



Outlook

India Medical Insurance Enrollment 2023 – 2024

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The India Group Medical Insurance 2023-2024



The enrollment period for the India Group Medical Insurance policy is open from **October 16 – November 05, 2023**, for the policy year November 1, 2023 – October 31, 2024. Dependents do not carry over from one policy year to the next. Unless you actively enroll your dependents during the enrollment period, they will not be eligible for coverage during the policy year 2023 - 2024.

Enrollment process for India hires on India payroll:

- Log in to the [Medi Assist](#) app in One Cognizant
- Dependent details from last year will be auto-populated for your base cover and available for your view.
- You will need to [update/validate](#) (edit/delete) your marital status and your dependent details (name and date of birth as per Government records).
- [Click save](#) to submit your enrollment.
Additional Member Cover and Top-up Cover options can be [availed based on your needs](#). Select the sum insured and pay the premium.

Alternately, please scan the QR code below to log in Medi Assist portal and enroll.

**Enrollment process for India hires deputed onsite:**

- Log in to the [Medi Assist](#) app in One Cognizant.
- You will need to [update/validate](#) (edit/delete) your marital status and your dependent details (name and date of birth as per Government records).
- As no enrollment/dependent changes are permitted outside the enrollment window, if you have eligible dependents currently residing [with you onsite](#) outside of India, you [must register them](#) during this enrollment period. While there will be no premium payable, registering them is the only way to ensure they will be eligible for coverage under the policy in the event you transfer back to India payroll during the policy year.

To register these dependents, submit their information and [uncheck](#) the checkbox under the coverage tab.

- You also have the option to pay the premium and voluntarily elect coverage for your eligible dependents who [remain in India](#) while you are onsite. To confirm coverage, submit information for these dependents, [click the check box](#) under coverage tab, and pay the applicable premium through the payment gateway in the [Medi Assist](#) portal.
- Please note this enrollment is separate from any local enrollment activity that may apply for applicable local plan offerings.

Payment process:

- **'Save and Pay Now'**: option will enroll your dependents immediately.
- **'Save and Pay Later'**: option will allow you until **November 05, 2023**, to complete payment.
- Payment must be made with [Indian credit card/debit card/e-wallets/RTGS/NEFT](#) only.
- India-based associates (up to the grade of 'Associate') will have an option to [pay the premium in two instalments](#) (by November 05, 2023, and by December 15, 2023).
- Payments may take up to 48-72 hours to reflect in the Medi Assist portal.
- Once the payment is made, [enrollment choices cannot be modified](#).
- A [confirmation email](#) will be sent upon successful enrollment.

[Refer to the enrollment guide to know more.](#)

2023-2024 Medical Insurance cover will include:

Base Cover: Provides coverage based on grade for self and up to three dependents (based in India). The dependents can be spouse, children under 25 years of age and parents. This coverage is fully funded by Cognizant. India hires deputed onsite have the choice to pay a premium to provide coverage for their dependents based in India.

Additional Member Cover (AMC): Two additional family members (in addition to the three dependents under Base Cover), including children, parents, unmarried sister, differently abled dependent siblings, or parent-in-law, may be opted under AMC cover. This is a voluntary option. Associates can pay the premium and avail this option.

Top-up Cover: The sum insured for self and dependents in Base cover or in Base and AMC cover can be enhanced by up to INR 20 lakhs. This is a voluntary option. Associates can pay the premium and avail this option.

For further details about the policy, please refer to [Medical Insurance Policy](#) and the FAQs.

For questions:

- Call Medi Assist helpdesk at
 - 1800 258 5895 (toll free) or +91 7337700014 (toll) from India
 - (International call prefix) 91 80 67617555 (toll) from outside of India
- Click the 'Write to us' link on the Medi Assist app or to the following email addresses:

For enrollment related questions	ctsenrollment@mediassist.in
For premium payment related questions	cognizantpayment@mediassist.in
For claims and policy related questions	Cts@mediassist.in

Last date to enroll is November 05, 2023.

Enroll to ensure.

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This e-mail has been sent to all associates who are hired in India and currently on India Payroll