

Enrolment Window of IITMAA - Base Health Plan Program

IITMAA is launching the Enrolment window of the Exclusive Base Health Insurance Plan for all their 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 0 days to 30 years
For Parents & Parents-In-Law	From 41 to 85 years

Exit Age Criteria For All Members

For Alumni & Spouse	Lifelong Renewability*
For Child	31 years
For Parents & Parents-In-Law	Lifelong Renewability*



Below Are The Exclusive Benefits Applicable To New Enrollments

Type of Cover	Floater
Sum Insured	3 Lacs, 5 Lacs, 7 Lacs, 10 Lacs and 15 Lacs
Pre Existing Diseases	Waiting period of 1 Year
First 30 days waiting period	Applicable
Day Care Treatment	Covered
New born Baby Coverage	Covered from Day 1
Pre Hospitalization Expenses	60 days respectively
Post Hospitalization Expenses	90 days respectively
Room Rent Restriction	Single Private AC room
Emergency Ambulance Charges	Maximum Rs. 10,000/- per claim
Sub Limit for various Ailments / Treatments	No Capping
Donor Expenses	Covered up to SI
Modern Treatment	Covered up to 100% of Sum Insured
Ayush Treatment	Covered up to 100% of Sum Insured
Co -Payment	No Co pay
Lasik Surgery	Covered if Power +/- 6.5
Internal Congenital	Covered
External Congenital	Covered only in case of life threatening cases
Domiciliary Hospitalization	Covered
Enrolment process	Completely end-to-end digital journey through IITMAA portal.
Claim Intimation clause	within 24 hours of hospitalization
Claim Submission Clause	Within 30 days of Discharge For Post Hospitalization
Policy Tenure	1 Year
Any medical check up required before buying the policy?	No

Below Are The Exclusive Benefits Applicable To Renewal Members (Star Health)

Type of Cover	Floater
Sum Insured	3 Lacs, 5 Lacs, 7 Lacs, 10 Lacs and 15 Lacs
Pre Existing Diseases	0-day wait period for Star Renewal Members.
First 30 days waiting period	No
Day Care Treatment	Covered
New born Baby Coverage	Covered from Day 1
Pre Hospitalization Expenses	60 days respectively
Post Hospitalization Expenses	90 days respectively
Room Rent Restriction	Single Private AC room
Emergency Ambulance Charges	Maximum Rs. 10,000/- per claim
Sub Limit for various Ailments / Treatments	No Capping
Donor Expenses	Covered up to SI
Modern Treatment	Covered up to 100% of Sum Insured
Ayush Treatment	Covered up to 100% of Sum Insured
Co -Payment	No Co pay
Lasik Surgery	Covered if Power +/- 6.5
Internal Congenital	Covered
External Congenital	Covered only in case of life threatening cases
Domiciliary Hospitalization	Covered
Enrolment process	Completely end-to-end digital journey through IITMAA portal.
Claim Intimation clause	within 24 hours of hospitalization
Claim Submission Clause	Within 30 days of Discharge For Post Hospitalization
Policy Tenure	1 Year
Any medical check up required before buying the policy?	No

List of specific Diseases with a wait period of 12 months for new members

1	Benign ENT disorders and surgeries i.e. Tonsillectomy, Adenoidectomy, Mastoidectomy, Tympanoplasty etc.
2	Polycystic ovarian diseases.
3	Surgery of hernia.
4	Surgery of hydrocele.
5	Non-infective Arthritis.
6	Undescendent Testes.
7	Cataract.
8	Surgery of benign prostatic hypertrophy.
9	Hysterectomy for menorrhagia or fibromyoma or myomectomy or prolapse of uterus.
10	Fissure / Fistula in anus.
11	Piles.
12	Sinusitis and related disorders.
13	Surgery of gallbladder and bile duct excluding malignancy.
14	Surgery of genito-urinarysystemexcluding malignancy.
15	Pilonidal Sinus.
16	Gout and Rheumatism.
17	Hypertension.
18	Diabetes.
	*Subject to application of clause 7.12 of the policy conditions.
19	Calculus diseases.
20	Surgery for prolapsed inter vertebral disk unless arising from accident.
21	Surgery of varicose veins and varicose ulcers.
22	Joint Replacement due to Degenerative condition.
23	Age related osteoarthritis and Osteoporosis.

For more information, please write to us at iitmaahealthplan@zopper.com or call Rishab at 9871713662

Communication Matrix

From Zopper Insurance Brokers Private Limited

Level	Name	Mob No.	Support Type
Level 1	Rishab Katiyar	9871713662	Product / Enrolment Support
	Pradeep Kumar	9319640944	Claims Support
Level 2	Hrithik Khatana	8800902249	Product / Enrolment Support
	Sujit Shekhar	8860746253	Claims / Endoresment Support
Level 3	Mohit Sachwani	6362568835	Product / Claims / Endoresment Support
Level 4	Boudhaayan Paul	7032220850	Product / Claims / Endoresment Support

Escalation Matrix

Medi Assist Healthcare Services Limited

Level	Name	Mob No.	Email ID
Level 1	Help Line No.	0120-6937324	sambasivarao.kothapa@mediassist.in
Level 2	Mr. Sambasiva Rao	9364879321	sambasivarao.kothapa@mediassist.in
Level 3	MS.Vijaya	8904247416	vijay.potla@mediassist.in

Issuance of policies will begin following the conclusion of the program.
Policy inception date will be 1st of July 2025.