



NITDAA  
ALUMNI NETWORK



Alumni Benefit Guide For

# NITDAA Super Top-up Health Insurance Plan

Offered by: **NIT Durgapur Alumni Association**  
Enrolment window starts: 1st August 2024



# NITDAA Super Top-up Health Insurance Alumni Benefit Manual

**Insurance Consultant &  
Service Provider**

Zopper Insurance Brokers Pvt Ltd.

**Insurance Company**

Care Health Insurance Limited

**Third-Party Administrator**

Direct Claim Servicing by Care

## Basic Health Plan

It is the basic health insurance cover that provides for recoupment of expenditure made on resolving smaller health issues more so in cases which warrant short duration hospitalization

Typically in the range of Rs. 3-5 lacs  
Most people have it from their employers

## Top-Up Plan

A top-up insurance policy provides you with extra coverage above a predetermined "threshold limit". It means that if you exhaust the coverage of your base insurance policy, then the coverage of the top-up policy begins. This is typically used to cover for unforeseen large medical expenses (Like hospitalization due to COVID)

Larger sums with relatively low premiums and high threshold

## Super Top-Up Plan

A super-top up insurance plan is like a Top-up plan but considers the entire amount of all the bills you have in an entire year, and not just every individual case.

Typically upwards of 20 lacs all the way up to 1 Cr or above - combined with low premiums and high threshold

**Proposed Scheme for NITDAA**

	TOP-UP PLAN	SUPER TOP-UP PLAN
Which one to prefer?	If you do not suffer from a chronic ailment, or run the risk of a terminal illness, a top-up plan would be suitable to your needs.	<ul style="list-style-type: none"> <li>If you run the risk of being hospitalized more than once a year from chronic diseases, it is best to pay for a super top-up plan. The premium amount would pinch much less when you save on a hugely draining amount as hospitalization charges.</li> <li>In the long run, a super top-up plan is a cost-saver and offers coverage for wide range of illnesses.</li> <li>It is especially beneficial for senior citizens who have frequent medical expenses that can be covered due to cumulative coverage.</li> </ul>

# Top-up v/s Super Top-up

	TOP-UP PLAN	SUPER TOP-UP PLAN
<b>Scenario example</b>	Mr. Sharma has a base health insurance of ₹5 lakhs sum assured.	
	Top-up plan of ₹10 lakhs with ₹5 lakhs as the deductible	Super top-up of ₹10 lakhs with ₹5 lakhs as the deductible
<b>Case 1: Single claim of ₹12 lakhs</b>	Expense coverage: <ul style="list-style-type: none"> <li>• Base plan will cover ₹5 lakhs.</li> <li>• Top-up plan will cover the remaining ₹7 lakhs as it exceeds deductible.</li> </ul>	Expense coverage: <ul style="list-style-type: none"> <li>• Base plan will cover ₹5 lakhs.</li> <li>• Top-up plan will cover the remaining ₹7 lakhs as it exceeds deductible.</li> </ul>
<b>Case 2: Two claims of ₹4 lakhs each</b>	Expense coverage: <ul style="list-style-type: none"> <li>• Base plan will cover ₹4 lakhs on first claim</li> <li>• Base plan will cover ₹1 lakhs on second claim</li> <li>• <b>Patient to pay balance ₹3 lakhs on second claim</b></li> </ul> <b>There will be no claim pay-out from Top-up Plan, as the individual amount of the claim does not exceed ₹5 lakhs.</b>	Expense coverage: <ul style="list-style-type: none"> <li>• Base plan will cover ₹4 lakhs on first claim</li> <li>• Base plan will cover ₹1 lakhs on second claim</li> <li>• <b>Super Top-up will cover balance ₹3 lakhs on second claim</b></li> </ul>
<b>Case 3: Claim of ₹7 lakhs and ₹4 lakhs</b>	Expense coverage: <ul style="list-style-type: none"> <li>• Base plan will cover ₹5 lakhs on first claim</li> <li>• Top-up plan will cover ₹2 lakhs on first claim</li> <li>• <b>Patient to pay ₹4 lakhs on second claim</b></li> </ul> <b>No claim is payable for second claim as it does not exceed the deductible limit.</b>	Expense coverage: <ul style="list-style-type: none"> <li>• Base plan will cover ₹5 lakhs on first claim</li> <li>• <b>Super Top-up will cover ₹2 lakhs on first claim</b></li> <li>• <b>Super Top-up will cover balance ₹4 lakhs on second claim</b></li> </ul>

Proposed Scheme for NITDAA

# Comparison on Coverages

Offerings	NITDAA<CARE	United India Insurance Company Limited	Niva Bupa	Royal Sundaram	TATA AIG	ACKO
Self	18 to 85 years Covered for life	18 to 65 Years	18 to 65 Years	18-65 years	18-65 years	No Limit
Spouse	18 to 85 years Covered for life	18 to 65 Years	18 to 65 Years	18-65 years	18-65 years	No Limit
Children	91 Days to 24 years	between the age of 3 months and 18 year	between the age of 3 months and 18 year	91 days to 25 yrs	91 days to 25 yrs	No Limit
Parents	Covered up to 85 years Covered for life	Not Covered	Not Covered	Not Covered	Covered up to 65 years	Not covered ( Covered Incase, if they have already a base policy with Parent coverages from Acko )
Parent -in law	Covered up to 85 years Covered for life	Not Covered	Not Covered	Not Covered	Not Covered	Not covered ( Covered Incase, if they have already a base policy with Parent in law coverages from Acko )
Age Band	upto 85 Years	upto 65 Years Only	upto 65 Years Only	upto 65 Years Only	upto 65 Years Only	Not Covered
Medical checkup required before buying policy??	No	Yes	Yes	Yes	Yes	Yes
Policy Tenure	1 Year	1 year	1 year	1 Year	1 Year	1 year
Cashless	Yes	Yes	Yes	Yes	Yes	Yes
Reimbursement	Yes	Yes	Yes	Yes	Yes	Yes
SUM Insured Options Available	10 Lakh / 15 Lakh / 20 Lakh / 25 Lakh / 30 Lakh / 50 Lakh / 75 Lakh/ 1 Crore	3 /5/7/15/ 10/20/45/40/70 Lakhs	7.5 /10/15/25 Lakhs	Yes	10/15/25/50 Lakhs	10L/25L/50L/1Cr/Unlimited
Deductible	3 Lakhs/ 5 Lakhs/ 7 Lakhs/ 10 Lakhs	2/3/5 /10/15/20/25 Lakhs	3 Lacs/4 Lacs and 5 Lacs	5/10/15/20/25 Lacs	3/5/10/15 Lakhs	75K to 25L
Room Rent	All Upper category room excluding suite room	1% of base SI for Normal and Single Private room for ICU	1% of base SI for Normal and Single Private room for ICU	No Capping	1% of base SI for Normal and Single Private room for ICU	No Capping
Day Care Treatment Covered	Yes	Yes	Yes	Yes	Yes	Yes
In-Patient Hospitalisation Covered	Yes	Yes	Yes	Yes	Yes	Yes
Pre & Post Hospitalisation Expenses Covered	Pre- 30, Post 60 Days	Pre- 30 , Post 60 Days	Covered 60 and 90 days respectively	60 and 90 Days	60 and 90 Days	Pre- 60 , Post 120 Days
Hospitalisation at Home	Yes, if it continues for a period exceeding 3 consecutive days	Yes , maximum 30,000 per policy	Yes	Up to 50,000	Yes	upto SI
Ambulance Covered	Yes, for up to ₹5,000 per hospitalisation	2500 per event/ Max 5000 per policy period	upto Rs 1500 per hospitalization	Up tp 3000 per event	Up tp 3000 per event	No Limit
Donor Expenses	Covered up to opted S.I	Not Covered	Covered	Covered	Covered	Covered
Waiting Period in The Policy ( Initial / Pre Existing Disease)	Initial waiting period - 30 Days (except for injury/accident) Specific disease waiting period - 12 Months Pre-existing disease waiting period - 12 Months	4 Years for Pre Existing Diseases	4 Years for Pre Existing Diseases	36 Months, specific illness-24 months	36 Months, specific illness-24 months	Covered from Day 1

# Key Differentiator?

Offerings	NITDAA<-CARE	United India Insurance Company Limited	Niva Bupa	Royal Sundaram	TATA AIG	ACKO (only if base policy is with ACKO)
Entry Age for Parents	Covered up to 85 years Covered for life	Not Covered	Not Covered	Not Covered	Covered up to 65 years	Covered upto any age limit
Entry Age for Parents in Laws	Covered up to 85 years Covered for life	Not Covered	Not Covered	Not Covered	Not Covered	Covered upto any age limit
Entry Age for Self & Spouse	18 to 85 years Covered for life	upto 65 Years Only	upto 65 Years Only	upto 65 Years Only	upto 65 Years Only	No Limit
Medical Check-up before buying the Policy	No	Yes	Yes	Yes	Yes	Yes, Mandatorily
Sum Insured Options	10 Lakh / 15 Lakh / 20 Lakh / 25 Lakh / 30 Lakh / 50 Lakh / 75 Lakh/ 1 Crore	3 /5/7/15/ 10/20/45/40/70 Lakhs	7.5 /10/15/25 Lakhs	Yes	10/15/25/50 Lakhs	10L/25L/50L/1Cr/Unlimited
Room Rent Limit	All Upper category room excluding suite room	1% of base SI for Normal and Single Private room for ICU	1% of base SI for Normal and Single Private room for ICU	No Capping	1% of base SI for Normal and Single Private room for ICU	No capping
Wait Period on the Pre Existing Diseases (PEDs)	Initial waiting period - 30 Days (except for injury/accident) Specific disease waiting period - 12 Months Pre-existing disease waiting period - 12 Months	4 Years for Pre Existing Diseases	4 Years for Pre Existing Diseases	36 Months, specific illness-24 months	36 Months, specific illness-24 months	No waiting period

Age Criteria	
<b>Self &amp; Spouse</b>	18 to 85 years
<b>Child/Children</b>	91 days to 24 years
<b>Parents/Parents-in-law</b>	41 to 85 years

## Features of Super Top-up Health Insurance Plan

<b>Medical check-up</b>	No medicals required	<b>Hospitalisation at home</b>	Yes, if it continues for a period exceeding 3 consecutive days
<b>Policy Tenure</b>	1 Year	<b>Ambulance covered</b>	Yes, for up to ₹5,000 per hospitalisation
<b>Cashless facility</b>	Yes	<b>Donor expenses</b>	Covered up to opted Sum Insured
<b>Reimbursement facility</b>	Yes	<b>Waiting period in policy (Initial/Pre-existing Disease)</b>	<ul style="list-style-type: none"> <li>Initial waiting period for new members - 30 Days from the first date of enrolment (except for injury/accident)</li> <li>Specific disease waiting period for new members - 12 Months from the first date of enrolment</li> <li>Pre-existing disease waiting period for new members -12 Months from the first date of enrolment</li> </ul>
<b>Available sum insured options (₹)</b>	10 Lakh/15 Lakh/20 Lakh/25 Lakh/30 Lakh /50 Lakh/75 Lakh/1 Cr	<b>Flexible Coverage</b>	Select different sum insured & deductible for immediate family, parents, & parents-in-law
<b>Deductible (₹)</b>	73 Lakh/5 Lakh/7 Lakh/10 Lakh	<b>Copayment</b>	No Copayment
<b>Room rent</b>	All Upper category room excluding suite room	<b>Capping on ailments/treatments</b>	None
<b>Day care treatment covered</b>	Yes	<b>Jurisdiction of the program</b>	India
<b>In-patient hospitalisation covered</b>	Yes		
<b>Pre &amp; Post hospitalisation expenses covered</b>	Pre- 30 days Post- 60 days		



## Member with the following Pre-Existing Conditions are not allowed to enter into the Program

**Active Cancers or Benign tumors of Major organs** (E.g. Brain, Lung, Kidney, Heart, Spleen, Pancreas, Liver)

**Chronic Liver Disease:** Hepatitis B,C, Chronic Hepatitis, Cirrhosis, Liver failure

**Chronic Kidney Diseases:** Diabetic and hypertensive Kidney disease, Nephrotic and Nephritic syndrome, Kidney Failure

**Any type of Paralysis of hand/legs/body** (excluding residual paralysis due to polio)

**Chronic Lung diseases:** COPD (chronic obstructive Pulmonary Disease), ILD (Interstitial Lung Disease) Cystic Fibrosis, Emphysema, Pneumoconiosis , Atelectasis , Chronic bronchitis .

## Member with the following Pre-Existing Conditions are allowed to enter in the Program with maximum Sum instead of ₹20 Lacs & minimum ₹7 Lacs Deductible

**All treated cancers with no relapse in last 5 years**

**All Heart/Cardiovascular disorders:** CABG (bypass surgery), PTCA (Angioplasty), CAD (Coronary artery diseases), Heart attack (Myocardial infarction), valve diseases, Heart failure, Cardiomyopathy, Cardiac Hypertrophy, Pacemaker implantation

**Disorders of Brain, Spinal Cord & meninges:** Stroke/Haemorrhage/CVA, Brain Tumours, any disorder causing spontaneous or continuous body movement or failure to maintain balance (ataxia/chorea)

**Neuromuscular disorders:** Any disorder causing muscle/nerve cell wasting/Loss of movement/Abnormal movement - Motor neurone diseases, Muscular dystrophies, Cerebral Palsy

**Pancreatitis, Sleep apnea, Polycystic kidney**

**Disorders of Immunity or Autoimmune:** All Type of Disorders of Immunity (Like AIDS-HIV/Rheumatoid Arthritis/Ulcerative colitis, Chon's disease, SLE and Ankylosing Spondylitis)

**Disorders of pituitary, Adrenal and Parathyroid glands except Hypothyroidism.**

**Any disorder causing growth and mental retardation**

**Disorders of Blood:** Haemolytic disorders - Example; Sickle cell disease, Thalassemia major, Spherocytosis/ Disorders of coagulation/clotting - Example; Haemophilia/Disorders of bone marrow

## List of Specific Diseases/Procedure - Waiting Period of 12 Months

### 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/Meniscal 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, Hemorrhoids / Piles , Pilonidal Sinus, Gastric And Duodenal Ulcers
7. Surgery Of Genito-Urinary 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 / Ureteric 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

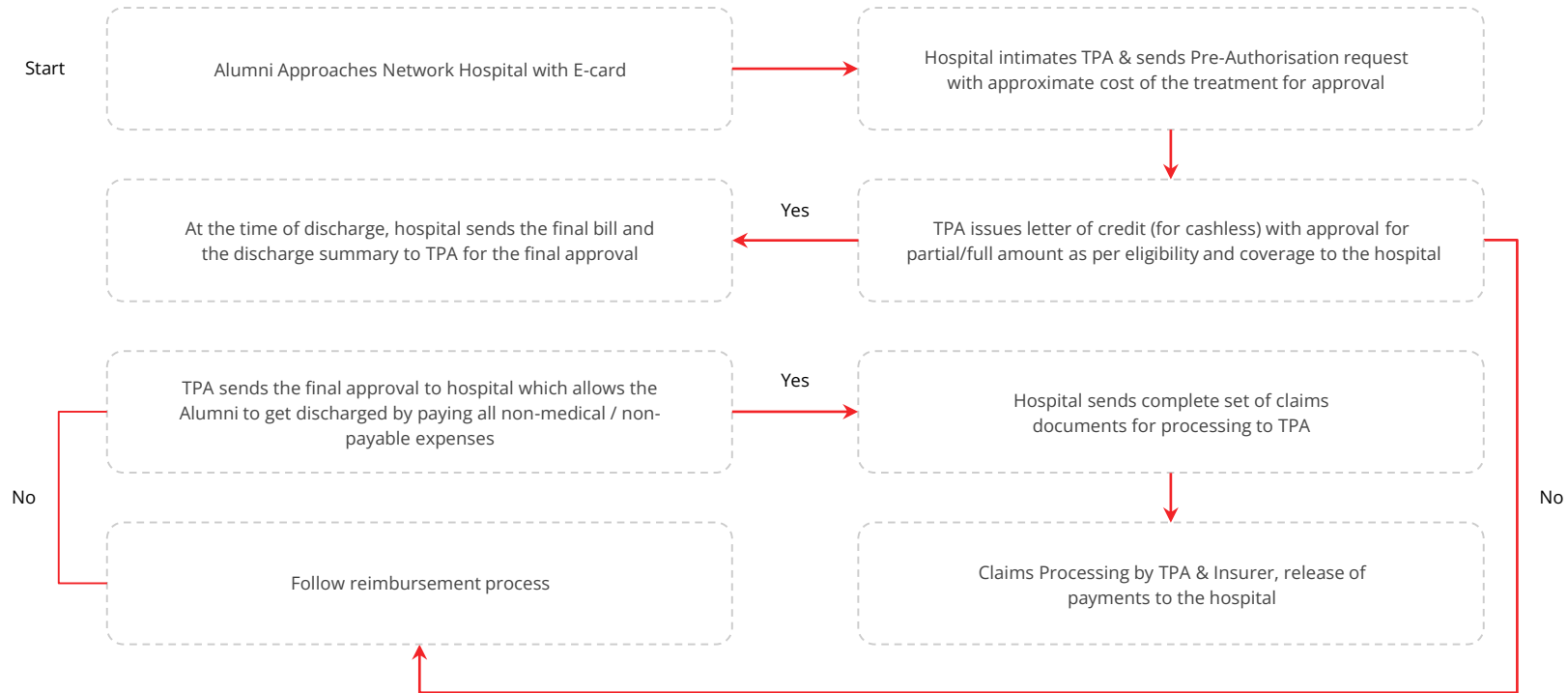
Time limit for submission of **Claim Documents**:

Within 30 days from date of discharge.

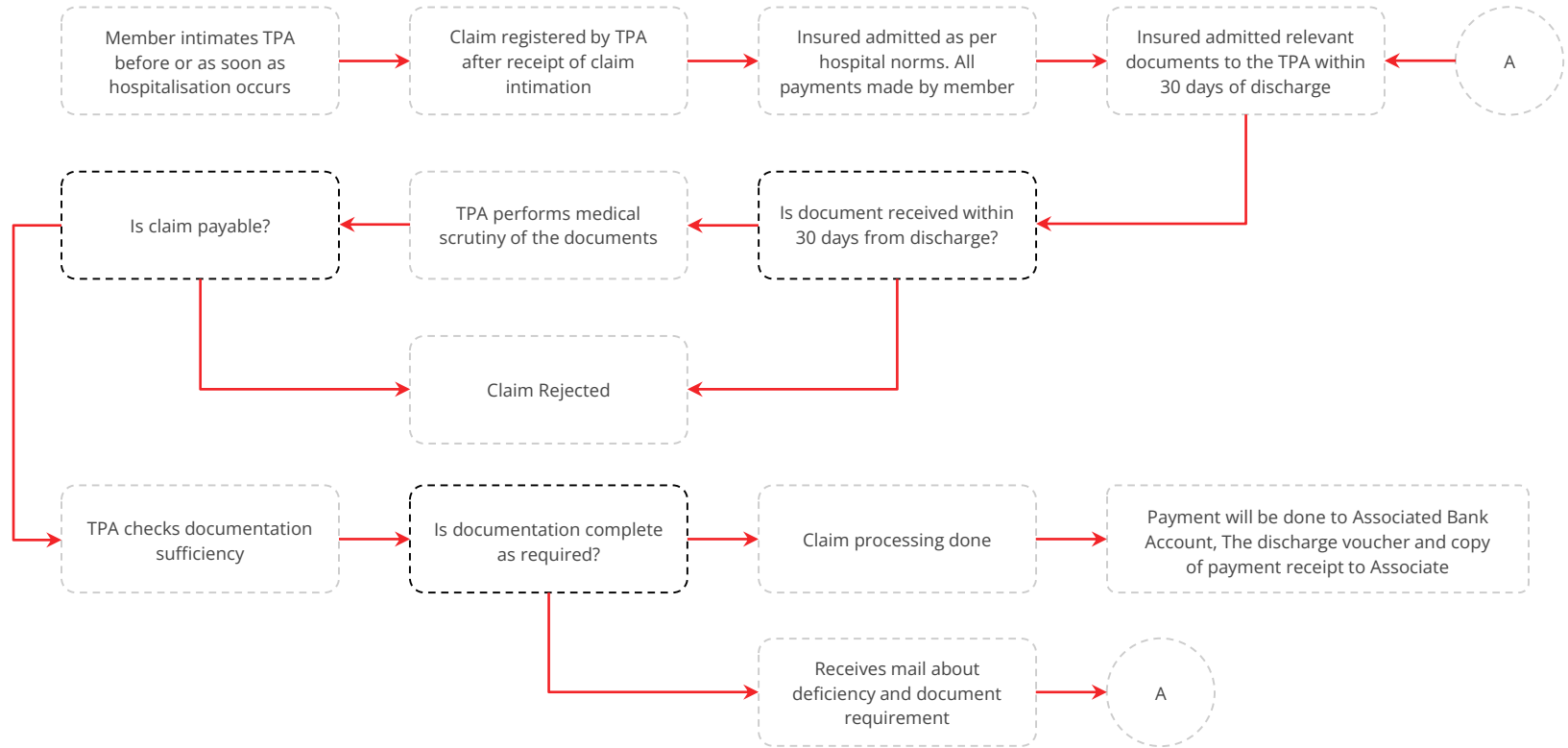
**Claim Intimation** - Within 7 days from date of admission



# Cashless Hospitalisation Process Flow Chart



# Cashless Hospitalisation Process Flow Chart



# Communications Matrix

## Insurer - Care Health Insurance Limited

### Claims Support

From Care Health Insurance Limited

Contact No

Email ID

8860402452

claims@careinsurance.com

From Zopper Support Desk

Level	Name	Mob No	Email ID
Level 1	Md. Safiq	7303393574	claims@zopperinsurance.com
Level 2	Sujit Shekhar	8860746253	<a href="mailto:sujit.shekhar@zopperinsurance.com">sujit.shekhar@zopperinsurance.com</a>
Level 3	Mohit Sachwani	6362568835	<a href="mailto:mohit.sachwani@zopperinsurance.com">mohit.sachwani@zopperinsurance.com</a>
Level 4	Boudhaayan Paul	7032220850	boudhaayan.paul@zopperinsurance.com

### Endorsement Support

From Zopper Support Desk

Level

Name

Mob No

Email ID

Level 1

Md. Safiq

7303393574

endorsement@zopperinsurance.com

Level 2

Sujit Shekhar

8860746253

[sujit.shekhar@zopperinsurance.com](mailto:sujit.shekhar@zopperinsurance.com)

Level 3

Mohit Sachwani

6362568835

[mohit.sachwani@zopperinsurance.com](mailto:mohit.sachwani@zopperinsurance.com)

Level 4

Boudhaayan Paul

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or call Rishabh at **9599805082**

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