

Medical cover & hospitalisation

Intuit provides Group Medical benefits to all employees and their eligible dependents. If your same-sex partner is a dependent, you can select "Partners" from the insurance enrolment dropdown menu.

Interns are enrolled automatically. To add dependents, contact Benefits_Delivery@intuit.com.

The third party administrator of this coverage is Paramount. The cost of the basic plan (INR 5 Lac sum insured) coverage is paid for by Intuit.

Paramount Healthcare Services will provide an insurance ecard for all eligible family members to assist in processing cashless claims. It can take up to 20 days before you receive your ecard. If you have a **life event**, you have 60 days to make changes to your Group Medical benefits.

The Group Medical policy covers hospital expenses due to disease, illness or accident. If a 24-hour hospitalization has been taken, hospitalization expenses are covered for room/board expenses as provided by the hospital or nursing home; nursing expenses; surgeon, anesthetist, medical practitioner, consultant, specialist fees; anesthesia, blood, oxygen, operation theater charges, surgical appliance, medicines and drugs; dialysis, chemotherapy, radiotherapy, and similar expenses.

Intuit provides two sum assured coverage options.

Corporate plans for you and your dependents

You can choose any of the 4 sum insured options. For the INR 5

Lac sum insured option, 100% premium cost is borne by Intuit. For the rest of the options, you will have to pay the additional premium as per your sum insured cover. You pay the cost of this coverage through paycheck deductions.

You can elect to purchase a new level for sum insured/medical cover of INR 12 Lac with top-up premium for INR 12,750.

Plan A (employee only)

Sum insured options (in INR)	Premium inclusive of tax (in INR)
5 Lac*	Nil*
7 Lac	7,000
8 Lac	8,500
10 Lac	10,500

*100% premium cost borne by Intuit

Plan B (employee, spouse/partner, children)

Sum insured options (in INR)	Premium inclusive of tax (in INR)
5 Lac*	Nil*
7 Lac	7,000
8 Lac	8,500
10 Lac	10,500

*100% premium cost borne by Intuit

Plan C (employee, parents)

Sum insured options (in INR)	Premium inclusive of tax (in INR)
5 Lac*	Nil*
7 Lac	7,000
8 Lac	8,500
10 Lac	10,500

*100% premium cost borne by Intuit

Plan D (employee, spouse/partner, children, parents)

The minimum sum insured is INR 7 Lac. You could choose to

increase the sum insured up to INR 10 Lac

Sum insured options (in INR)	Premium inclusive of tax (in INR)
7 Lac	7,000
8 Lac	8,500
10 Lac	10,500

Voluntary plans for your parents-in-law

You can purchase an additional policy, separate from the main Group Medical plan, that allows you to cover parents-in-law at the time you join or renew. Premiums are paid by you. There is no tax exemption for the parent-in-law premium. The sum insured options are as follows:

Sum insured options (in INR)	Premium inclusive of tax (in INR)
3 Lac	69,502
5 Lac	101,008

All the above rates are lower than if you purchased an individual policy and have been negotiated with National Insurance in order to provide the best price for you. Once you are enrolled, you are unable to change your sum insured until the following annual enrollment period. The sum insured continues for the fiscal year and does not carry over to the following year. Midyear enrollment or withdrawals are not allowed.

One of the key features of all the above plans is that all pre-existing illnesses are covered.

How Group Medical insurance works

What is a hospital?

A hospital is any institution in India established for indoor care and treatment of sickness and injuries and which has been

registered either as a hospital or nursing home with the local authorities and is under the supervision of a registered and qualified medical practitioner, or complies with the following minimum criteria:

- 15 in-patient beds
- In smaller cities/towns the same is reduced to 10 beds
- Fully equipped operation theatre of its own wherever surgical operations are carried out
- Fully qualified Nursing Staff under its employment round the clock
- Fully qualified Medical Practitioner should be in-charge round the clock
- Maintains daily medical record for each of its patients

Covered day treatments and exclusions

Certain treatments may be covered if they do not meet the 24-hour hospitalisation as long as the treatments were provided on an inpatient basis and discharged the same day. For a complete list of covered treatments as well as exclusions, refer to the **Employee Benefits Manual** under "Policy Benefits & FAQ" on the Paramount Portal.

Claims process

When you use your insurance ecard provided by Paramount TPA it provides identification to help process cashless claims. Cashless hospitalization is where the insurance company settles your expenses directly with the hospital. Cashless facility is available only at in-network hospitals. (You can find a list of hospitals on the [Paramount Portal](#) > Hospital Network.)

Reimbursement is availed if treatment is received at a non-network hospital. Reimbursement is a process where you settle the medical bill out-of-pocket and get it reimbursed from the insurance company.

Learn more about [cashless vs. reimbursement](#).

To start pre- or post-hospitalization or day care claim, log into [Paramount](#) via SSO and select Claim Submission. See the [pre- post-hospitalization or day care claims process guide](#) for more information.

To start an in-patient department or hospitalization or day care claim, log into [Paramount](#) via SSO and select Claim Submission. See the [in-patient department or hospitalization or day care claims process guide](#) for more information.

Portability of medical insurance

Policy portability is an additional option to help exiting employees to extend their medical insurance coverage after leaving Intuit. Individual members, including the family members covered under the corporate health insurance policy, can migrate from such a group policy to an individual health insurance policy or a family floater policy with the same insurer. Coverage for you and family under group policy would be ceased on the last day of employment with Intuit.

You can continue your coverage, along with your covered family members, per the terms and conditions of National Insurance Company (NIC) market plan and the premiums will be applicable for the selected plan as defined for the sum insured and the age of the insured. However, NIC will extend the continuity of benefits like waiver of waiting period and pre-existing coverage etc. based on Insurance history.

It is your responsibility to contact the insurance broker 15 working days before you leave to continue coverage:

Raviraj Bhat

Email: Raviraj.Bhat@willistowerswatson.com
9900101541

Vijay Noorandmath

Email: Vijay.Noorandamath@willistowerswatson.com

9008417101

Additional information

If market policy has a waiting period of four years, and if the insured is covered under group policy for four or more years, the waiting period exclusion may be waived.

You have to avail market policy before last day of employment with Intuit in order to avail continuity benefits as stated above.