

Dear Team Member,  
  
Welcome to Dell.

From the effective date of your joining employment with Dell, you will be eligible for Insurance Benefits, which includes Medical Insurance, Term Life and Accident Insurance and EDLI

**Insured benefits**

Life and Accident Insurance

* Coverage
  + Life Insurance – A lump-sum benefit of 3 X your annual base salary or INR 500000 whichever is higher – Benefit paid in case of death
  + AD&D Insurance – A lump-sum benefit of 3 X your annual base salary or INR 500000 whichever is higher – Benefit paid in case of accidental death or injury

**Healthcare Benefits**

Medical Coverage

* A comprehensive healthcare program
* Inpatient
  + Family Floater of INR 500,000 (Sum Insured: INR 300,000 + Corporate buffer: INR 200,000)
* Eligibility
  + Employee, spouse and children
* Parental coverage
  + Voluntary option to cover parents, funded by employee
  + Premium paid by employee is exempted from tax
* Co-pay
  + For team member, spouse and dependent children: 85% of eligible expenses are covered by the Plan / 15% by team member
  + For parents: 90% of eligible expenses are covered by the Plan / 10% by team member

Below deck gives you details on the various options under medical insurance, the premium costs as well as the process of enrolling your dependents under insurance via our Benefits portal – Darwin.

Please take time to go through the document in detail and complete your dependent enrollment.

For more queries, please reach out to [pre-hire onboarding chat](https://dell.service-now.com/pre)

