

FAQs on Group Medical Insurance for FY17:

1. Are all important aspects of our medical insurance plan for FY16 being retained in the policy for FY17?

Yes, some of the important aspects of the FY16 policy which will continue in FY17 are as under:

- The Premium cost for Policy 1 Self, Spouse & 2 Children continues to be borne by Accenture
- You will continue to have the option of covering your parents & additional children under Policy 2 , Top up Policy under Policy 3, Critical illness covers under Policy 4 & In-laws coverage under Policy 5.
- The Premium for above mentioned voluntarily policy will need to be borne by you
- Pre-existing diseases continue to be covered
- No change in the co-payment that you need to make towards permissible claims
- The maximum eligible amount will be the sum insured less the co-pay percentage amount i.e. you will be required to pay a defined percentage of each medical insurance claim, which will be structured as below:
 - 10% co-pay on medical claims for Policy 1, 3 & 4
 - 20% co-pay on medical claims for Policy 2 & 5

Please note: Accenture will not bear the cost of the premium for the Voluntary insurance Policies 2, 3 4 & 5

The minimum sum insured for Accenture employees, their spouse and 2 dependent children continues to be INR 3 lakhs.
Maternity Limit continues to be INR 60,000 with employee co pay of 10%
Corporate Buffer limit continues to be INR 1.5 lakhs Per Family
Corporate buffer is applicable only for the employee & dependents as declared under policy 1
3 additional Employee funded policies namely Policy 3 –Top up (Normal) , Policy 4 -Top Up (Critical Illness) & Policy 5 (Parents-in-Law) which were introduced last year continue to be there, details of which are reiterated below:

Policy 3 – Top up Policy (Normal)

- Employees and their dependents as covered under Policy 1 are eligible to opt for this Top up Policy
- 10% co-pay will be applicable
- The premium for top up coverage will need to be borne by employees
- The sum insured cannot exceed the employee's eligibility under Policy 1. For e.g.; if you are eligible for INR 3 Lakhs under Policy 1 then you cannot opt for more than INR 3 lakhs under Policy 3 as top up sum insured. Accenture MDs however have an option to take a cover of INR 10 lakhs
- Claims under Policy 3 will trigger only after the sum insured under the Policy 1 is fully exhausted
- If employee leaves the company during the policy period, the policy will continue to be active till expiry of The policy i.e.; 16th Oct-17
- No premium will be refunded on resignation / deletion
- Portability option will not be available on top up policy
- Maternity benefits are not covered under this policy

Policy 4 – Top up (Critical illness only)

- Employees and their dependents as covered under Policy 1 are eligible to opt for this Top up Policy
- 10% co-pay will be applicable
- The premium for top up coverage (critical illness) will need to be borne by employees

- The sum insured cannot exceed the employee's eligibility under Policy 1. For e.g.; if you are eligible for INR 3 Lakhs under Policy 1 then you cannot opt for more than INR 3 lakhs under Policy 3 as top up (critical illness) sum insured. Accenture MDs however, have an option to take a cover of INR 10 lakhs
- Claims under Policy 4 will trigger only after the sum insured under the Policy 1 is fully exhausted
- If an employee has opted for both the Top Up Policies (i.e. Policy 3 & Policy 4), claim under policy 4 will trigger only after utilization of sum insured under Policy 1, followed by corporate buffer, followed by Policy 3
- If employee leaves the company during the policy period, the policy will continue to be active till expiry of the policy i.e.; 16th Oct-17
- No premium will be refunded on resignation / deletion
- Portability option will not be available on top up policy
- **This top up will only cover the listed 25 critical illnesses**

Policy 5 – Parent-in-laws Policy

- Employees can cover their Parents-in-Law in addition to their Parents
- Employees will need to take individual policies for their Parents-in-law
- 20% co-pay will be applicable
- The premium for this cover will need to be borne by employees
- Employees can choose the sum insured from INR 50,000/- to INR 5, 00,000/-
- Portability option is available for this policy
- Tax benefits under sec 80D is not applicable for premium paid on Parents-in-law
- If employees leave the company, the policy will remain active till expiry of the policy i.e.; 16th Oct-17
- Enrollment process is same as Policy 2. Employee has to login to TPA website & complete the registration Formalities

2. What are the important changes in medical insurance in FY17?

- **There is a change in Third Party Administrator. VIDAL HEALTH TPA will be our new TPA FOR FY 17**
- With this renewal, we have enhanced the ailments covered under domiciliary treatment such as HIV and Parkinson.
- Expenses related to gender reassignment surgery is also included as part of the coverage.

3. When are the above changes effective?

These changes will be effective October 17, 2016. The changes will be applicable for all hospitalization Admissions on or after October 17, 2016.

4. I want to decide on the insurance cover for my parents, parents-in-law and additional children depending on The premium cost of cover. Where can I find the same?

The premium amount you will have to pay will depend on the combination of the sum insured that you opt and The age of your parent, parent-in-law or child. This amount will be available to you on the TPA link shared with You where you can select and decide the sum insured.

5. If I opt for insurance cover for my parents, parents-in-law & additional children, how will the premium be Deducted?

- At the time of opting for insurance cover for your parents, parents-in-law & additional child on the provided TPA link, you will be required to click on an online declaration consenting for the method of deduction of premium to be made from your salary.
- You can now opt to pay the premium for covering your parents, parents-in-law & additional children either in lump sum or in 3 equal installments by selecting the appropriate option in the website. The premium will be deducted from your salary based on the enrolment date as given below. If you leave the Organization during the course of the insured year, the premium paid by you will not be refunded.

Enrolment Period	Lump sum Option	Installment Option
Until 15th Nov 2016	November 2016 Payroll	3 equal installments starting November 2016 Payroll

6. In FY17, will I have the option of not covering my parents / additional children under the medical insurance Plan?

- Yes, you have the option of not including your parents/additional children in the medical insurance plan. You can do so by not registering them for the optional insurance cover.

7. In FY17, if I want to cover my parents, parents-in-law & additional children under the medical insurance plan, How do I go about the same?

- Once you decide to enroll, login in to the TPA site as per the login process shared with you and follow the Instructions to enroll your parents, parents-in-law & additional children for the medical insurance plan. Detailed instructions are available in the TPA website home Page
- The premium amount will be deducted from your salary either at one instance or in 3 equal installments. You have to select the option for lump sum or Installment in TPA website while declaring the dependent details.

8. In FY17, can I choose the cover that my parents / parents-in-law can receive?

- You can cover both your parents & parents-in-law separately for a sum insured ranging from INR 50,000 to INR 500,000 i.e. you can take a separate insurance cover of up to INR 5, 00,000 for your father (and/or Father-in-law) and separate insurance cover of up to INR 500,000 for your mother (and/or Mother-in-law). You can decide and select the insurance cover on the website link that will be provided for this enrolment. Please note that the policy cover for Parents and Parents-in-law is independent of each other
- You can also cover every additional child for the following sum insured - INR 1Lakhs, 3 Lakhs & 5 Lakhs
- Please remember, this is not a floater policy. The premium has to be separately paid for each of the parents, parents-in-law and additional children based on the sum insured as selected by the employee on the website.

9. If in FY17 I need to pay the premium for covering my parents, parents-in-law & additional children, what is the Advantage of enrolling under the medical insurance plan? I would be able to buy insurance from the external market as well.

- If you choose to cover your parents, parents-in-law & additional children under the Accenture medical Insurance plan, you get the advantage of Accenture negotiated rates on the premium that you will need to Pay.
- Additionally, the plan allows for coverage of pre-existing ailments which several external plans may not provide for.
- Other advantages of taking this policy: It will cover about 150 Day Care Surgeries i.e. ailments covered under insurance without hospitalization and also cover hospitalization caused due to act of terror
- You can also avail tax benefits under Section 80D for your parental policy (Policy 2), Top up (Policy 3) & Critical Illness (Policy 4)

10. Will the premium that I pay be refundable if I exit from the company in FY17?

- Once your parents, parents-in-law & additional children are enrolled, since the premium will already be paid by Accenture to the service provider, the same will be non-refundable if you exit the company. However your policy cover will continue to be active until the end of the policy period i.e. 16th October 2017.

11. How do I calculate the Perquisite value on premium for availing the installment option on the policy for parents, Parents-in-law & additional children?

- Note the premium amount displayed on the TPA website once you decide the sum insured
- Enter the premium amount in the file "Perks calculation.xls" shared with you to calculate the perquisite Value

FAQs on Claims and Co-Payment:

1. Is co-pay applicable even if the premium is paid by me?

Yes. Even if the premium for your parents, parents-in-law & additional children medical insurance is paid by you, you will need to bear a portion (20%) of the claims that you make towards employee co-pay.

2. How will claims be settled in hospitals where cashless transactions were available?

In case of a hospital where cashless facility is available:

- Insurance company will settle bills based on the defined claims % for each claim
e.g.: If the total bill value for treatment of Employee's parent or parent-in-law is INR 10,000:
- 80% of the claim will be settled directly with hospital by the Insurance Company – i.e. INR 8,000 will be settled by the insurance company
- 20% of the claim needs to be settled directly by the employee – i.e. INR 2,000 will need to be paid by the employee to the hospital directly
- You will get the cashless approval for only 80% of the total sum insured you have opted for your dependents & 90% of the total sum insured under Policy 1

3. How will claims be settled when the claims are directly submitted by the employee?

In case of direct claims by employee (not a cashless transaction)

- Reimbursement to employee will be to the extent of defined claims % for each claim
e.g.: If the total bill value settled for treatment of Employee's parent or parent-in-law is INR 10,000
- 80% of the claim will be settled by the Insurance Company – i.e. INR 8,000 will be settled by the insurance company. This amount will be reimbursed to the employee.
- 20% of the claim needs to be borne by the employee – i.e. INR 2,000 will need to be borne by the employee and the same will not be reimbursed to him
- You will be reimbursed only 80% of the total sum insured you have opted for your Dependents (parents, parents-in-law, additional children) & 90% of the total sum insured under Policy 1 (self, spouse and 2 children)

4. Should claims be submitted discounting employee contribution?

No. You need to submit claims and all relevant documents for the entire treatment amount and covering the Entire treatment period. Your contribution will be withheld at the time of reimbursement of claims to you, and The remaining amount will be paid to you.

5. Who should I submit my claims to?

There is no change in claim submission process i.e. all medical insurance claims need to be directed to the India Finance Center and should be sent to the below address through the mail room only. Please do not hand over the Claim documents to anyone in Accenture or drop them in any drop box or courier them directly to the TPA.

Accenture Services Pvt. Ltd.
India Finance Helpdesk (Insurance) Bay 49-M2B
Plant Number 3
Godrej and Boyce complex
L B S Marg, Vikhroli – West
Mumbai 400079

It is mandatory to mention your SAP ID and the number of supporting documents being sent for verification, on the envelope.

6. Who should I reach out to in case of questions?

For any query on Coverage, Online Enrolment and Claims, below are the ways to get your medical insurance Related queries resolved:

- Online Query page (in TPA Portal)
- **Vidal Toll Free Number: 1800 4255 244**

7. Who will pay for the medical expenses incurred prior to 17th Oct 2016?

- As there is a change in the TPA, all expenses for hospitalization incurred prior to 17-Oct-2016 should Be referred to Medi Assist India TPA Limited our earlier TPA.
- All the hospitalization claims (including Pre & Post Claims) where the Date of Admission was prior to 17th-Oct-2016 will be processed by Medi Assist India TPA Limited our earlier TPA.

8. I have to submit some Additional documents to the TPA (Medi Assist India TPA Limited) because of which the Main claim is pending. What is the action required here from me as an employee?

All the Additional documents to be submitted to Medi Assist TPA should be submitted latest by 16th Dec-2016. Insurer will not consider any documents submitted to TPA post 16-Dec-2016.