be applicable for Spouses till 85 years and how do they enroll for it? Will the registration window during renewal be open to them? This is important to secure the interest of family beyond us.

- A. The cover will be applicable till the coming policy year renewal. For the subsequent renewals, the spouse/family members will have to reach out to the Alumni team to provide access to portal
63. Can we register for a smaller SI now and increase during renewal? In that case will the waiting period for original sum assured be waived and only for differential SI, the additional waiting period of 12 months will apply - Please confirm else, it should not become one more set of 12 months including original sum assured for the whole policy, though we have pre-existing policy.
- A. Increase of Sum Insured option may or may not be allowed next year. It is recommended to take the highest Sum Insured during the first enrolment so that you are covered sufficiently in case of any unforeseen circumstances.
64. Post enrolment and waiting period of 12 months, porting of existing Base policy from another insurer - is it possible to consider , extension of Sum Insured being ported / or reduction in Premium proportion to the amount of Sum Insured being ported ?
- A. Porting is not possible
65. Do we have to share any medical records during the enrolment?
- A. No
66. Will there be any no claim bonus for subsequent renewals, if no claim is made or proportional cover increased during renewal period.
- A. The overall claims performance of the group will decide the premium for the group across age bands.

67. Is the insurance cost the same for different tier cities in India?

A. The cost is same for all the people

68. Where can we check the premium?

A. Premium is available on the *ISBAA* Alumni portal. Once the alumni login into the portal, they will be able to check the premium

You can also mail any further questions to [isbaahealthplan@zopper.com](mailto:isbaahealthplan@zopper.com)

**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 of May**

Thankyou!