

Context

The IIT Madras Alumni Association (IITMAA) in collaboration with Zopper is excited to launch the 2025 Insurance Program.

The Base insurance program brings to you group insurance benefits of a high sum insured at very attractive terms and conditions, without any medical test. The additional advantage of this group insurance is that it helps our alums who may not be able to avail such benefits in retail policies owing to existing medical conditions and/or advanced age.

Alumni can Enrol or Renew for this plan from **5th June 2025 till 20th June 2025**.

Base Health Program

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1. Where can I see the premiums applicable to me?

A: You will be able to see the premium on the enrolment portal as part of your enrolment journey - based on the sum insured.

2. Who will administer this plan? Who is the insurer and who is the TPA?

A. The IIT MADRAS Alumni association will administer the plan. Oriental Insurance Limited is the insurer and Zopper Insurance Broking Limited is the broker. TPA is Mediassist.

3. Will this plan work in conjunction with my group health insurance scheme provided by my employer?

A. Yes. Absolutely.

4. Will this plan work in conjunction with an individual health insurance plan that I have already purchased?

A. Yes. Absolutely.

5. Are there any complications in the claim process in case the base policy?

A. No. This Base health policy is not dependent and has its own coverages.

6. Which account will my premium payment be transferred to?

A. The amount will be transferred to the account of the Solvy Tech Solutions (Zopper). Solvy Tech Solutions (Zopper) will collect the money on behalf of the IITMAA & will transfer the money to the Insurer for the policy issuance of the Alumni.

7. Does the proposed plan apply to or is useful to those who are NRI- permanently based abroad but spending sizable time in India?

A. Yes-since this policy permits claim which arise in India and for hospitalizations within the borders of India.

8. Who is the TPA?

A. TPA for the program is Mediassist.

9. Once this plan comes into force, are alumni allowed to join the plan at any point of time based on allowable age limit?

A. Alumni can renew their policy or buy new policy when the enrolment window is open. All alumni are eligible to join the plan. Hence it is in the best interest of the group that we don't defer the joining

10. Would it require health check-up/tests before enrolment?

A. No, there is no requirement of a health check-up. In contrast, almost all individual plans require a medical test, which is often a hassle

11. i) How can I enrol for the program?

ii) Why is it only through the IITMAA Web Portal?

A. i) You can enrol for the program through the IITMAA Web Portal. You will find the tab in the Support section

ii) This program is limited to IIT MADRAS alumni. Since all users of the IITMAA Web Portal are considered to be part of the IIT MADRAS community and verified alumni, registration is enabled only through the IITMAA Web Portal. There are certain programs that are not granted regular alumni status, but have access to the Web Portal. They can also enrol for the Base Health insurance program and avail the benefits.

iii) Please enrol through IITMAA Portal <https://www.iitmaa.org/page/insurance-692>

12. If two IIT MADRASians are married does it make sense to have the younger spouse buy this for the family?

A. No. The age of the oldest member in the family unit is considered to arrive at the slab rate

13. Who is the Claim Settlement ratio of Oriental Insurance company ?

A. The claim settlement ratio of the Oriental Insurance Company is 95.49%

14. If I get married in the future, will I be able to add my spouse at no extra cost? Also, children in future?

A. Yes. One can add both children/spouse on a future date when entry is allowed during renewal or during the Policy period through Endorsement

15. Who will determine the alumni status?

A. IITMAA will verify.

16. Are payments for the Base Insurance eligible for 80D or we get income tax rebate for insurance?

A. Yes

17. Can one exit the plan and join back again?

A. No it is not allowed.

18. What is the registration fee by IITMAA on this group policy?

A. No Registration fees.

19. If the premium is increased in the renewal year, can I pull back if I do not like the price?

A. Once you don't renew your insurance, you will lose the renewal benefits & will be allowed to join in as a new user.

20. The age is sign-up age or actual age at the time of premium payment?

A. Age is the completed age as on 1st July 2025 as the policy inception date will be the same

21. What is the expected rise of premium from year next year?

A. The next year premium rise will depend on the claims ratio of the entire group as this is a group policy

22. If we have existing insurance, can this also be taken additionally or we can switch our existing plan with this insurance?

A. This is an additional Base Health insurance.

23. The premium is annual or monthly?

A. Annual

24. In case of renegotiation, how will the PED of 1 Year work? If the insurer is changed, will the 1 Year clause kick in again?

A. PED waiver will be applicable in next year's policy renewal. During renewal, the 1 year wait period on PED will apply for fresh enrolments in the policy

25. I am an IIT MADRAS alumni based in the UAE (NRI). I wanted to know how to enrol if we do not have an Indian mobile number?

A. Indian Mobile number is required for policy issuance. You can also share contact number of your family members if you don't have Indian Number. Also, you can add your International number as WhatsApp Number in the Enrolment Journey

26. Premium for people over 85 years vary each year?

A. The costs would be standard for people above 85 and would not vary by person but the costs for each slab would vary depending on claim ratio

27. Is entry into the policy possible at the time of renewal, if not opted now?

A. Yes. But it is advisable to register now as it will ensure that by next year, at the time of renewal, PED waiting period waiver can be availed.

28. Will we get a better rate if we decrease the Sum Insured to 3 Lakhs?

A. Yes, you can choose 3 Lakhs Sum insured for a better rate.

29. Will premium increase be the same for everyone or will it increase the basis of an individual's past claims?

A. This is a group plan and hence the price decrease or increase will be for the entire group, by age band.

30. Most people above 65 won't have kids below 25, so effectively you are paying a lot for 2 people?

A. Your pricing will be based on the rate applicable for 2 people

31. Who issues the receipt for the payment made by an individual - the insurance company or the alumni association?

A. Receipt against funds transferred would be issued by the Insurance Company

Coverage

32. Why are aspects like maternity not part of it?

A. It has been observed that benefits like Maternity only helps a very small population but the premium impact on the overall group is high so we have decided to opt against it. Also, most of the corporate insurance does cover Maternity

33. Consumables Coverage Covered?

A. No

34. Would a consolidated list of coverage points be shared?

A. Yes; this will be provided by Insurer post policy issuance

35. Will there be an age bar at any time/renewal?

A. 85 years is the entry. Once an alum or a family member enters the program before 85 years of age, he/she can continue renewing the policy in subsequent years as long as the insurance program continues with IITMAA

36. I am an NRI having a global employer coverage and am 58 years old, retiring in 2 years. Should I take this now?

A. You can take this plan.

37. Will Covid-19 treatment be covered?

A. Yes.

38. If the Sum insured chosen is 15 Lacs and I take 3 policies (immediate family, parents and in-laws), then will 15 L be covered for each of the 3 policies OR just once whichever gets triggered first?

A. There are 3 policy combination in our program

1. Alumni, Spouse & Kids
2. Parents
3. Parents in Law

The Sum Insured for each policy combination is different

39. How would cashless work, with a sum insured of 5 Lakhs?

A. One has to intimate the Insurer through the Hospital TPA desk to avail the cashless facility. Also, please reach out to Zopper Support team for all the support.

40. If an alum crosses 85 years, and the alum's spouse at that stage is less than 85 years, would the spouse continue to get enrolled in the policy after the alum crosses 85 years?

A. Once the alum enters the policy before 85 years of age, he/she can renew the policy even after crossing 85 years. It is mandatory for alumni to be the proposer, hence alumni have to take policy under eligible conditions, only then, he/she can add spouse and kids.

41. Is the policy open for Alums who are now foreign citizens, while Parents still hold Indian citizenship?

A. Yes. Alum will have to enroll himself/herself to avail the policy for parents/in-laws. Since the policy jurisdiction is India, this can be used for treatments in India after the deductibles are also spent in India.

42. Is there co-pay in the policy for anyone?

A. No

43. If the alum passes away does the policy continue for family?

A. Yes, family will remain to be covered till the next renewal

44. Both of us, husband and wife, are alumni. If the policy holder passes away can the cover pass on to the remaining alumni spouse?

A. Yes. That is possible because for the next year the survivor can join the plan on the basis of his/her status as an alumni

45. What happens in case of more than 1 claim in a single financial year?

A. There is no restriction in using the policy for multiple claims

46. Is there any limit on the claim amount for each person in the policy?

A. For example Policy cover is 5L. Alumni can claim max upto the sum insured chosen.

47. Can you share the list of Day Care Treatment?

A. There is No specific list & all Day Care Treatments are covered

48. Can you share the list of Specified Diseases / Named Ailments that have 1 year of Wait Period for New Enrolling Members?

List Of Specific Diseases/ Procedures
1. Any Treatment Related To Arthritis (If Non-Infective)
1.2. Osteoarthritis And Osteoporosis, Gout
1.3. Rheumatism, Spinal Disorders (Unless Caused By Accident)
1.4. Joint Replacement Surgery (Unless Caused By Accident)
1.5. Arthroscopic Knee Surgeries/Acl Reconstruction/Meniscal And Ligament Repair
2. Surgical Treatments For Benign Ear
2.1 Nose And Throat (Ent) Disorders and Surgeries (Including But Not Limited To Adenoidectomy, Mastoidectomy)
2.2. Tonsillectomy And Tympanoplasty
2.3. Nasal Septum Deviation
2.4. 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 Genito-Urinary 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 / Ureteric Stone

11.1.Lithotripsy / Gall Bladder Stone
12. Myomectomy For Fibroids
13. Varicose Veins And Varicose Ulcers
14. Genetic Disorders
15. Parkinson's or Alzheimer's disease or Dementia

49. My daughter is 32 years old and stays with us. She has a base policy. Can she be included in this policy?

A. No, Age limit to add children is upto 30 years.

50. Can we increase or decrease the amount YoY? Ex: If in year 1, I start with 5 lakhs, can I reduce to 3 lakhs on year2? And visa-versa?

A. Increase of Sum Insured is allowed this year & may not be allowed next year. No restriction in decreasing the Sum Insured.

51. Can we take a multi-year Base Policy? Say 3 years?

A. No. The policy period is 1 year and will come up for renewal next year

52. Can siblings be included?

No. Only Spouses, kids and parents and in-laws are allowed.

53. How to declare pre-existing diseases for the risk-assessment / under-writing? This happens after the payment?

A. No PEDs are required to be declared in journey. By default all PEDs have 1 year wait period for new members

54. If I am diagnosed outside of India can I avail this policy within India if I seek medical assistance within India?

A. Yes

55. What role will Zopper play in the claims process?

A. Zopper would assist the alumni in the claim process. It would help through the insurer and TPA to ensure that the interest of the alumni and family is protected

56. Can you share the list of Pre-Existing Chronic conditions that a person has suffered in the past or is currently suffering from are not allowed to enter in the program?

A. Members with all the PEDs are allowed to enter

57. Will IITMAA continue to provide this policy with the same or other provider? So that once alumni are invested they get benefit for long term

A. Yes, definitely. IITMAA would continue to provide this program

58. I understand that 85 is only the entry criteria...and the policy will continue beyond 85 years of age too, for the life of this product. Please confirm this understanding.

A. Yes, this is correct.

59. Can we pay directly to Insurer & take this plan for my siblings/friends/relatives?

A. This is an Exclusive Health Insurance Plan designed for the IIT MADRAS alumni & the family members. The benefits of this plan are exclusive & not available in the retail market

60. Can we take only parent policy without ASK (Alumni, Spouse, Kid) policy?

A. It is mandatory for alumni to take at least policy for self, post which alumni can take policy for parents.

61. Can we involve Zopper in the claim process? Is there any 24/7 number or email? A.

Yes Zopper will help in claim processing, You can also email us at - IITMAAhealthplan@zopper.com

62. Are Modern Treatments Covered in the Program? Please mention the list of modern treatments.

A. Yes, Modern Treatments are covered from this year in the program up to 100% of Sum Insured. Please find below the list of Modern Treatments

- Uterine Artery Embolization and HIFU (High Intensity focused ultrasound)
- Balloon Sinuplasty
- Deep Brain Stimulation
- Oral Chemotherapy
- Immunotherapy- Monoclonal Antibody to be given as injection
- Intra Vitreal injections
- Robotic Surgery
- Stereotactic radio surgeries
- Bronchial Thermoplasty
- Vaporisation of prostrate (Green laser treatment or holmium laser treatment)
- IONM- (Intra Operative Neuro Monitoring)
- Stem Cell Therapy : Hematological conditions to be covered

63. Can we have the List of network hospitals?

A. Yes you can find it using this link - <https://orientalinsurance.org.in/network-hospitals>

Also, you can avail cashless in the TPA network list. Please find link for the same - <https://mediassisttpa.in/network-hospital-search/>

64. Can we enter for self and spouse and add kids later during subsequent renewals - will the PED / Waiting period be treated differently?

A. Addition of spouse & children is allowed during the renewal. The PED waiting period of anyone entering the policy will be 1 year. For existing members, the PED wait period during next renewal will be zero.

65. In case of the demise of Alumni, the existing / current year policy will be valid. But will renewal be applicable for Spouses till 85 years and how do they enroll for it? Will the registration window during renewal be open to them? This is important to secure the interest of family beyond us.

- A. The cover will be applicable till the coming policy year renewal. This is as per this year. IITMAA will review this and come back on applicability on subsequent policy renewals
66. Can we register for a smaller SI now and increase during renewal? In that case will the waiting period for original sum assured be waived and only for differential SI, the additional waiting period of 12 months will apply - Please confirm else, it should not become one more set of 12 months including original sum assured for the whole policy, though we have pre-existing policy.
- A. Increase of Sum Insured option may not be allowed next year. It is recommended to take the highest Sum Insured during the first enrolment so that you are covered sufficiently in case of any unforeseen circumstances.
67. Post enrolment and waiting period of 12 months, porting of existing Base policy from another insurer - is it possible to consider , extension of Sum Insured being ported / or reduction in Premium proportion to the amount of Sum Insured being ported ?
- A. Porting is not possible
68. Do we have to share any medical records during the enrolment?
- A. No
69. Will there be any no claim bonus for subsequent renewals, if no claim is made or proportional cover increased during renewal period.
- A. The overall claims performance of the group will decide the premium for the group across age bands.

Star Policy holders Renewal queries

70. Is the Premium reduced if one of my parent/parent in law have deceased?
- A. Yes, the premium is different for coverage of 1 parent/parent in law & 2 parents / parents in law
71. I'm not an IIT Madras Alumni but have been in the Star Program for many years. Am I allowed to renew?
- A. Yes, you are allowed to renew. Please reach out to the IITMAA team for the login access as the enrolment needs to be completed from the IITMAA portal
72. If the alumni has passed away, will the spouse & other family members are allowed to renew?
- A. Yes, you are allowed to renew. Please reach out to the IITMAA team for the login access as the enrolment needs to be completed from the IITMAA portal
73. Will the IITMAA team be sending the details of the alumni member & dependants to check for the correctness before onboarding onto Oriental? Star Health messed up my details last year?
- A. No. Since the enrolment is online this time, it is recommended that the alumni checks all the details correctly in the portal & complete the payment post that.

74. Is the insurance cost the same for different tier cities in India?

A. No. The cost is same for all the people

75. Where can we check the premium?

A. Premium is available on the IITMAA Alumni portal. Once the alumni login into the portal, they will be able to check the premium

You can also mail any further questions to IITMAAhealthplan@zopper.com

Thank you!