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**Subject:** Group Insurance Policy 2023 || Details and Webinar session plan

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**TL;DR: Key highlights and webinar details for Group Insurance Policy 2023**

# Key Highlights of Group Insurance Plan

## Group Medical Coverage Policy

The Group Medical policy covers expenses by the insured persons (self, spouse / partner and children covered) on account of hospitalization due to sickness or accident.

### Sum Insurance Coverage:

Age Bracket	Sum Insured (INR)
18-30 years	3,00,000
31-40 years	5,00,000
41 years & above	8,00,000

### Enhanced Benefits under Group Medical Cover:

- Proportionate maternity limit in case of twins/triplets
- Maternity related complication cover enhanced up to base family coverage
- Infertility coverage up to INR 65,000 for IPD treatment
- IPD & OPD Treatment for mental health wellbeing up to INR 50,000
- Hormone replacement therapy on IPD & OPD up to INR 1,00,000 per member



- Colleagues at the time of exit can opt for retail plans and get waiver on the waiting period as per retail plans up to the tenure of colleague in India medical insurance plan
- Additional coverage via Corporate Buffer on case to case basis

## Group Term Life Policy

The Group Term Life Insurance policy is meant to provide life insurance protection to all colleagues.

- Coverage under this policy is 24 times of Monthly Total Fixed Compensation with a minimum of INR 9 lacs and a maximum at no capping.
- The free cover limit (maximum coverage without medical requirement) is INR 3.5 Cr which would be enhanced based on successful medical underwriting.

## Group Personal Accident

The Group Personal Accident Policy covers Capgemini colleagues against the financial risk of death or injury sustained through external means.

Coverage under this Policy is 36 times of Monthly Total Fixed Compensation, with a maximum sum insurance of INR 5 Crores.

### Mobile App Download Process:

1. Go to your IOS or Android Play Store and download the MediBuddy. App on your smartphone.
2. Available on Google Play Store and Apple App Store



To help you understand the policies better, we would like to invite you to attend the below scheduled webinar.

Date	Time	Webinar Link
January 13, 2023	11:00 hrs - 12:00 hrs	<a href="#">Click here to join Webinar</a>

**Point to Note:**

For any queries about the insurance plans, treatment and enrolment, please reach out to:

- Contact No: 044-71117006
- Or write a mail to [capgemini@mediassistindia.com](mailto:capgemini@mediassistindia.com) / [employeeinsurance.in@capgemini.com](mailto:employeeinsurance.in@capgemini.com).
- Or refer [Employee Insurance Benefit Guide](#)

Stay healthy, stay safe !

**Best Regards**

**Team HR**

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