



## MyBenefits@Zoom

Dec 2023 – Dec 2024

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# MyBenefits@Zoom (2023-24)

## Introduction

### What is MyBenefits@Zoom?

**MyBenefits@Zoom** is a one-stop solution for insurance and benefit related needs. This innovative system empowers you to customize your insurance benefit plans, tailoring them to your unique needs and preferences by selecting from available plans through enrolment process. The benefit year will start from **17th Dec 2023 till 16th Dec 2024**. If you are a new joiner post the policy start date, your coverage will start from your joining date with Zoom till the expiry of the policy.

### How MyBenefits@Zoom works?

#### CORE BENEFITS

- Each employee is covered under core benefits to avoid no selection/coverage.
- It's a minimum cover offered by Zoom to all active employees.
- The cost of core benefits shall be borne by the company.

Benefit Category	Benefit Sub Category	Selection Type	Plan Code	Covered Member	Remarks	FlexPoints
Medical	Medical-IPD-Core	Core	GMI-IPD-3L-E	E	SI 3,00,000	0
Term Life	Term Life-Core	Core	GTL-Core	E	3X of annual fixed CTC min of 20L; For GT – 10L	0
Accident	Accident-Core	Core	GPA-Core	E	Designation/Grade Linked	0

#### FLEX BENEFITS (Optional)

- In addition to the **Core Benefits** the company will provide **5000 FlexPoints** which you can utilize to avail the Optional Plans.  
**1 Flex Point = 1 INR.**
- FlexPoints allocation for new joiners during the policy year, will be pro-rated based on the number of months left in the calendar year.

## FlexPoints Utilization Illustration

Benefit Type	Benefit Category	Employee_1		Employee_2	
Core Benefits	Medical	GMI-IPD-3L-E	-	GMI-IPD-3L-E	-
	GPA	Grade Basis	-	Grade Basis	-
	GTL	3 x of annual CTC	-	3 x of annual CTC	-
	<i>FlexPoints Utilization</i>		-	<i>FlexPoints Utilization</i>	-
Optional	Medical		-	GMI-IPD-5L-ESC	23,708
	GPA		-	GPA-Emp-TopUp-5L	94
	GTL		-		
	Flexi-Cash		-	NHT-Platinum-Him	3,999
	<i>FlexPoints Utilization</i>		-	<i>FlexPoints Utilization</i>	27,801
Summary	Total FlexPoints Utilized		-	Total FlexPoints Utilized	27,801
	FlexPoints Alloted		5,000	FlexPoints Alloted	5,000
	FlexPoints Bal / Salary Deduction		5,000	FlexPoints Bal / Salary Deduction	-22,801
	<b>Monthly Deduction</b>		-	<b>EMI for 6 months</b>	<b>-3,800</b>

### Spending via FlexPoints allocation/Salary contribution

- FlexPoints need to be first allocated towards insurance benefits during the enrolment window, to ensure that employees have selected appropriate insurance cover for self and family.
- If the cost of all Optional Benefit selection exceeds the eligible FlexPoints, the excess points will be deducted through salary contribution via payroll in **six equal monthly installments**.
- For new joiners, deduction will take place in the payroll cycle following the enrolment month.
- Salary contribution cannot be used to buy Optional Plans under FlexiCash category.

### FlexPoints at the time of exit from Zoom

- In the event of exit from the company and if there is no-claims, the pro-rated employee contributed premium during the policy year will be refunded to employee at the time of F&F settlement.
- All unused FlexPoints will lapse on the exit date & no encashment will be allowed.

## What are the tax implications of my contributions?

- If you exhaust company provided points and purchase additional covers / increased sum insured limits, the respective additional premium amount would be deducted from your post-tax salary. Your contributed premium includes tax (GST) @ 18%.
- You can avail tax benefits if you have opted for OLD TAX REGIME on your contribution of premium payments as per the following income tax sections:
  - Medical: Self, Spouse, Children and Parents under section 80D. (Parent-in-law selection is not eligible for a tax rebate under section 80D).
  - Optional Plans under section 80D.
  - Life: Self under section 80C.
  - Critical Illness: Self under section 80C.
  - Personal Accident: Self & Spouse - no income tax benefit.
  - Form 16: will be updated accordingly to reflect the flex option purchases.

## MEDICAL PLANS

MyBenefits@Zoom offers you a choice of medical plans with a wide range of coverage, costs and options to cover different family members so that you can have the extensive coverage to cater to hospitalization needs for treatment taken within India.

Benefit Category	Benefit Sub Category	Selection Type	Plan Code	Covered Members	Remarks	Sum Insured	FlexPoints
Medical	Medical-IPD-Core	Core	GMI-IPD-3L-E	E		₹ 3,00,000	0
Medical	Medical-IPD-Optional	Optional	GMI-IPD-3L-ES	E+S		₹ 3,00,000	6,626
Medical	Medical-IPD-Optional	Optional	GMI-IPD-4L-ES	E+S		₹ 4,00,000	10,137
Medical	Medical-IPD-Optional	Optional	GMI-IPD-4L-ESC	E+S+2C		₹ 4,00,000	16,213
Medical	Medical-IPD-Optional	Optional	GMI-IPD-5L-ESC	E+S+2C		₹ 5,00,000	23,708
Medical	Medical-IPD-Optional	Optional	GMI-IPD-5L-EP	E+2P		₹ 5,00,000	31,148
Medical	Medical-IPD-Optional	Optional	GMI-IPD-5L-ESCP(4L)	E+S+2C+2P	Parents Sub-limit of 4 lacs	₹ 5,00,000	45,797
Medical	Medical-IPD-Optional	Optional	GMI-IPD-7L-EP	E+2P		₹ 7,00,000	53,016
Medical	Medical-IPD-Optional	Optional	GMI-IPD-7L-ESCP(5L)	E+S+2C+2P	Parents Sub-limit of 5 lacs	₹ 7,00,000	60,268
Medical	Medical-IPD-Optional	Optional	GMI-IPD-10L-EP	E+2P		₹ 10,00,000	65,953
Medical	Medical-IPD-Optional	Optional	GMI-IPD-10L-ESC	E+S+2C		₹ 10,00,000	63,026
Medical	Medical-IPD-Optional	Optional	GMI-IPD-10L-ESCP(8L)	E+S+2C+2P	Parents Sub-limit of 8 lacs	₹ 10,00,000	87,353
Medical	Medical-IPD-Optional	Optional	GMI-IPD-10L-ESCPP (8L)	E+S+2C+2P+2PiL	Parents Sub-limit of 8 lacs	₹ 10,00,000	1,08,811

**\*Please note: The above-mentioned FlexPoints are including GST@18%**

## Coverage details outlined in your Medical Insurance plan!

### Service Providers

Who is our Insurance Company for Group Health Cover?  
**HDFC ERGO General Insurance Co. Ltd.**

**Who is our Third-Party Administrator (TPA)**  
Who will administer my claims?

**External TPA** - Paramount Health Services  
& Insurance TPA Pvt. Ltd.

### Hospitalization Expenses

The Mediclaim plan offers comprehensive coverage against most of the illness and accident-related hospitalization emergencies that you may face during the course of your employment. The Mediclaim policy stipulates that a claim is admissible only when the insured (beneficiary) is admitted in a hospital for a minimum of 24 hours for an active line of treatment.

### Day Care Treatment

Only In-patient treatments/procedures like Dialysis, Chemotherapy, Radiotherapy, Eye Surgery, Tonsillectomy etc. taken in the Hospital/Nursing Home wherein the insured is not required to stay for 24 hrs. and is discharged on the same day, fall under the category of "Day Care Treatments" Such treatments are also covered under the cashless hospitalization expenses plan. Please note procedures/treatments usually done in OPD are not payable.

Please refer to the list of approved Day Care treatments, provided on the employee portal.

### Pre-Existing Disease Clause (PED)

PED Covered, subject to the waiting period on Total Knee Replacement (TKR) – covered after 2 years for parents only.

### Room Rent Eligibility

- a) **For Normal Hospitalization** - Single Standard AC Room  
**For ICU Hospitalization** - As per actuals.
- b) Room rent includes all costs of Boarding, DMO / RMO / CMO / RMP Charges, Nursing Charges. If the Insured occupies a room with a room rent limit other than his eligibility as per the insurance policy, all the other charges shall be limited to the charges applicable for the eligible room rent or actuals, and whichever is lower."

### Maternity Expenses

Maternity Benefit applicable for First two living children. Maternity Benefit applicable for employee and spouse only.

- Sub limits for Normal delivery: INR 50,000/-
- Sub limits for Cesarean delivery: INR 50,000/-

## Coverage details outlined in your Medical Insurance plan!

### Pre & Post-natal Expenses

Pre & Post Natal Charges covered- up to **INR 5000/-** for both OPD & IPD basis within Maternity limit.

(Pre-natal period would mean period during pregnancy from conception till birth and post-natal would mean up to six weeks from date of birth)

### Child Coverage

New born baby coverage from day one within family floater sum insured

### Ambulance Charges

Per hospitalization charges is covered in case of emergency hospitalization of **INR 3,000/-**

### Congenital Internal & External Diseases

**Internal** – Covered

**External** – Covered only in case of life-threatening condition

### Maternity Waiting Period

9 months waiting period for maternity – Waived Off

### Eye Care

**Cataract** – Covered

**Lasik treatment** – Covered if power of the eye is above +/- 7.5 d, is payable

### Terrorism

Covered - Hospitalization / Injury Arising Out Terrorism

### Co-payment Clause

10% co-payment applicable only for Parents/In-laws

## Coverage details outlined in your Medical Insurance plan!

### Coverage/Sub-Limits (For Parents)

- 1: Lock-in Period for 2 years
- 2: Coverage for Total Knee Replacement (TKR) - covered after 2 years
- 3: TKR surgery sub-limit - INR 2.5 Lacs for both knees (Excluding Implant cost)
- 4: Cataract Sub-Limit of INR 40,000/- for both eyes.

### Claim Submission

Reimbursement claim submission period will be 30 days from the date of Discharge.

In case of post-hospitalization treatment days, all claim documents should be submitted within seven (7) days after completion of such treatment.

### Claim Intimation

within thirty (30) days from the date of admission.

If intimation of claims is made after 30 days, **co-pay of 10%** will be applicable. This co-pay will be over and above all other conditions of policy.

### Pre & Post Hospitalization Expenses

**Pre-Hospitalization** - Relevant and related medical expenses incurred during period up to **30 days prior to hospitalization**.

**Post-Hospitalization** - Relevant medical expenses incurred up to **60 days after hospitalization** are also payable.

## PERSONAL ACCIDENT INSURANCE

Accident insurance provides financial protection to a group of individuals against accidental bodily injuries resulting in disability or death. This insurance is typically offered to a defined group, such as employees of a company, members of an organization, or participants in a specific event.

### Personal Accident Insurance include:

- Permanent total disability
- Permanent partial disability
- Temporary total disability
- Accidental Death

**Insurer: HDFC ERGO General Insurance Co.**

**Core / Default Plan:** Graded (as per designation)  
INR 10 Lacs; INR 30 Lacs;  
INR 60 Lacs; INR 1 Cr.

Emp. Designation	GPA Sum Insured Per Employee (INR)
MD	1 Cr.
Dir, Exec Dir, Sr. VP, VP, GM, AVP	60 Lacs
Dep. Mgr., Dist. Mgr., Area Head, CIF-Analyst, Sr. Mgr., Chief Mgr., Manager, Asst. Mgr., Sr. Exec, Executive, Off Asst., Driver	30 Lacs
Graduate Trainee	10 Lacs

Please note the above-mentioned Employee GPA Sum Insured are covered under **Core Benefits** with no changes/selection.



## PERSONAL ACCIDENT TOP-UP PLANS (Employee Only)

MyBenefits@Zoom offers you a choice of GPA TopUp plans with a wide range of coverage, costs and options to cover yourself, so that you can have the extensive coverage within India against the accidental bodily injuries resulting in disability or death.

Benefit Category	Benefit Sub Category	Selection Type	Plan Code	Covered Member	Remarks	Sum Insured	FlexPoints
Accident	Accident-Core	Core	GPA-Core	E	Designation/Grade Linked	-	0
Accident	Accident-Topup-Optional	Optional	GPA-Emp-TopUp-5L	E	Max SI (Core+TopUp) capped to 6 times of annual fixed CTC	₹ 5,00,000	94
Accident	Accident-Topup-Optional	Optional	GPA-Emp-TopUp-10L	E		₹ 10,00,000	189
Accident	Accident-Topup-Optional	Optional	GPA-Emp-TopUp-15L	E		₹ 15,00,000	283
Accident	Accident-Topup-Optional	Optional	GPA-Emp-TopUp-20L	E		₹ 20,00,000	378
Accident	Accident-Topup-Optional	Optional	GPA-Emp-TopUp-30L	E		₹ 30,00,000	566

### \*Please note:

1: Annual Fixed CTC Structure includes: Basic Salary, House Rent Allowance, Special Allowance, PF, ESI, LWF/Professional Tax, Gratuity

2: The above-mentioned FlexPoints are including GST@18%.

## What are the coverages

- Accidental Death: 100% of current employee sum insured
- Permanent Total Disability: 100% of current employee sum insured
- Permanent Partial Disability: Benefit as per insurer table
- Temporary Total Disablement: Accident only amount payable per week up to a maximum of 100 Weeks. The weekly benefit would be 1% of the accidental death employee sum insured or INR 5,000/- whichever is lower. The benefit is only applicable for unpaid leave.
- Child Education Benefit: In the event of death or permanent total disablement, the education support of the deceased person's child will be an amount of **INR 10,000/- payable per child maximum for 2 children upto the age of 25 years.**
- Accidental Medical Expenses: Medical Extension is limited to 20% of the SI or 40% of admissible claim amount or actual medical expense whichever is less.
- Terrorism cover
- Repatriation of the mortal remains: 1% of Sum Insured or INR 5,000/- whichever is less.

Description of Benefit	Benefit (% of CSI)	
Death	100	
Incurable insanity &/or alienation of mind	100	
Complete paralysis of the body	100	
Permanent total loss of sight of both eyes.	100	
Loss of both Arms at or above the wrist or loss of both legs a or above the ankle or permanent total loss of use of both arms OR both legs.	100	
Permanent total disability other than as described in items 1 to 5 above.	100	
Loss of one limb or loss of sight of one eye.	50	
Permanent total deafness of both ears.	50	
Permanent total deafness in one ear.	50	
Total Loss of Permanent Total loss of use of	Right	Left
• Thumb	25	20
• A Forefinger	20	15
• A Ring or middle Finger	10	8
• A Little Finger	12	8
• A Big Toe	10	10
• Any other	5	5

Description of Benefit	Benefit (% of CSI)
Permanent rigidity of a hip joint or knee joint	100
Removal of lower jaw by surgical operation necessitated by bodily injury as defined in the Policy.	100
Permanently impaired usefulness of leg resulting from <ul style="list-style-type: none"> <li>fractured leg or foot</li> <li>fractured knee cap</li> <li>shortening by at least five centimeters</li> </ul>	20 10 15
Physical loss or disablement not provided for above a benefit determined by reference to the percentages mentioned in this schedule.	
All expenditure necessarily incurred for medical or surgical fees, hospital, nursing home, physiotherapy, pharmaceutical expenses, ambulance hire and any additional hotel or other expenses whatsoever (except funeral and cremation expenses) in respect of any bodily injury caused by accident as defined in this policy, whether or not giving rise to a claim under any other items) of this schedule but not exceeding INR 50,000 for any one person in respect of any one accident.	

### What is not covered?

- Damages due to war, civil war, invasion, act of foreign enemies, revolution, insurrection, mutiny, seizure, capture, arrest, restraint or detainment, confiscation, nationalization, or restitution by or under the order of any government or public authority.
- Death or injury while under the influence of intoxicating liquor or drugs.
- Natural death
- Participation in any naval, military or air force operations.

### What will you pay for the personal accident insurance plan?

As you enroll on MyBenefits@Zoom, you will clearly see the costs displayed for the plan options. You can then choose to buy the plan with your FlexPoints or through salary deduction.

## Personal Accident Plans For Spouse

Personal Accident Insurance for spouse provides the opportunity for individuals to purchase accident protection for his or her spouse or partner. This is an optional benefit and can be bought by using FlexPoints or through salary deduction.

In the event of Accidental death (AD), Permanent Total Disability (PTD) & Permanent Partial Disability (PPD) of a member, an amount determined in accordance with the policy schedule shall be paid to the beneficiaries.

Benefit Category	Benefit Sub Category	Selection Type	Plan Code	Covered Member	Remarks	Sum Insured	FlexPoints
Accident	Accident-Spouse-Optional	Optional	GPA-Spouse-5L	S	Max SI capped to 50% of Emp SI	₹ 5,00,000	94
Accident	Accident-Spouse-Optional	Optional	GPA-Spouse-10L	S	Max SI capped to 50% of Emp SI	₹ 10,00,000	189
Accident	Accident-Spouse-Optional	Optional	GPA-Spouse-15L	S	Max SI capped to 50% of Emp SI	₹ 15,00,000	283
Accident	Accident-Spouse-Optional	Optional	GPA-Spouse-20L	S	Max SI capped to 50% of Emp SI	₹ 20,00,000	378
Accident	Accident-Spouse-Optional	Optional	GPA-Spouse-30L	S	Max SI capped to 50% of Emp SI	₹ 30,00,000	566
Accident	Accident-Spouse-Optional	Optional	GPA-Spouse-50L	S	Max SI capped to 50% of Emp SI	₹ 50,00,000	944

**\*Please note:**

1. Spouse coverage would be limited to 50% of the employee's base/core sum insured.
2. The spouse cover is separate, over & above the employee's base/core sum insured.
3. The above-mentioned FlexPoints are including GST@18%.

## TERM LIFE INSURANCE

This plan provides financial support to an employee in case of an unfortunate event leading to the demise of the covered member. It is a 24x7 worldwide cover. In the event of death of a member from any cause (natural/accidental), an amount determined in accordance with the Policy Schedule shall be paid to the nominated beneficiaries.

**Insurer: Pramerica Life Insurance Ltd.**

**Core / Default Plan:** 3X of annual fixed CTC, min SA of 20 Lacs; For GT- 10 Lacs

Benefit Category	Benefit Sub Category	Selection Type	Plan Code	Covered Member	Remarks	FlexPoints
Term Life	Term Life-Core	Core	GTL-Core	E	3X of annual fixed CTC, min of 20L; For GT- 10L	0

**\*Please note:**

1: Annual Fixed CTC Structure includes: Basic Salary, House Rent Allowance, Special Allowance, PF, ESI, LWF/Professional Tax, Gratuity

2: The above-mentioned FlexPoints are including GST@18%.

### Do I need to go for a medical check-up?

The Free Cover Limit (FCL) for Employees who's proposed sum assured is exceed FCL limit have to undergo medical tests or will submit a questionnaire required by insurance co. Until completion of medical underwriting process, the members sum assured will be limited up to the specified FCL limits.

## NON-INSURED BENEFITS

Non-Insured Benefits caters to various aspects of an individual's overall health and well-being. It goes beyond the absence of illness and involves the active pursuit of activities, choices, and lifestyles that lead to a state of holistic health, contributing to a person's overall quality of life. Every employee can use the FlexPoints to avail optional benefits available under WellnessPlus and FlexiCash.

### WellnessPlus Plans

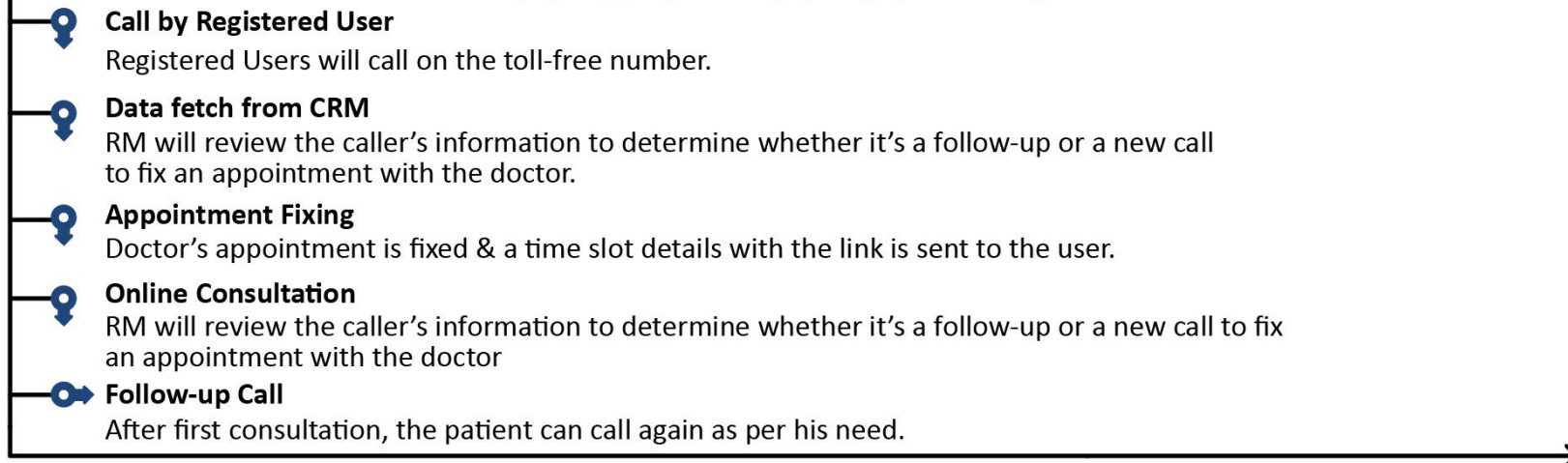
Under WellnessPlus there are certain health checkup plans which can be availed at the time of enrollment. Wellness plans aim to encourage individuals to take proactive steps in maintaining their health and catching potential issues early.

Benefit Name	NHT-Gold	NHT-Platinum-HER	NHT-Platinum-HIM
Flex Points	One Member- 1599 Two Members- 3198	4299	3999
Coverage	<div><div><input checked="" type="checkbox"/> CBC</div><div><input checked="" type="checkbox"/> Uric Acid</div><div><input checked="" type="checkbox"/> Urea</div><div><input checked="" type="checkbox"/> Calcium</div><div><input checked="" type="checkbox"/> Creatinine</div><div><input checked="" type="checkbox"/> SGPT</div><div><input checked="" type="checkbox"/> Glucose Fasting (BSF)</div><div><input checked="" type="checkbox"/> Hba1c</div><div><input checked="" type="checkbox"/> Lipid Profile SGOT</div><div><input checked="" type="checkbox"/> Thyroid (TSH)</div><div><input checked="" type="checkbox"/> Urine Routine &amp; Microscopic Examination</div><div><input checked="" type="checkbox"/> Vit B-12</div><div><input checked="" type="checkbox"/> Vit D</div></div>	<div><div><input checked="" type="checkbox"/> Calcium Total</div><div><input checked="" type="checkbox"/> Serum</div><div><input checked="" type="checkbox"/> Kidney Function Test</div><div><input checked="" type="checkbox"/> Lipid Profile (Heart Care)</div><div><input checked="" type="checkbox"/> BUN/Creatinine Ratio</div><div><input checked="" type="checkbox"/> UIBC</div><div><input checked="" type="checkbox"/> Blood Glucose Fasting</div><div><input checked="" type="checkbox"/> Liver Function Test</div><div><input checked="" type="checkbox"/> +50 more</div></div>	<div><div><input checked="" type="checkbox"/> Calcium Total</div><div><input checked="" type="checkbox"/> Serum</div><div><input checked="" type="checkbox"/> Kidney Function Test</div><div><input checked="" type="checkbox"/> Lipid Profile (Heart Care)</div><div><input checked="" type="checkbox"/> BUN/Creatinine Ratio</div><div><input checked="" type="checkbox"/> UIBC</div><div><input checked="" type="checkbox"/> Blood Glucose Fasting</div><div><input checked="" type="checkbox"/> Liver Function Test</div><div><input checked="" type="checkbox"/> +50 more</div></div>
Eligible Members	Employee and Spouse	Employee and Spouse	Employee and Spouse

## E-CONSULTATIONS

- ✓ Doctor's appointment is fixed & a time slot details with the link is sent to the user. Unlimited online Consultations
- ✓ GP Consultations provided through Inhouse team of Qualified MBBS Doctors
- ✓ Multilingual Voice and Video Consultations
- ✓ Immediate Prescription sharing in PDF format after consultation

## PROCESS OF E-CONSULTATION



**\*FlexPoints for Unlimited E-Consultation – 499**

### FlexiCash

Under FlexiCash, you can allocate your balance FlexPoints for Vaccination or Gym Membership. The method for reimbursement shall be informed later.

## LIFE EVENTS

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Covers natural additions wherein you can sign up for the below events through the Open Enrollment Period, considers in-case of:

- Becoming newly married.
- Having a baby or adopting a child.

### How A Qualifying Life Event Works

- MyBenefits@Zoom gives you the chance to make changes within 30 days in between the policy year.
- Necessary approvals required from the company HR/Admin.
- Birth certificates, adoption records, and Marriage Certificate required to add family members.