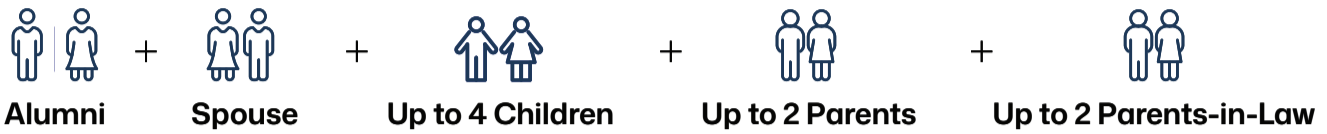


# Introducing Renewal/New Enrolment Window Of GIM Alumni Association Exclusive Super Top-up Health Insurance Program\*\*

GIMAA is pleased to announce the commencement of the enrolment period for the Exclusive Super Top-up 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 99 years
For Child	From day 1 to 30 years
For Parents & Parents-In-Law	From 41 to 99 years

### Exit Age Criteria For All Members

For Alumni & Spouse	Lifelong Renewability*
For Child	31 years
For 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 / 50 Lakh / 75 Lakh / 1 Cr. / 1.5 Cr. / 2 Cr.
Deductibles	₹3 Lakh/₹5 Lakh/₹7 Lakh/₹10 Lakh/₹15 Lakh/₹20 Lakh/₹25 Lakh
Room rent	Any kind of room except suite
Day-care treatments covered	All Day Care Treatments covered
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
Domestic Road Ambulance	Yes, for up to ₹5,000 per hospitalisation
Donor expenses	Covered up to opted sum insured
Waiting period in the policy for new members	<ul style="list-style-type: none"> <li>• Initial waiting period - 30 days (except for injury/accident)</li> <li>• Specific diseases waiting period - 12 months</li> <li>• Pre-existing diseases waiting period - 12 months</li> </ul>
Waiting period in the policy for renewal members	• No Waiting period for Renewal Members
Flexible coverage	Multiple sum insured and deductible for family, parents and parents-in-law
Jurisdiction of the program	India
Air Ambulance charges	Yes, for up to ₹2,00,000 per incident
Copayment	No copayment
Capping on ailments/treatments	None
Enrolment process	Completely end-to-end digital journey through GIMAA portal.
Ayush treatments covered	Yes, upto 100% of Sum Insured
Modern treatments covered	Yes, upto 100% of Sum Insured
Insurance Company	Care Health Insurance Limited
Policy issuance for new and renewal members	Real Time
PED Declaration	No Declaration of PED's Required
Consumables Coverage	Covered as per the below list

Sr. No.	List of consumables
01.	Baby Food
02.	Baby Utilities Charges
03.	Beauty Services
04.	Belts / Braces
05.	Buds
06.	Cold Pack / Hot Pack
07.	Carry Bags
08.	Email / Internet Charges
09.	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 charges)
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.	Spirometer
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, Ortho Kit, 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

## New Member with the following pre-existing conditions are not allowed to enter into the Super top-up program

**Active Cancers or Cancer Cured less than 5 years ago**

**Benign tumours of Major organs**

**All Chronic Liver Diseases:** Hepatitis B,C, Chronic Hepatitis, Cirrhosis, Liver failure Except Fatty Liver Grade 1

**All Chronic Kidney Diseases:** Diabetic and hypertensive Kidney disease, Nephrotic and Nephritic syndrome, Kidney Failure except congenital single kidney / kidney donation

**Any type of Paralysis of hand/legs/body (excluding residual paralysis due to polio)**

**All Chronic Lung diseases:** COPD (Chronic Obstructive Pulmonary Disease), ILD (Interstitial Lung Disease) Cystic Fibrosis, Emphysema, Pneumoconiosis, Atelectasis, Chronic bronchitis

## List of Specific Diseases/Procedure - Waiting Period of 12 Months in Super Top up program

Any treatment related to:

1. Arthritis (If Non-Infective)

- A. Osteoarthritis And Osteoporosis, Gout
- B. Rheumatism, Spinal Disorders(Unless Caused By Accident)
- C. Joint Replacement Surgery(Unless Caused By Accident)
- D. Arthroscopic Knee Surgeries/Acl Reconstruction/Meniscus And Ligament Repair

2. Surgical Treatments For Benign Ear

- A. Nose And Throat (ENT) Disorders and Surgeries (Including But Not Limited To Adenoidectomy, Mastoidectomy)
- B. Tonsillectomy And Tympanoplasty
- C. Nasal Septum Deviation
- D. 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 Genitourinary 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 / Ureteral Stone

12. Lithotripsy / Gall Bladder Stone

13. Myomectomy For Fibroids

14. Varicose Veins And Varicose Ulcers

15. Genetic Disorders

16. Parkinson's or Alzheimer's disease or Dementia

# GIM Alumni Association

## Group Personal Accidental Rider\*\*

### ₹1 Crore Group Personal Accidental (GPA) Rider Cover for Alumni, Spouse

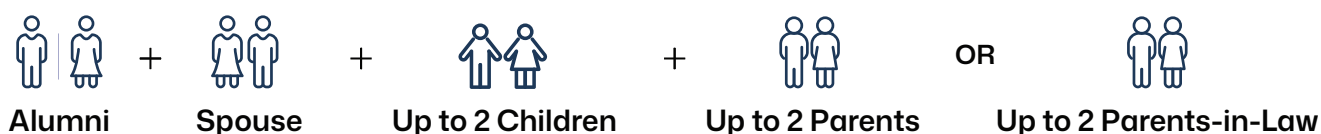
Particulars	Remarks
Coverage	Worldwide
Accidental Death	₹1 Crore
Permanent Partial Disablement	Up to 100% of SI
Permanent Total Disablement	Up to 100% of SI
Funeral Expenses	Covered up to ₹10,000
Home Modification due to Accidental Disability	Covered up to ₹25,000
Burns Cover	Covered up to ₹10,000
Child Education	₹50,000 - to be paid per child max up to 2 children
Temporary Total Disablement	₹10,000 - per week for Maximum 100 weeks

# GIM Alumni Association

## Exclusive OPD Benefit Program\*\*

GIMAA is pleased to announce the commencement of the enrolment period for the OPD Plan, 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 91 days to 25 years
For Parents & Parents-In-Law	From 36 to 85 years

#### Premiums for the OPD Benefits

For Self, Spouse & 2 Children	₹9,999 + GST
For Parents or Parents-in-law	₹9,999 + GST

#### Features of GIMAA Exclusive OPD Benefits Program

Medical check-up	No medicals required
Policy tenure	1 Year
Cashless facility	Yes
Reimbursement facility	No
Sum insured options	₹30,000
Consultations (General Physician + Specialist ) (for family)	Up to Sum Insured (cashless)
Prescribed Diagnostics (for family)	Up to Sum Insured (cashless)
Jurisdiction of the program	India
Enrolment process	Completely end to end digital journey through GIMAA portal only
Waiting Period	0 day waiting period
Policy Issuance Process	Policy issuance will be offline & it will take 10-15 working days post making the payment to share the policy copy

## List of Treatments / Procedures / Products Excluded from OPD Program

1. File charges / Registration fee at Clinics / Hospitals
2. Any cosmetic procedures / consultations / medicines / ointments
3. Cosmetic lenses and procedures excluded
4. Psychologist Consultations
5. Nutritionist / Dietician Consultations
6. Cosmetic related dermatology consultations
7. Cost of frames / cosmetic lenses
8. Protein shakes and other supplements even if prescribed
9. Devices or machines like Hearing Aids, Thermometer, BP monitor etc
10. Treatment related to obesity
11. IVF, Infertility related treatments
12. Cataract / lasik surgery
13. AYUSH treatments / consultations/ medicines
14. Prescriptions / consultations by Non MBBS Doctors (BAMS, BHMS etc)
15. Physiotherapy expenses
16. Maternity / Pre and post natal related expenses
17. OPD Procedures and any Invasive diagnostic procedures like colonoscopy, endoscopy, FNAC, biopsy etc
18. Syringes / IV / Plasters / dressing / bandages or any consumable items
19. OTC (Over the counter) products like shampoos, serums, powders, lozenges etc
20. Pre and post hospitalization bills are not covered
21. Day care treatment list of IPD cover
22. Advance receipt / co-pay / Day-care / IPD deductions

# GIM Alumni Association

## Premier Shield Home Care\*\*

GIMAA is pleased to announce Premier Shield Home Care, Specifically designed for Alumni and their family members.

### Core Coverage


- Coverage up to 5 out-of-warranty home appliances / electronic devices
- 1-year service tenure
- Unlimited repair service requests
- No labor/service charges (customer pays only for spare parts)
- 20% discount on spare parts
- Repairs through authorized service centers

### Enhanced Benefits (Exclusive Add-ons)















- 1 Free Gas Charging Service (AC-specific benefit)
- 3 Preventive Maintenance Services (PMS) during the coverage period (Applicable across eligible appliances)
- Priority service experience for Alumni segment

## Eligible Appliances

### Large Appliances

 Air Conditioner	 Refrigerator	 TV	 Washing Machine
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### Small Appliances

 Vacuum Cleaner	 Microwave
 Water Dispenser	 OTG/Fryer
 Food Processor	 Chimney
 Air Purifier	 Air Cooler
 Home Theater	 Geyser
 Water Purifier	 Dryer
 Dishwasher	 Bluetooth Speaker

Premier Shield Home Care Price :

**₹3,499** /Plan  
Including GST

## Communication Matrix

### From Zopper Insurance Brokers Private Limited

Level	Name	Mob No.	Support Type
Level 1	Satyam Mishra	8130301854	Product / Enrolment Support
	Pradeep Kumar	9319640944	Claims Support
Level 2	Hrithik Khatana	8800902249	Product / Enrolment Support
Level 3	Sujit Shekhar	8860746253	Claims / Endorsement Support
	Mohit Sachwani	6362568835	Product / Endorsement /Support
Level 4	Boudhaayan Paul	7032220850	Product / Claims / Endorsement Support

### From Aditya Birla Health Insurance Co. Limited

Contact No.	Email ID
8368742074	<a href="mailto:abhicl.claim@adityabirlacapital.com">abhicl.claim@adityabirlacapital.com</a>

### From Care Health Insurance Limited

Whatsapp No.	Email ID
8860402452	<a href="mailto:claims@careinsurance.com">claims@careinsurance.com</a>

#### Disclaimer :

The GIM Alumni Association is the Master policy holder and it shall not be responsible for the settlement of claims. Super Top up and Group Personal Accident Rider is from CARE Health Insurance Limited. OPD Policy will be issued by Aditya Birla Health Insurance Co. Limited & OPD claims will be made through VISIT App.

If you have any queries, please write to [gimaahealthplan@zopper.com](mailto:gimaahealthplan@zopper.com) or call Satyam at 81303 01854