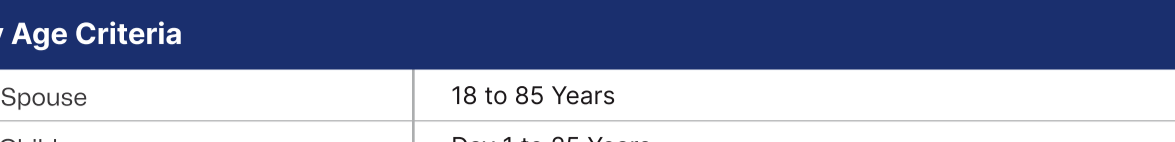


**Exclusive Health Insurance Programs*
For IIM Ahmedabad Alumni**

A Super Top-up Health Insurance Program curated for IIMA Alumni, with higher sum insured options and additional benefits.

Who all can be covered under the policy?



Entry Age Criteria

Self & Spouse	18 to 85 Years
Child/Children	Day 1 to 25 Years
Parents/Parents-in-law	41 to 85 Years

Exit Age Criteria

Self & Spouse	Lifelong Renewability*
Child/Children	26 Years
Parents/Parents-in-law	Lifelong Renewability*

Features of Super Top-up Health Insurance Program

Medical check-up	No medicals required
Policy tenure	1 year
Cashless facility	Yes
Reimbursement facility	Yes
Available sum insured options	₹10 Lakh / 15 Lakh / 20 Lakh / 25 Lakh / 30 Lakh / 40 Lakh / 50 Lakh / 75 Lakh / 1 Cr
Deductibles	₹5 Lakh and 10 Lakh
Room rent	No Capping for all rooms except Suite for both normal and ICU. In case of Suite, room rent will be payable upto the max of a non suite category room rent for both normal and ICU.
Day-care treatments covered	Yes
In-patient hospitalisation covered	Yes
Pre- & post-hospitalisation expenses covered	Pre - 60 Days Post - 90 Days
Domiciliary hospitalisation	Yes, if it continues for a period exceeding 3 consecutive days
Ambulance covered	Yes, for up to ₹ 5,000 per hospitalisation
Air Ambulance covered	Covered up to ₹2 Lakhs (per incident)
Donor expenses	Covered up to opted sum insured
Waiting period in the policy (Initial/Pre-Existing 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 No waiting period for renewal members
Flexible coverage	Selected different sum insured & deductible for immediate family, parents & parents-in-law
Internal congenital	Covered
Co-payment	No co-payment
Capping on ailments/treatments	None
Jurisdiction of the program	India
Terrorism	Hospitalisation / Injury Arising Out Of terrorism is covered
Jurisdiction of the program	India
Enrolment process	Completely end-to-end digital journey through IIMA Alumni portal
Modern treatments covered	Yes, Upto 100% of Sum Insured
Insurance Company	Aditya Birla Health Insurance Co. Limited
PED Declaration	No Declaration of PED's Required
Ayush Treatment	Covered
Consumables Coverage	Covered as per list below

Sr. No. Consumables List

List I - Optional Items	
1	BABY FOOD
2	BABY UTILITIES CHARGES
3	BEAUTY SERVICES
4	BELTS/ BRACES
5	BUDS
6	COLD PACK/HOT PACK
7	CARRY BAGS
8	EMAIL / INTERNET CHARGES
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)
10	LEGGINGS
11	LAUNDRY CHARGES
12	MINERAL WATER
13	SANITARY PAD
14	TELEPHONE CHARGES
15	GUEST SERVICES
16	CREPE BANDAGE
17	DIAPER OF ANY TYPE
18	EYELET COLLAR
19	SLINGS
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22	Television Charges
23	SURCHARGES
24	ATTENDANT CHARGES
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26	BIRTH CERTIFICATE
27	CERTIFICATE CHARGES
28	COURIER CHARGES
29	CONVEYANCE CHARGES
30	MEDICAL CERTIFICATE
31	MEDICAL RECORDS
32	PHOTOCOPIES CHARGES
33	MORTUARY CHARGES
34	WALKING AIDS CHARGES
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
36	SPACER
37	SPIROMETRE
38	NEBULIZER KIT
39	STEAM INHALER
40	ARMSLING
41	THERMOMETER
42	CERVICAL COLLAR
43	SPLINT
44	DIABETIC FOOT WEAR
45	KNEE BRACES (LONG/ SHORT/ HINGED)
46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
47	LUMBO SACRAL BELT
48	NIMBUS BED OR WATER OR AIR BED CHARGES
49	AMBULANCE COLLAR
50	AMBULANCE EQUIPMENT
51	ABDOMINAL BINDER
52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
53	SUGAR FREE Tablets
54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
55	ECG ELECTRODES
56	GLOVES
57	NEBULISATION KIT
58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
59	KIDNEY TRAY
60	MASK
61	OUNCE GLASS
62	OXYGEN MASK
63	PELVIC TRACTION BELT
64	PAN CAN
65	TROLLEY COVER
66	UROMETER, URINE JUG
67	AMBULANCE
68	VASOFIX SAFETY

Technology Partner - Soly Tech Solutions Private Limited

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 lump	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)	Stones 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)	Stones in Urinary system (Stone in the Kidney, Ureter, Urinary Bladder)	Prostate Surgery
	Benign Hypertrophy / Enlargement of Prostate (BHP / BEP)	Surgery for Hydrocele, Rectocele and Hernia
	Hernia, Hydrocele,	Surgery for Hydrocele, Rectocele and Hernia
	Varicocele / Spermatocele	Surgery for Varicocele / Spermatocele
7. Skin	Skin tumour (unless malignant)	Removal of such tumour unless malignant
	All skin diseases	
8. General Surgery	Any swelling, 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

Up to ₹1 Cr Group Personal Accident Cover for Alumni, Spouse

Particulars	Remarks
Accidental Death	Up to 100% of SI
PPD	Up to 100% of SI
PTD	Up to 100% of SI
Funeral	Covered up to ₹10,000
Lifestyle Modification	Covered up to ₹25,000
Burns Cover	Covered up to ₹10,000
Child Education	Covered up to ₹50,000 max up to 2 children
TTD	Covered up to ₹10,000 per week for 100 weeks

Communication Matrix

Zopper Insurance Brokers Private Limited	
Email ID	iimahealthplan@zopper.com

Zopper Insurance Brokers Private Limited			
Level	Name	Mobile No.	Support Type
Level 1	Hrithik Khatana / Rishab Katlyar	8800902249 / 9871713662	Product / Enrolment Support
	Sagar Garg / MD Danish	7303090988 / 8595441688	Policy Issuance and Endorsement / Claims Support
	Pradeep Kumar	9319640944	Claim Support
Level 2	Sujit Shekhar	8860746253	Policy Issuance and Endorsement / Claims Support
	Mohit Sachwani	6362568835	Product / Enrolment Support
Level 3	Boudhaayan Paul	7032220850	Policy Issuance and Endorsement / Claims / Product and Enrolment Support

Aditya Birla Health Insurance Co. Limited	
Contact No.	8368742074
Email ID	abhicl.claim@adityabirlacapital.com