

IITMAA

Base Health Insurance Program**

Enrolment window for IITMAA Exclusive Base Health Insurance Plan 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 Day 1 to 25 years
For Parents & Parents-In-Law	From 41 to 85 years

Exit Age Criteria For All Members

For Alumni & Spouse	Lifelong Renewability*
For Child	26 years
For Parents & Parents-In-Law	Lifelong Renewability*



Below Are The Exclusive Benefits Applicable To Members

Type of Cover	Floater
Sum Insured	3 Lacs, 5 Lacs, 7 Lacs, 10 Lacs and 15 Lacs
Waiting period in the policy for new members	<ul style="list-style-type: none"> Initial waiting period - 30 days (except for injury/accident) Specific diseases waiting period - 12 months Pre-existing diseases waiting period - 12 months
Waiting period in the policy for renewal members	No waiting period for renewal members
Day Care Treatment	Covered
Room rent	Single Private AC room
Pre Hospitalization Expenses	60 days respectively
Post Hospitalization Expenses	90 days respectively
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
Negative List	No negative list, members with all pre-existing conditions can enrol
Insurance Company	Aditya Birla Health Insurance Co. Ltd.
Claim Servicing	In House (ABHI)

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

Body System	Illness	Treatment / Surgery
1. Eye	Cataract	Cataract Surgery
	Glaucoma	Glaucoma Surgery
2. Ear Nose Throat	Serous Otitis Media	
	Sinusitis	Sinus Surgery
	Rhinitis	Surgery for the nose
	Tonsillitis	Tonsillectomy
	Tympanitis	Tympanoplasty
	Deviated Nasal Septum	Surgery for Deviated Nasal Septum
	Otitis Media	Surgery or Treatment for Otitis Media
	Adenoiditis	Adenoidectomy
	Mastoiditis	Mastoidectomy
	Cholesteatoma	Resection of the Nasal Concha
3. Gynecology	All Cysts & Polyps of the female genito urinary system	Dilatation & Curettage
	Polycystic Ovarian Disease	Myomectomy
	Uterine Prolapse	Uterine prolapsed Surgery
	Fibroids (Fibromyoma)	Hysterectomy unless necessitated by malignancy
	Breast lumps	Any treatment for Menorrhagia
	Prolapse of the uterus	
	Dysfunctional Uterine Bleeding (DUB)	
	Endometriosis	
	Menorrhagia	
	Pelvic Inflammatory Disease	
4. Orthopedic / Rheumatological	Gout	Joint replacement Surgery
	Rheumatism, Rheumatoid Arthritis	Surgery for Prolapse of the intervertebral disc
	Non infective arthritis	
	Osteoarthritis	
	Osteoporosis	
	Prolapse of the intervertebral disc	
	Spondylopathies	
5. Gastroenterology (Alimentary Canal and related Organs)	Stone in Gall Bladder and Bile duct	Cholecystectomy / Surgery for Gall Bladder
	Cholecystitis	Surgery for Ulcers (Gastric / Duodenal)
	Pancreatitis	
	Fissure, Fistula in ano, hemorrhoids (piles), Pilonidal Sinus,	
	Ano-rectal & Perianal Abscess	
	Rectal Prolapse	
	Gastric or Duodenal Erosions or Ulcers	
	+ Gastritis & Duodenitis	
	Gastro Esophageal Reflux Disease (GERD)	
	Cirrhosis	
6. Urogenital (Urinary and Reproductive system)	Stones in Urinary system (Stone in the Kidney, Ureter, Urinary Bladder)	Prostate Surgery
	Benign Hypertrophy / Enlargement of Prostate (BHP / BEP)	Surgery for Hydrocele, Rectocele and Hernia
	Hernia, Hydrocele,	Surgery for Hydrocele, Rectocele and Hernia
	Varicocele / Spermatocele	Surgery for Varicocele / Spermatocele
7. Skin	Skin tumour (unless malignant)	Removal of such tumour unless malignant
	All skin diseases	
8. General Surgery	Any swelling, tumour, cyst, nodule, ulcer, polyp anywhere in the body (unless malignant)	Surgery for cyst, tumour, nodule, polyp unless malignant
	Varicose veins, Varicose ulcers	Surgery for Varicose veins and Varicose ulcers

Communication Matrix

From Zopper Insurance Brokers Private Limited

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

From Aditya Birla Health Insurance Co. Ltd.

Whatsapp No.	Email ID
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Disclaimer :

The IIT Madras Alumni Association (Master Policy holder) shall not be responsible for the settlement of claims, please reach to The Aditya Birla Health Insurance Co. Limited

For more information, please write to us at iitmaahealthplan@zopper.com