

# SPJIMR

## Super Top Up Health Insurance

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

### Who all can be covered under the policy?



Self

+



Spouse

+



Up To 4 Children

+



Up To 2 Parents

+



Up To 2 Parents-in-law

### Entry Age Criteria For New Members

Self & Spouse	18 to 99 years
Child/Children	Day 1 to 30 years
Parents/Parents-in-law	41 to 99 years

### Exit Age Criteria For All Members

Self & Spouse	Lifelong Renewability*
Child/Children	31 years
Parents/Parents-in-law	Lifelong Renewability*

### 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 Crore / 1.5 Crore / 2 Crore
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 ₹ 5000 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	<ul style="list-style-type: none"> <li>No Waiting period for Renewal Members</li> </ul>
Flexible coverage	Multiple sum insured and deductible options for family, parents and parents-in-law
Co-payment	No copayment
Air Ambulance charges	Yes, for up to ₹2,00,000 per incident
Capping on ailments/treatments	No capping
Jurisdiction of the program	India
Enrolment process	Completely end-to-end digital journey through SPJIMR Alumni portal
Modern treatments covered	Yes, up to 100% of Sum Insured
Insurance Company	Care Health Insurance
Policy issuance for new and renewal members	Real Time
Declaration of PEDs for new and renewal members	No Declaration Required
Consumables	Covered as per the below list

<b>Sr. No.</b>		<b>Consumables List</b>	
<b>List I - Optional Items</b>			
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	TROLLY 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 for New Members

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 AdenoidectomyMastoidectomy)
  - 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 ByMalignancy
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

# SPJIMR OPD Benefit Program

An Exclusive OPD Benefit Program curated for SPJIMR alumni  
and their family members with additional benefits.

## Who all can be covered under the policy?



## Entry Age Criteria For New Members

Self & Spouse	18 to 85 years
Child/Children	91 Days to 25 years
Parents/Parents-in-law	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

## OPD Benefit 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 SPJIMR 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
Link to check network doctors	<a href="https://getvisitapp.com/download-apps.html">https://getvisitapp.com/download-apps.html</a>

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

### Any treatment related to

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

# SPJIMR

## 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
Home Modification due to Accidental Disability	Covered up to ₹10,000
Funeral Expenses	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

## Communication Matrix

### From Zopper Insurance Brokers Private Limited

Level	Name	Mob No.	Support Type
Level 1	Tushar Sharma	8130590022	Product / Enrolment Support
	Pradeep Kumar	9319640944	Claims Support
Level 2	Rishab Katiyar	9871713662	Product / Enrolment Support
Level 3	Sujit Shekhar	8860746253	Claims / Endoresment Support
	Mohit Sachwani	6362568835	Product / Endoresment Support
Level 4	Boudhaayan Paul	7032220850	Product / Claims / Enrolment Support

### From Insurer

Whatsapp No.	Email ID
8368742074	<a href="mailto:abhicl.claim@adityabirlacapital.com">abhicl.claim@adityabirlacapital.com</a>
8860402452	<a href="mailto:claims@careinsurance.com">claims@careinsurance.com</a>

If you have any queries, please write to [spjimrhealthplan@zopper.com](mailto:spjimrhealthplan@zopper.com) or call **Tushar** on **8130590022**