

Group health Insurance for IIMK alumni for 2025 - 26



Dear Alumni,

The new enrolment and renewal window for the **exclusive IIMKAA Insurance Programs for the year 2025-26 is now open**. This year we bring to you **improved coverage** of the **Super Top Up health insurance program** as well as **two new voluntary insurance initiatives - Group Personal Accidental Rider & OPD Benefit Program**, tailored exclusively for our alumni and their families. You have the flexibility to choose these optional insurance benefits.

This initiative is taken by IIM Kozhikode Alumni Association in collaboration with Zopper. This industry-first program is now entering its fourth successful year with 1026 alumni enrolled and 4250 lives covered. We are also proud to mention that similar programs are now live at over 30 institutes including IITs, IIMs and NITs and the program has become a sustainable model for insured and the insurance company at the same time, unlike most other group insurance plans.

Super Top Up Health Program

- No requirement for medical check-ups to enrol
- No co-payment
- Cover for spouse, children (upto age 30 years- **Improved!**)
- Covers parents & parents-in-law (entry age upto 85 years and no exit age)
- Multiple sum insured options from ₹ 10 lakhs to ₹ 1 Cr
- Multiple deductibles from ₹ 3 lakhs to ₹ 25 Lacs (**Improved!**)
- Room rent - single private AC room
- Reduced Pre-existing Diseases list for exclusion (**Improved!**)
- Pre and post hospitalisation period - 60 and 90 days respectively (**Improved!**)
- 1 year wait period on pre-existing diseases (PEDs) and named ailments for new members
- 0-Day wait period for members renewing their policies
- Modern Treatments covered up to 50% of Sum Insured (**New!**)
- Consumables coverage provided (**Improved!**)
- Claim tax benefits under section 80D
- Dedicated line for support on claims/servicing from Zopper

Group Personal Accidental Rider

- Add-on rider that can be purchased along with Super Top Up from Care Insurance
- Option to cover alumni & spouse
- Sum Insured ₹ 1 Crore
- Covers accidental death (100% of sum insured), burns, permanent total disablement & many more
- Premium for coverage of alumni & spouse - ₹ 2,250 each excluding tax

OPD Benefits program

- Covers OPD doctor consultations & prescribed diagnostics
- Sum Insured of ₹ 30,000 per policy
- Cover for alumni, spouse, children, one set of either parents or parents-in-law
- Premium of ₹ 5,000 for primary family (+GST)
- Premium of ₹ 10,500 for parents/in-laws (+ GST)
- No 'Negative List' for enrolment - people with any pre-existing disease are eligible
- Nil waiting period for all pre-existing diseases
- Only cashless option available by appointment through [Visit App](#) at [getvisitapp.com](#)
- No reimbursements allowed
- Can be purchased independent of the Super Top Up Program

We have carefully curated these plans to address the unique needs of our alumni community, ensuring that you and your loved ones can face health challenges with confidence and peace of mind.

Google Drive with all program details -

< <https://bit.ly/IIMKAAInsuranceDrive2025-26> >

The last date for new enrolment / renewal is Friday, 16th May 2025. If your policy has expired recently, please do not wait until the last date and renew it immediately, as your policy will currently be in the grace period and claims are not payable in this period.

Thank you for your trust and continued association with IIMKAA. Together, we can build a healthier, more secure future for our alumni community.

Enrol in the program at :- <https://alumni.iimk.ac.in/login>

If you have any queries, please write to iimkhealthplan@zopper.com or call Rishab on 9599805082

Reach Out to All Alumni

We investigated and figured that last year we could reach out only to the alumni who are registered on Google group (~ 4958 alumni) and those who are a part of various IIMK WhatsApp groups (~ 5000 alumni). However, the IIMK fraternity has over 16,000 alumni now. We would like to reach out to all alumni and extend the benefits of coverage to as many alumni and their family members as possible. For the same, we request you to join the Google group and WhatsApp community so that you receive the important notifications and not miss the benefits. Here are the links to join the same:

1. To join **Alumni Google Group**: Send a mail to iimk-alumni+subscribe@googlegroups.com with Subject Line: Subscribe
2. **WhatsApp community Invite Link for Renewing members** - <https://chat.whatsapp.com/DE1ggagjEG67C2bfjfAX3o>
3. **WhatsApp Group Invite Link for New Enrollment members** - <https://chat.whatsapp.com/ITZ3HOY0HGHCeR9dL4oPSX>
4. Make sure that all your batchmates are part of **your Batch WhatsApp group** and **relevant city chapter groups**. Connect with your batch representatives/ City Rep here: https://docs.google.com/spreadsheets/d/_1ZtTX0nOjBbWGs3XUJjaB1SBtHx1lXeM714eO04rchTg/edit?usp=sharing
5. Follow **IIMK Insurance WhatsApp Channel** here for clutter-free information: <https://whatsapp.com/channel/0029VbA79nL1noyzyYHnTN2p>

Warm regards,

IIMKAA Insurance Team