



Context

The GIM Alumni Association team has launched the Enrolment Window of the OPD Benefit Program.

Alumni can enrol for this plan

Registration and overall policy related

1- What is the OPD Benefits Program?

A- The OPD (Out-Patient Department) Benefits Program is an exclusive benefit for GIM alumni and their eligible family members, designed to cover expenses related to doctor consultations and prescribed diagnostic tests on a cashless basis.

2- Is the OPD Benefits Program mandatory if I take other insurance?

A- No, this is an optional benefit and can be availed even without taking the Super Top-up

3- Who can be covered under the OPD Benefits Program?

A- Alumni, Spouse, Children (only 2 allowed), and one set of either Parents or Parents-in-Law can be covered. No cross-combinations (e.g., one parent and one parent-in-law) are allowed.

4- What are the Sum Insured options available for the OPD program?

A- There is only one Sum Insured option: ₹30,000 per policy per year.

5- Do I have to take the Super Top-up program to purchase the OPD benefits?

A- No, you can take this OPD program without the Super Top-up.

6- Does the Alumnus have to purchase the OPD program for themselves to cover other family members?

A- Yes, it is mandatory for the Alumnus to purchase the OPD program for themselves to purchase it for other family members.

7- Is the OPD cover individual or floater?

A- There are two policy combinations: 1. Alumni, Spouse, Children and 2. Parents or Parents-in-Laws. The cover is floater within each policy combination.

8- Are there any enrolment restrictions based on Pre-Existing Diseases for the OPD program?

A- No, there is no 'Negative List' of pre-existing diseases for enrolment in the OPD Benefits Program. Members with any pre-existing diseases are eligible to enrol.

9- Is there any waiting period for Pre-Existing Diseases under the OPD program?



A- No, there is a nil waiting period for all pre-existing diseases under the OPD Benefits Program. Coverage starts once the policy is issued

10- How can I avail the OPD benefits and make appointments?

A- The entire process is cashless. Appointments for doctor consultations or prescribed diagnostics need to be taken in advance from the VISIT app.

11- Where can I check the network of doctors for the OPD program?

A- You can check the network of doctors by downloading the VISIT app. The link to download the app is <https://getvisitapp.com/download-apps.html>. The network includes 10,000+ centers in India covering 54,000+ doctors & 4,500+ diagnostic centers.

12- Can I pay for doctor consultations or diagnostic tests myself and then claim reimbursement under the OPD program?

A- No, appointments must be made through the VISIT App to avail the benefits of the OPD Program. Reimbursement for self-paid services is not an option.

13- Does the OPD program only cover big hospitals, or are small clinics also covered?

A- Both big hospitals and small clinics are covered. You should check the list of doctors covered in the VISIT App.

14- My preferred doctor is not available in the VISIT app. Can they be added?

A- Once you purchase the policy, you can suggest adding doctors who are not available in the network list through the app. However, the final onboarding of the doctor depends on the negotiation between the doctor and the VISIT team.

15- If I don't opt for the OPD Benefits program this year, am I allowed to add it next year?

A- Yes, you can select it next year.

16- What are the key features of the OPD program summarized?

A- Key features include: Policy Tenure: 1 Year; Cashless Facility only; Sum Insured: ₹30,000; Covers GP & Specialist Consultations and Prescribed Diagnostics (cashless); Jurisdiction: India; Enrollment via GIM portal; 0-day waiting period; No medical check-up required.

Q19: What are some of the key exclusions under the OPD Benefits Program?

A- Sharing below the key exclusions:

File charges / Registration fee at Clinics / Hospitals

Any cosmetic procedures / consultations / medicines / ointments

Cosmetic lenses and procedures excluded

Psychologist Consultations

Nutritionist / Dietician Consultations



Cosmetic related dermatology consultations

Cost of frames / cosmetic lenses

Protein shakes and other supplements even if prescribed

Devices or machines like Hearing Aids, Thermometer, BP monitor etc

Treatment related to obesity

IVF, Infertility related treatments

Cataract / lasik surgery

AYUSH treatments / consultations/ medicines

Prescriptions / consultations by Non MBBS Doctors (BAMS, BHMS etc)

Physiotherapy expenses

Maternity / Pre and post natal related expenses

OPD Procedures and any Invasive diagnostic procedures like colonoscopy, endoscopy, FNAC, biopsy etc

Syringes / IV / Plasters / dressing / bandages or any consumable items

OTC (Over the counter) products like shampoos, serums, powders, lozenges etc

Pre and post hospitalization bills are not covered

Day care treatment list of IPD cover

Advance receipt / co-pay / Day-care / IPD deductions