IIT Madras Alumni Association

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IIT Madras Alumni Association

Exclusive Super Top-up Health Insurance Program**

Enrolment window for IIT Madras Alumni Association
Exclusive Super Top-up Health Insurance Plan for Alumni and their family members.

Who all can be covered under the policy

Alumni + Spouse + Up to 4 Children + Up to 2 Parents + Up to 2 Parents-in-Law

Entry Age Criteria For Members	
For Alumni & Spouse	From 18 to 99 years
For Child	From day 1 to 30 years
For Parents & Parents-In-Law	From 41 to 99 years

Exit Age Criteria For All Members	
For Alumni & Spouse	Lifelong Renewability*
For Child	31 years
For Parents & Parents-In-Law	Lifelong Renewability*

Features of 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 ₹5,000 per hospitalisation
Donor expenses	Covered up to opted sum insured
Waiting period in the policy for new members	• 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
Flexible coverage	Multiple sum insured and deductible for family, parents and parents-in-law
Jurisdiction of the program	India
Air Ambulance charges	Yes, for up to ₹2,00,000 per incident
Copayment	No copayment
Capping on ailments/treatments	None
Enrolment process	Completely end-to-end digital journey through IITMAA portal.
Modern treatments covered	Yes, up to 100% of Sum Insured
Ayush treatments covered	Yes, up to 100% of Sum Insured
Policy issuance for new and renewal members	Real Time
PED Declaration	No Declaration of PED's Required
Consumables Coverage	Covered as per the below list

List of consumables

1. Baby Utilities Charges
2. Beauty Services
3. Belts / Braces
4. Buds
5. Cold Pack / Hot Pack
6. Carry Bags
7. Email / Internet Charges
8. Food Charges (Other than patient's diet provided by hospital)
9. Leggings
10. Laundry Charges
11. Mineral Water
12. Sanitary Pad
13. Telephone Charges
14. Guest Services
15. Crepe Bandage
16. Diaper of Any Type
17. Eyelet Collar
18. Slings
19. Blood Grouping and Cross Matching of Donors Samples
20. Service Charges Where Nursing Charge Also Charged
21. Television Charges
22. Surcharges
23. Attendant Charges
24. Extra Diet of Patient (Other than that which forms part of bed charges)
25. Birth Certificate
26. Certificate Charges
27. Courier Charges
28. Conveyance Charges
29. Medical Certificate
30. Medical Records
31. Photocopies Charges
32. Mortuary Charges
33. Walking Aids Charges
34. Oxygen Cylinder (For usage outside the hospital)
35. Spacer
36. Spirometer
37. Nebulizer Kit
38. Steam Inhaler
39. Armsling
40. Thermometer
41. Cervical Collar
42. Splint
43. Diabetic Foot Wear
44. Knee Braces (Long / Short / Hinged)
45. Knee Immobilizer / Shoulder Immobilizer
46. Lumbo Sacral Belt
47. Nimbus Bed or Water or Air Bed Charges
48. Ambulance Collar
49. Ambulance Equipment
50. Abdominal Binder
51. Private Nurses Charges - Special Nursing Charges
52. Sugar Free Tablets
53. Creams Powders Lotions (Toiletries are not payable, only prescribed
54. medical pharmaceuticals payable)
55. ECG Electrodes
56. Gloves
57. Nebulisation Kit
58. Any Kit with No Details Mentioned (Delivery Kit, Ortho Kit, Recovery Kit, etc)
59. Kidney Tray
60. Mask
61. Ounce Glass
62. Oxygen Mask
63. Pelvic Traction Belt
64. Pan Can
65. Trolley Cover
66. Urometer, Urine Jug
67. Ambulance
68. Vasofix Safety

New Member with the following pre-exisiting 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 in Super Top up Program

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 Adenoidectomy, Mastoidectomy)
   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, Haemorrhoids / 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 By Malignancy
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

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Group Personal Accident Cover*

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

Levels	Name	Mob. No.	Support Type
Level 1	Satyam Mishra Tushar Sharma	8130301854 8130590022	Product / Enrolment Support (For New Enrolment)
	Vansh Grover	8448081102	Product / Enrolment Support (For Renewal Enrolment)
	Pradeep Kumar	9319640944	Claim Support
Level 2	Hrithik Khatana	8800902249	Product / Enrolment Support
Level 3	Sparsh Vij	9958183377	Product / Enrolment Support
Level 4	Sujit Shekhar	8860746253	Claims / Endorsement Support
	Mohit Sachwani	6362568835	Product / Endorsement Support
LeveL 5	Boudhaayan Paul	7032220850	Product / Claims / Endorsement Support

From Care Health Insurance Limited

Contact No.	Email ID
8860402452	claims@careinsurance.com

CONTACT FOR QUERIES

iitmaahealthplan@zopper.com

(For New Enrolment) Satyam at **8130301854 / Tushar** at **8130590022**
(For Renewal Enrolment) Vansh at **8448081102**

Disclaimer:

The IIT Madras Alumni Association (Master Policy holder) shall not be responsible for the settlement of claims, please reach to Care Health Insurance Company

*Technology Partner - Solvy Tech Solutions Private Limited
**T & C apply. Please refer to program brochure for complete details