

Context

The IIM Kozhikode Alumni Association has launched the Enrolment Window for the IIMKAA Base Health Plan.

The Base Insurance Program offers group insurance benefits with a high sum insured at very attractive terms and conditions, with no medical test required. A key advantage of this group insurance is that it enables alumni who may not qualify for retail policies — due to pre-existing medical conditions or advanced age — to still access coverage.

All alumni are eligible to enrol for this plan.

Base Health Program

Q: 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 selected.

Q: Who will administer this plan? Who is the insurer?

A: The IIM Kozhikode Alumni Association will administer the plan. Aditya Birla Health Insurance is the insurer, and Zopper Insurance Broking Private Limited is the broker.

Q: Will this plan work in conjunction with my employer's group health insurance scheme?

A: Yes, absolutely.

Q: Will this plan work in conjunction with an individual health insurance plan I have already purchased?

A: Yes, absolutely.

Q: Which account will my premium payment be transferred to?

A: The amount will be transferred to the account of Solvy Tech Solutions (Zopper). Solvy Tech Solutions (Zopper) will collect the money on behalf of IIMKAA and transfer it to the insurer for policy issuance.

Q: Does this plan apply to NRIs who are permanently based abroad but spend significant time in India?

A: Yes — this policy covers claims that arise in India and for hospitalisations within India.

Q: Who will handle claim servicing?

A: Claim servicing will be handled in-house by Aditya Birla Health Insurance.

Q: Once this plan is in force, can alumni join at any point, subject to the allowable age limit?

A: Alumni can purchase a new policy when the enrolment window is open. All alumni are eligible to join. It is therefore in the best interest of the group not to defer joining.

Q: Will a health check-up or medical tests be required before enrolment?

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

Q: How can I enrol for the programme? Why is enrolment only through the IIMKAA Web Portal?

A: You can enrol through the IIMKAA Web Portal. This programme is limited to IIMKAA alumni. Since all users of the IIMKAA Web Portal are verified alumni and members of the IIMKAA community, registration is enabled exclusively through the portal. Please enrol at: <https://alumni.iimk.ac.in/login>

Q: If two IIMKAA alumni are married, does it make sense for the younger spouse to purchase this plan for the family?

A: No. The age of the oldest member of the family unit is used to determine the applicable slab rate.

Q: What is the claim settlement ratio of Aditya Birla Health Insurance?

A: The claim settlement ratio of Aditya Birla Health Insurance is 98%.

Q: If I get married in the future, will I be able to add my spouse? What about children?

A: Yes. You can add both a spouse and children on a future date during the policy period through an endorsement.

Q: Who will verify alumni status?

A: The IIMK Alumni Association will verify alumni status.

Q: Is there an initial waiting period?

A: Yes. There is an initial waiting period of 30 days, except for injuries or accidents.

Q: Are premium payments for the Base Insurance eligible for a tax deduction under Section 80D?

A: Yes.

Q: Can I exit the plan and rejoin later?

A: No, this is not permitted.

Q: If the premium increases at renewal, can I withdraw from the plan?

A: If you choose not to renew, you will lose your renewal benefits and will be treated as a new member if you rejoin.

Q: What is the expected premium increase year on year?

A: The premium increase for the following year will depend on the claims ratio of the entire group, as this is a group policy.

Q: If I already have existing insurance, can I take this plan in addition, or must I switch?

A: This is an additional Base Health Insurance plan — it does not require you to switch from an existing plan.

Q: Is the premium paid annually or monthly?

A: Annually.

Q: In case of renegotiation or a change of insurer, will the 1-year PED waiting period apply again?

A: The PED waiver will be applicable at the next policy renewal. During renewal, the 1-year waiting period on PEDs will apply only to fresh enrolments.

Q: I am an IIMKAA alumnus based in the UAE. How do I enrol without an Indian mobile number?

A: An Indian mobile number is required for policy issuance. You may use a family member's Indian number if you do not have one. You can also add your international number as a WhatsApp number during the enrolment process.

Q: Do premiums for members above 85 years vary each year?

A: Costs are standardised for members above 85 and do not vary by individual. However, the costs for each slab may vary depending on the group's claims ratio.

Q: Is it possible to join the policy at the time of renewal if I do not opt in now?

A: Yes. However, it is advisable to register now, as doing so ensures that the PED waiting period waiver can be availed by next year's renewal.

Q: Will I get a lower rate if I choose a Sum Insured of ₹5 Lakhs?

A: Yes. You can choose a Sum Insured of ₹5 Lakhs for a lower premium rate.

Q: Will premium increases be the same for everyone, or will they vary based on an individual's past claims?

A: This is a group plan, so any premium increase or decrease will apply to the entire group by age band.

Q: Most members above 65 are unlikely to have children below 25, so are they effectively paying for two people?

A: Yes. Your pricing will be based on the rate applicable for the age band.

Q: Who issues the receipt for the payment — the insurance company or the Alumni Association?

A: The receipt will be issued by the Insurance Company against the funds transferred.

Coverage

Q: Why is maternity not included in the plan?

A: It has been observed that maternity benefits assist only a small proportion of members, but have a significant impact on the overall group premium. We have therefore chosen not to include this benefit. In addition, most corporate insurance plans already cover maternity.

Q: Are consumables covered?

A: No.

Q: Will a consolidated list of coverage points be shared?

A: Yes. This will be provided by the insurer following policy issuance. You can also check the coverages applicable in the program through brochure

Q: Is there an age limit for renewal?

A: The maximum entry age is 85 years. Once an alumnus or family member joins the programme before turning 85, they may continue renewing the policy in subsequent years for as long as the insurance programme continues with IIMKAA.

Q: I am an NRI with global employer coverage and am 58 years old, retiring in 2 years. Should I join now?

A: Yes, you can take this plan.

Q: Will COVID-19 treatment be covered?

A: Yes.

Q: If the Sum Insured is ₹10 Lakhs and I take out three policies (immediate family, parents, and in-laws), will ₹10 Lakhs be available under each policy, or only once across all three?

A: There are three policy combinations available under this programme:

- Alumni, Spouse & Kids
- Parents
- Parents-in-Law

The Sum Insured for each policy combination is separate.

Q: How does cashless treatment work with a Sum Insured of ₹5 Lakhs?

A: You must notify the insurer through the hospital's TPA desk to avail cashless treatment. Please also reach out to the Zopper Support team for assistance.

Q: If an alumnus crosses 85 years of age, and their spouse is below 85, can the spouse continue to be enrolled?

A: Once an alumnus joins the policy before the age of 85, they can continue to renew even after turning 85. It is mandatory for the alumnus to be the proposer; therefore, the alumnus must take out the policy before adding other family members.

Q: Is the policy open to alumni who are now foreign citizens, while their parents remain Indian citizens?

A: Yes. The alumnus must enrol themselves to access the policy for parents or in-laws. As the policy jurisdiction is India, it can be used for treatments within India.

Q: Is there a co-payment requirement?

A: No. There is no co-pay in this programme.

Q: If the alumnus passes away, will the policy continue for the family?

A: Yes. The family will remain covered until the next renewal. For subsequent renewals, the spouse or family members will need to contact the Alumni team to be granted access to the alumni portal.

Q: Both my spouse and I are alumni. If the policyholder passes away, can the surviving spouse continue the cover?

A: Yes. The surviving spouse can join the plan in the following year on the basis of their own alumni status.

Q: What happens if there is more than one claim in a single financial year?

A: There is no restriction on making multiple claims under the policy.

Q: Is there a limit on the claim amount per person?

A: Each member can claim up to the sum insured chosen. For example, if the policy cover is ₹5 Lakhs, the maximum claimable amount is ₹5 Lakhs.

Q: Can you share the list of Day Care Treatments covered?

A: There is no specific list — all Day Care Treatments as per IRDAI are covered.

Q: Can you share the list of specified diseases or named ailments subject to a 1-year waiting period for new members?

A: Please find below the list for the same

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

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

A: No. The age limit for adding children is up to 25 years.

Q: Can we increase the Sum Insured year on year? For example, if I start with ₹5 Lakhs in Year 1, can I increase it to ₹10 Lakhs in Year 2? And vice versa?

A: An increase in Sum Insured will be subject to the insurer's approval at the time of renewal. There is no restriction on decreasing the Sum Insured.

Q: Can we take a multi-year Base Policy, for example for 3 years?

A: No. The policy period is one year and will come up for renewal annually.

Q: Can siblings be included?

A: No. Only a spouse, children, parents, and parents-in-law are eligible.

Q: How do we declare pre-existing diseases for underwriting?

A: No declaration of pre-existing diseases (PEDs) is required during the enrolment process. By default, all PEDs are covered subject to a 1-year waiting period for new members. There is no list of PEDs

Q: If I am diagnosed outside India, can I use this policy if I seek medical treatment within India?

A: Yes.

Q: What role will Zopper play in the claims process?

A: Zopper will assist alumni throughout the claims process, working with the insurer and TPA to ensure that the interests of the alumni and their families are protected.

Q: Can you share the list of pre-existing chronic conditions that disqualify a person from joining?

A: Members with all pre-existing conditions are eligible to join. No conditions are excluded from entry.

Q: Will IIMKAA continue to offer this policy, either with the same insurer or another, to ensure long-term benefit for alumni?

A: The Alumni Association selects 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.

Q: I understand that 85 is only the entry age, and the policy continues beyond 85 for the life of the product. Please confirm.

A: Yes, that is correct.

Q: Can I pay the insurer directly and take this plan for siblings, friends, or relatives?

A: No. This is an exclusive Base Health Insurance Plan designed for IIMKAA alumni and their family members. The benefits of this plan are exclusive to the group and are not available in the retail market.

Q: Can I take only a parent policy without taking the Alumni, Spouse & Kids (ASK) policy?

A: No. It is mandatory for the alumnus to take a policy for themselves first, after which they may take a policy for parents.

Q: Can Zopper assist in the claims process? Is there a 24/7 helpline or email?

A: Yes. Zopper will assist with claims processing. You can also email: iimkhealthplan@zopper.com

Q: Can you share the list of Modern Treatments that are covered in the program?

A. Modern Treatments are covered up to 100% of the Sum Insured. The following modern treatments are included:

- Uterine Artery Embolization and HIFU (High Intensity Focused Ultrasound)
- Balloon Sinuplasty
- Deep Brain Stimulation
- Oral Chemotherapy

- Immunotherapy — Monoclonal Antibody (administered by injection)
- Intravitreal Injections
- Robotic Surgery
- Stereotactic Radiosurgeries
- Bronchial Thermoplasty
- Vaporisation of the Prostate (Green Laser Treatment or Holmium Laser Treatment)
- IONM — Intraoperative Neuromonitoring
- Stem Cell Therapy: Haematological conditions covered

Q: Can you share the list of network hospitals?

A: Please refer to the Aditya Birla Network Hospital listing:

<https://www.adityabirlacapital.com/healthinsurance/locate-care/hospital-listing>

Q: Can I enrol for self and spouse now, and add children later during renewal? Will their PED/waiting period be treated differently?

A: Yes. Adding a spouse or children is allowed during renewal. The PED waiting period of one year will apply to anyone entering the policy for the first time. For existing members, the PED waiting period will be zero at the next renewal.

Q: In the event of an alumnus's death, the current policy remains valid. But will renewal be possible for the spouse up to age 85, and how do they enrol? Will the renewal window be open to them?

A: The cover will remain valid until the next policy renewal. For subsequent renewals, the spouse or family members must contact the Alumni team to be granted access to the portal.

Q: Can I register for a lower Sum Insured now and increase it at renewal? In that case, will the waiting period apply only to the differential Sum Insured, or will it restart for the entire policy?

A: An increase in Sum Insured may or may not be permitted at renewal, subject to the insurer's decision. It is recommended to choose the highest Sum Insured during initial enrolment to ensure adequate coverage in the event of unforeseen circumstances.

Q: After the 12-month waiting period, is it possible to port an existing Base Policy from another insurer, with the ported Sum Insured amount being extended or the premium adjusted proportionately?

A: Porting is not possible.

Q: Do we need to submit any medical records during enrolment?

A: No.

Q: Will there be a no-claim bonus for subsequent renewals if no claim is made?

A: The overall claims performance of the group will determine the premium across age bands for the following year.

Q: Is the insurance premium the same regardless of the city tier in India?

A: Yes. The premium is uniform for all members.

Q: Where can I check the premium?

A: The premium is available on the IIMKAA Alumni Portal. Once you log in, you will be able to view the applicable premium. You may also email any further questions to: iimkhealthplan@zopper.com

Note: Policy issuance for members will commence as per the below timelines

Tranches	Enrolment Dates	Policy Start Date	Policy Copies to be sent by
Tranche 1	23rd April to 30th April	5th May	15th May
Tranche 2	1st May to 7th May	12th May	22nd May
Tranche 3	8th May to 15th May	20th May	30th May
Tranche 4	16th May to 23rd May	28th May	8th June

Please note - No claims are admissible before the policy start date. Zopper will provide claim support only after the policy start date.

Thank you!