



## IIMK AA Super Top Up Health Policy FAQs

### Context

The IIMKAA Alumni Association, in collaboration with Zopper, is delighted to announce the launch of the 2026 Enrolment Window for the Super Top-up Health Insurance Program.

After the overwhelming response and success of last year's program, we're reopening the enrolment window to give IIMKAA alumni another opportunity to secure enhanced health coverage for themselves and their families.

Through this window, alumni can renew their existing policies or enrol in new coverage under the specially designed Super Top-up Health Insurance Program—crafted to offer comprehensive protection, flexible options, and peace of mind.

### Registration and overall policy related

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 and deductible selection.

2. Who is the insurer and who is the TPA?

A. Care Health Insurance Limited is the insurer and Zopper Insurance Broking Limited is the broker. Direct Claim settlement will be done by Care Health Insurance.

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. Are there any complications in the claim process in case the base and Top up policy are not from the same insurance company?

A. No. This Super top-up policy is not dependent on any base policy and has its own coverages and works post the deductible chosen

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

A. The amount will be transferred to the account of the Care Health Insurance for the policy issuance of the Alumni.



7. 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.

8. Who is the TPA?

A. In-house TPA of Care Health Insurance.

9. 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 or renew their policy during the enrolment window. All alumni as per the IIMKAA guidelines are eligible to join the plan. Hence it is in the best interest of the group that we don't defer the joining.

10. 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

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

ii) Why is it only through the Web Portal?

A. i) You can enrol for the program through the Web Portal. You will find Insurance tab

ii) This program is limited to alumni. Since all users of the Web Portal are considered to be part of the community and verified alumni, registration is enabled only through the Web Portal. All registered members in Alumni portal are eligible for program

iii) Please enrol through Portal via <https://alumni.iimk.ac.in/login>

12. If two IIMKAA alumni's 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 is considered to arrive at the slab rate

13. 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 renewal or during the Policy period through Endorsement in case of Natural occurring events (Childbirth / Marriage). In case of Natural Additions, the intimation needs to be provided to Zopper team for addition within 30 days of the event (Childbirth / Marriage).

14. Who will determine the alumni status? For instance will executive or fellowship program students be considered as alumni?

A. All registered members in Alumni portal are eligible for program

15. Are payments for Super Top Up Policy 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 not be able to re-enter the program on a future date

18. The age is sign-up age or actual age at the time of premium payment?

A. Age is the completed age as on the premium payment date

19. Is a base policy in my name a prerequisite for this plan? If I am covered up to 3 Lacs by my spouse's policy, can I go ahead and enrol in this Super top-up plan without having a base policy in my name?

A. A base policy is not a prerequisite. Yes, you can enrol with the minimum deductible option of 3 Lacs

20. 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

21. 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 Super top-up plan and hence we suggest holding onto your existing base.

22. The premium is annual or monthly?

A. Annual

23. 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

24. I am an 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

25. 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

26. When will the policy documents be shared?

A. Policy issuance is real time. Alumni can expect to receive their policy documents within four to five working hours following payment.

27. 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.

28. Will we get a better rate if we increase the deductible to 10 Lakhs?

A. Yes, you can choose 10 Lakhs deductible for a better rate. It might be better to go for 10 Lakhs deductible if your base policy covers up to 10 Lakhs.

29. 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.

30. Most people above 65 won't have kids below 30, so effectively you are paying a lot for 2 people?

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

31. 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 Care Health Insurance Limited

## Coverage

32. I have a base policy from my employer where there is no waiting period. If I take the Super Top up this year but leave my job over the course of next year, what happens to the waiting period when I renew the Super Top up plan next year?

A. Super Top up policy has nothing to do with the base policy provided by your employer. Super Top-up will get triggered once you cross the deductible option chosen

33. Care Health Insurance is not a well-known company like New India, or large private companies. Are they reliable? Will they pay up? Is there any escalation process if there is a dispute? Will help out?

A. Care Health Insurance has a claims settlement ratio of 97% which is really good in the industry, there has been a proper assessment done. Please note all the players in the industry are highly regulated and monitored by IRDA. Therefore there is no doubt on the credibility of the insurer.



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

A. Maternity claims rarely go beyond Rs 3 Lacs, which typically gets covered in the base policy and also the event is limited to a certain section of the population. Furthermore, most corporate policies cover maternity

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

A. Yes; COI will be provided by Care post policy issuance

36. Are Day care treatments covered?

A. Yes, all day care treatments are covered.

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

A. 99 years is the entry. Once an alum or a family member enters the program before 99 years of age, he/she can continue renewing the policy in subsequent years as long as the insurance program continues.

38. I am an NRI having a global employer coverage and am 58 years old, retiring in 2 years. Should I take this now or should I take a base plan now for the 2 years and take this plan subsequently?

A. You can take this plan, as it will not disturb any of your base policy, this will be additional coverage apart from your base policy.

39. Will Covid-19 treatment be covered?

A. Yes.

40. Will the super top-up work even if there is no base plan? i.e. Can the deductible 5 Lakhs be covered through self-insurance if required?

A. Yes. This will also work in case you are paying the deductible out of pocket.

41. If the deductible chosen is 5 Lacs and I take 3 policies (immediate family, parents and in-laws), then will 5L be deducted 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

For claiming, deductible needs to be crossed in the respective policy combination

E.g.: If deductible is crossed for self (alumni), spouse of alumni can claim without crossing the deductible again, as they are part of the same floater.

But parent of the alumni in above example can claim post crossing the deductible separately, as it is a different floater policy combination

42. (i) How would cashless work, with a deductible of 5 / 10 Lakhs?

(ii) If deductible is paid by another medical insurance, will the limit of the other insurance have to be utilized before this policy kicks in?



A. (i) One has to submit the proof of bill payment upto 5/10 Lakhs post which cashless claim will work in all network hospitals of Care Health Insurance.

(ii) Not necessarily, but deductible chosen has to be paid either by you or any insurance policy taken by you before.

43. I have a Rs 5 lacs employer cover. If I have a Rs 5 lac claim, can I claim under this policy?

A. A claim in excess of 5 Lac will be covered if you have chosen a deductible of 5 Lac.

44. If an alum crosses 99 years, and the alum's spouse at that stage is less than 99 years, would the spouse continue to get enrolled in the policy after the alum crosses 99 years?

A. Once the alum enters the policy before 99 years of age, he/she can renew the policy even after crossing 99 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.

45. 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 after the deductibles are also spent in India.

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

A. No

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

A. Yes, family will remain to be covered till the next renewal. Post that Alumni's family members will have to reach out to the team to provide login access to the family members on behalf of the Alumni. Family Members will have to renew the policy every year to ensure coverage.

48. 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

49. If we choose base deductible as 10 lacs, we have base policy of 3 lacs with one insurance provider, 10 lacs Super top-up with another service provider with 3 lac deductible...Will this Super top-up work beyond 10 lacs. How cashless are settled in that case?

A. If in the Super top up plan you have chosen with deductible of 10 Lacs then you will have to produce receipt of payment up to 10 Lacs (that can be paid by you or any of your insurance plan) beyond which cashless will be settled in the network hospital up to sum insured

50. What happens in case of more than 1 claim in a single financial year? Will the deductible limit be applied for both claims or only for the first claim?



A. To be able to claim in this program, deductible chosen in the program needs to be crossed. Deductible amount is a cumulative amount & needs to be crossed only once in a policy year

This can be done by submitting payment receipts up to deductible amount, either by own self or payment through some other insurance program for any claim in the policy year of this program.

Post crossing the deductible, all other claims can be filled in this policy.

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

A. For example Policy cover is 25L with 5L deductible. Alumni can claim max up-to the sum insured chosen. The policy triggers after the deductible

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

A.

<b>List Of Specific Diseases/ Procedures</b> (As per CARE Policy)
1. Any Treatment Related To Arthritis (If Non-Infective)
1.2. Osteoarthritis And Osteoporosis, Gout
1.3.Rheumatism, Spinal Disorders(Unless Caused By Accident)
1.4.Joint Replacement Surgery(Unless Caused By Accident)
1.5.Arthroscopic Knee Surgeries/Acl Reconstruction/Meniscal And Ligament Repair
2.Surgical Treatments For Benign Ear

2.1 Nose And Throat(Ent) Disordersand Surgeries (Including But Not Limited To Adenoidectomy, Mastoidectomy
2.2.Tonsillectomy And Tympanoplasty)
2.3.Nasal Septum Deviation
2.4. Sinusitis And Related Disorders
3. Benign Prostatic Hypertrophy
4. Cataract
5. Dilatation And Curettage
6. Fissure / Fistula In Anus, Hemorrhoids / Piles , Pilonidal Sinus, Gastric And Duodenal Ulcers
7. Surgery Of Genito-Urinary System Unless Necessitated By Malignancy
8. All Types Of Hernia & Hydrocele
9. Hysterectomy For Menorrhagia Or Fibromyoma Or Prolapse Of Uterus Unless Necessitated By Malignancy
10. Internal Tumours, Skin Tumours, Cysts, Nodules, Polyps Including Breast Lumps (Each Of Any Kind) Unless Malignant
11. Kidney Stone / Ureteric Stone
11.1.Lithotripsy / Gall Bladder Stone
12. Myomectomy For Fibroids
13. Varicose Veins And Varicose Ulcers
14. Genetic Disorders
15. Parkinson's or Alzheimer's disease or Dementia

53. My daughter is 31 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 30 years.

54. Can we increase or decrease the amount YoY? Ex: If in year 1, I start with 30 lac, can I reduce to 20 lac on year2? And visa-versa?

A. Increase of Sum Insured is allowed this year if the alumni has not taken claim & family members are not suffering from any conditions part of negative list. No restriction in decreasing the Sum Insured. 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.

55. Can we take a multi-year Super top-up? Say 3 years?

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

56. Can siblings be included?

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



57. What if your base plan is in the US but covers medical expenses out of the US, including India. Thus, will all expenses above deductible be covered by the Super top-up policy?

A. Yes, for hospitalization in India. The deductible has to be spent in India for the Super top-up policy to trigger.

58. How to declare pre-existing diseases for the risk-assessment / under-writing? This happens after the payment?

A. No need to declare PED.

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

A. Yes

60. 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 (if any) to ensure that the interest of the alumni and family is protected

61. 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?

<b>Member with the following pre-existing conditions are not allowed to enter into the program in Super top-up program</b>
<b>Active Cancers or Cancer Cured less than 5 years ago</b>
<b>Benign tumors of Major organs</b> (E.g. Brain, Lung, Kidney, Heart, Spleen, Pancreas, Liver )
<b>All Chronic Liver Diseases:</b> Hepatitis B,C, Chronic Hepatitis, Cirrhosis, Liver failure Except Fatty Liver Grade 1
<b>All Chronic Kidney Diseases :</b> Diabetic and hypertensive Kidney disease, Nephrotic and Nephritic syndrome, Kidney Failure except congenital single kidney / kidney donation
<b>Any type of Paralysis of hand/legs/body (excluding residual paralysis due to polio)</b>
<b>All Chronic Lung diseases :</b> COPD (chronic obstructive Pulmonary Disease), ILD (Interstitial Lung Disease) Cystic Fibrosis, Emphysema, Pneumoconiosis, Atelectasis, Chronic bronchitis

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

A. The Alumni association selects the provider based on merit and performance of the insurer and broker partner and will continue to evaluate each year in the best interest of fellow alumni. In case alumni association decides to discontinue the program for whatsoever the reason, it will try its best to port the policies as individual policies.

63. I understand that 99 years is only the entry criteria...and the policy will continue beyond 99 years of age too, for the life of this product. Please confirm this understanding.

A. Yes, this is correct.



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

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

65. 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.

66. 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- [iimkhealthplan@zopper.com](mailto:iimkhealthplan@zopper.com). Or connect with **Pradeep** at - **9319640944**

67. Do I need to raise a claim of 3 Lakhs even when I know that it will not be approved as I chose deductible as 5 Lakh?

A. No, at the time of claiming in Super top-up policy, you can show bill receipt up to deductible and proceed with Super top-up plan.

68. If my parent's medical expense is claimed through my employer group insurance, Can I claim after the deductible with this top up policy?

A. Yes, you can.

69. If I am self-insured i.e. no base insurance, then how will claim processing work? Will it be cashless? How will the insurers know that I have spent 5 L during the year?

A. When you want to claim in Super Top Up policy, you will have to present the receipt of payment up to deductible to Care and from there the Super top up policy will get picked up. For any assistance Zopper Team will be there for support.

70. Please mention the list of modern treatments. Is it covered?

A. Modern Treatments is covered in the program with limit of 100% of Sum Insured

- Uterine Artery Embolization and HIFU (High Intensity focused ultrasound)
- Balloon Sinuplasty
- Deep Brain Stimulation
- Oral Chemotherapy
- Immunotherapy- Monoclonal 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



71. Can we have the List of network hospitals?

A. Yes you can find it using this link - <https://www.careinsurance.com/health-plan-network-hospitals.html>

72. If the primary/base insurance holder is a non-spouse, with spouse included in insurance cover, can the spouse still purchase the Super top up?

A. Yes. Alumni can purchase this on behalf of self and family.

73. 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.

74. Post enrolment and waiting period of 12 months, porting of existing Super top up 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

75. Do we have to share any medical records during the enrolment?

A. No Medical Records need to be shared in the program

76. 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.

77. Are consumables covered in the program?

A. Yes, consumables are covered in the program.

## Renewal

1. Do we have to declare any medical conditions that developed after taking the policy?

A. Any Medical condition that developed after taking the policy is not required to be declared during the journey. In case someone tries to increase the Sum Insured or Decrease the deductible amount, they will have to provide an declaration that any family members in the policy are not suffering from any of the conditions mentioned in the negative list

2. Can I enrol my spouse / children / parents /parents in law now as I missed enrolling them last year?

A. Yes, you can add. However, there will be 1 year waiting period for new members

3. Can I increase or decrease my deductible amount?

A. Decrease of deductible is allowed this year if the alumni has not taken claim & family members are not suffering



from any conditions part of negative list. No restriction on increasing the deductible

4. Can we increase or decrease the Sum Insured amount?

- A. Increase of Sum Insured is allowed this year if the alumni has not taken claim & family members are not suffering from any conditions part of negative list. No restriction in decreasing the Sum Insured. 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.

## Group Personal Accidental Program

This year we are introducing the voluntary Group Personal Accidental (GPA) cover rider for the Alumni which they can select during their Super Top-up Enrolment journey. This is an optional benefit available only for Alumni & Spouse

The GPA program brings to you group insurance benefits of a very high sum insured at very attractive premium, without any medical test.

1. Who all can be covered in the GPA Program?

- A. Only Alumni & Spouse can be covered in the GPA Program

2. What are the Sum Insured options available?

- A. There is only 1 Sum Insured option i.e. INR 1 Crore

3. Do we have to take Super Top-up program to purchase the GPA?

- A. Yes, only the eligible members in the Super Top-up program are allowed to purchase the GPA program as this is an additional rider along with the Super Top up program.

4. Does the Alumni have to compulsorily purchase the policy or can he/she purchase only for his/her Spouse?

- A. No, it's mandatory for Alumni to purchase the GPA rider for self to purchase GPA rider for Spouse

5. Is the GPA cover Individual or Floater?

- A. The GPA cover is Individual. If opted for Personal Accidental cover by paying additional premium, it is applicable for self only. If opted for spouse with additional premium than spouse is covered. If both Alumni & Spouse are covered than both will get 1 Crore of individual Personal Accidental cover.

6. What are all the benefits GPA cover?

- A. The Personal Accidental cover provides coverage against following scenarios – Accidental Death, PPD (Permanent Partial Disablement), PTD (Permanent Total Disablement), TTD (Temporary Total Disablement), Children's Education (In case of accidental death of covered member), Home Modification (Required for the covered member in case of accident), Burns (Accidental Burns suffered by covered member), Funeral Expenses (In case of Accidental death of covered member)



7. Are incidents / accidents which happen in only India covered or can the incident arise anywhere, worldwide?
  - A. The incidents arising worldwide are covered in the program
8. If I don't opt for GPA cover this year, am I allowed to add next year?
  - A. Yes, you can select GPA cover next year
9. Will I get 80D Tax benefit for GPA cover selected?
  - A. Yes, you will get the benefit.
10. Is there any wait period?
  - A. No, there is no wait period & coverage is applicable from the date of policy issuance

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

Thank you!