

Maternity benefit

Intuit provides exhaustive coverage for family planning and maternity and associated benefits as part of its overall Medical insurance policy. These expenses are part of the total sum insured, based on the **medical plan cover you have selected for yourself and your dependents**.

Maternity & surrogacy cover

You are eligible for up to INR 85,000 for maternity-related (normal delivery, C-section) and surrogacy-related hospitalisation expenses.

You are eligible for up to INR 1,00,000 for hospitalisation expenses related to twin/multiple birth deliveries (normal delivery, C-section).

Infertility related treatment

Infertility related treatments are covered up to INR 85,000. In case the delivery happens during the same policy year, subsequent to Infertility treatment if the incurred expenses are fully utilized up to INR 85,000, then employee will be eligible for an additional amount as per the maternity limit (normal delivery or C-section). Infertility treatment will cover the following:

- IVF (In-Vitro fertilization)
- IUI (Intrauterine Insemination)
- ICSI (Intra Cytoplasm Sperm Injection)
- Laparoscopy/Hysteroscopy (Minimal Invasive Surgery)
- PCOD (Polycystic Ovaries)

Exclusions:

- Ayurvedic / Naturopathy treatments

Pre- and post-natal expenses

This benefit covers 60 days pre and postnatal expenses up to INR

10,000 over and above the maternity limit.

Inclusions:

- All major scans as prescribed by the treating doctor
- Any diagnostic tests as prescribed by the treating doctor
- Doctor consultations
- Medicines as prescribed by the treating doctor

Please Note - All bills need to be produced in original. No handwritten bills will be accepted. For tests, scans and consultations, copy of prescriptions and reports need to be submitted

Dos and don'ts for pre- and post-natal claim submission expenses

- Claim has to be submitted within 60 days from consultation date/ purchase of medicine
- The claim should be accompanied with a copy of prescription from the treating doctor for all investigations, procedures and medicines
- All treatment and pharmacy bills need to be submitted in original

Claim submission process

Intuit to provide details