

Super Top Up Health Insurance** for ICT Alumni & Families

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

Who all can be covered under the policy?



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"> Initial waiting period - 30 days (except for injury/accident) Specific diseases waiting period - 12 months Pre-existing diseases waiting period - 12 months
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 ICT Alumni portal
Modern treatments covered	Yes, up to 100% of Sum Insured
Insurance Company	Care Health Insurance
Declaration of PEDs for members	No Declaration Required
Consumables	Covered as per the below list

Consumables List	
List I - Optional Items	
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

Members 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 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

Group Personal Accidental Rider for ICT Alumni & Families

₹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	Satyam Mishra	8130301854	Product / Enrolment Support
	Pradeep Kumar	9319640944	Claims Support
Level 2	Hrithik Khatana	8800902249	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
8860402452	claims@careinsurance.com

For more information, Please write to us at udctahealthplan@zopper.com or call **Satyam** at **8130301854**