

IIMKAA Exclusive Insurance Programs* 2026 - 27

Demonstrating a strong commitment to alumni well being,
IIMKAA offers four flagship health initiatives this year

- Exclusive Super Top Up Health Insurance
 - Base Health Insurance Program
- OPD Benefits for Doctor Consultation and Prescribed Diagnostics
 - Group Personal Accidental Rider (Optional)

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Super Top Up Health Insurance

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

Who all can be covered under the policy?



Self

+



Spouse

+



Up To 4 Children

+



Up To 2 Parents

+



Up To 2 Parents-in-law

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	Single Private AC Room
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
Waiting period in the policy for renewal members	<ul style="list-style-type: none"> No Waiting period for Renewal Members
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 IIMKAA Alumni portal
Modern treatments covered	Yes, up to 100% of Sum Insured
Insurance Company	Care Health Insurance
Policy issuance for new and renewal members	Real Time
Declaration of PEDs for new and renewal members	No Declaration Required
Consumables	Covered as per the below list

Sr. No.	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

New Member 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 for New 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

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Base Health Insurance Program

An Exclusive Base Health Insurance Plan specifically designed for IIMK alumni and their family members.

Who all can be covered under the policy?



Self

+



Spouse

+



Up To 4 Children

+



Up To 2 Parents

+



Up To 2 Parents-in-law

Entry Age Criteria For New Members

Self & Spouse	18 to 85 years
Child/Children	Day 1 to 25 years
Parents/Parents-in-law	41 to 85 years

Exit Age Criteria For All Members

Self & Spouse	Lifelong Renewability*
Child/Children	26 years
Parents/Parents-in-law	Lifelong Renewability*

NO NEGATIVE LIST

No Negative List: Because Your Coverage Shouldn't Have Conditions.

Base Health Insurance Program

Type of Cover	Floater
Sum Insured	3 Lacs, 5 Lacs, 7 Lacs, 10 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
Day Care Treatment	Covered
New born Baby Coverage	Covered from Day 1
Pre Hospitalization Expenses	60 days respectively
Post Hospitalization Expenses	90 days respectively
Room Rent Restriction	Single Private AC room
Emergency Ambulance Charges	Maximum Rs. 10,000/- per claim
Sub Limit for various Ailments / Treatments	No Capping
Donor Expenses	Covered up to Sum Insured
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	Complete end to end process through IIMKAA portal
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)

Please note:-

Policy issuance for members will commence as per the below timelines

Tranches	Enrolment Dates	Policy Start Date	Policy Copies to be sent by
Tranche 1	23rd April to 30th April	5th May	15th May
Tranche 2	1st May to 7th May	12th May	22nd May
Tranche 3	8th May to 15th May	20th May	30th May
Tranche 4	16th May to 23rd May	28th May	8th June

* No claims are admissible before the policy start date. Zopper will provide claim support only after the policy start date.

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.	
Benign Hypertrophy / Enlargement of Prostate (BHP / BEP)	Surgery for Hydrocele, Rectocele and Hernia		
Hernia, Hydrocele,			
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

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OPD Benefit Program

An Exclusive OPD Benefit Program curated for IIMK alumni and their family members with additional benefits.

Who all can be covered under the policy?



Self

+



Spouse

+



Up To 2 Children

+



Up To 2 Parents

OR



Up To 2 Parents-in-law

Entry Age Criteria For New Members

Self & Spouse	18 to 85 years
Child/Children	91 Days to 25 years
Parents/Parents-in-law	36 to 85 years

Premiums for the OPD Benefits

For Self, Spouse & 2 Children	₹9,999 + GST
For Parents or Parents-in-law	₹9,999 + GST

OPD Benefit Program

Medical check-up	No medicals required
Policy tenure	1 Year
Cashless facility	Yes
Reimbursement facility	No
Sum insured options	₹30,000
Consultations (General Physician + Specialist) (for family)	Up to Sum Insured (cashless)
Prescribed Diagnostics (for family)	Up to Sum Insured (cashless)
Jurisdiction of the program	India
Enrolment process	Completely end to end digital journey through IIMKAA portal only
Waiting Period	0 day waiting period
Policy Issuance Process	Policy issuance will be offline & it will take 10-15 working days post making the payment to share the policy copy
Link to check network doctors	https://getvisitapp.com/download-apps.html

List of Treatments / Procedures / Products Excluded from OPD Program

Any treatment related to

1. File charges / Registration fee at Clinics / Hospitals
2. Any cosmetic procedures / consultations / medicines / ointments
3. Cosmetic lenses and procedures excluded
4. Psychologist Consultations
5. Nutritionist / Dietician Consultations
6. Cosmetic related dermatology consultations
7. Cost of frames / cosmetic lenses
8. Protein shakes and other supplements even if prescribed
9. Devices or machines like Hearing Aids, Thermometer, BP monitor etc
10. Treatment related to obesity
11. IVF, Infertility related treatments
12. Cataract / lasik surgery
13. AYUSH treatments / consultations/ medicines
14. Prescriptions / consultations by Non MBBS Doctors (BAMS, BHMS etc)
15. Physiotherapy expenses
16. Maternity / Pre and post natal related expenses
17. OPD Procedures and any Invasive diagnostic procedures like colonoscopy, endoscopy, FNAC, biopsy etc
18. Syringes / IV / Plasters / dressing / bandages or any consumable items
19. OTC (Over the counter) products like shampoos, serums, powders, lozenges etc
20. Pre and post hospitalization bills are not covered
21. Day care treatment list of IPD cover
22. Advance receipt / co-pay / Day-care / IPD deductions

IIMKAA

Group Personal Accidental Rider

₹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

If opted for Personal Accidental Rider Cover by paying premium of ₹2,250 (Excluding Tax) it is applicable for self only. If opted for spouse with additional premium of ₹2,250 (Excluding Tax) than spouse is also covered

Communication Matrix

From Zopper Insurance Brokers Private Limited

Level	Name	Mob No.	Support Type
Level 1	Rishab Katiyar	9871713662	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 Aditya Birla Health Insurance Co. Ltd.

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If you have any queries, please write to iimkhealthplan@zopper.com or call **Rishab** on **9871713662**