

B - You Flexible Benefits Program 2024-25

Benefits that let you, B - You!

Employee Insurance Benefits Manual

Policy period:

July 3, 2024 – July 2, 2025





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What is B -You Flexible Benefits

B-You Flexible Benefits Program is a comprehensive employee benefits program of our employee health and benefits offering.

Our Objective is to provide you greater flexibility and choice by providing you with the freedom to design your personal benefits package with your unique needs in mind.

Choose from a mix of benefits that best suit you and your family's needs. You are protected with a mandatory level of insurance benefits followed optional coverages, depending on your own life-stage, personal needs and preferences.

They're your benefits – make the most of them.



Understand your Flex!

B-you Flexible benefits program will provide you ‘**Default**’ benefits and additional flexible benefits to choose from. You can choose to **Flex up**, by enhance your insurance and benefits coverages. Or you can choose to **Flex down** – move to minimum benefit level to generate ‘**Flex points**’ for utilization in other voluntary insurances or non-insurance benefits of your choice.

Default Insurance Benefits
Group Medclaim Insurance
Group Personal Accident Insurance
Group Term Life
EDLI

Flexible Benefits	
Physical Wellness	Medical Insurance Flex-Down & Enhancement
	Voluntary OPD Coverage
	Health Plus Plans
	Wearable Device & Gym Reimbursement
Emotional Wellness	Term Life Enhancement
	Personal Accident Enhancement & coverage for spouse/partner
	Voluntary Parental Insurance
Social Wellness	Voluntary Critical Illness
	Pet Care Reimbursement
	Voluntary Sibling Cover

Your Default Benefits @ Brillio India

Your Default Benefits Summary	
Benefit	Default Coverage
Group Mediclaim Policy (GMC) – ESC*	INR 5L Sum Insured
Group Personal Accident Policy (GPA)	2 times of Annual CTC, minimum INR 7L
Group Term Life Policy (GTL)	3 times of Annual CTC, minimum INR 7L
Employees' Deposit Linked Insurance	INR 7,01,000 per employee
Teleconsultation Through Practo	Unlimited
Early Salary Access Program	Earned Wage : Up to 50% of Monthly Salary
Health Risk Assessment viz Truworth	Track your health risks and manage in time
Subsidized Gym & Sports membership	Cult.fit Elite, Play, Home and combined subscriptions at heavily subsidized rates
Annual Health Check-up	Once in 2 years

Note: E- Employee, S- Spouse, C- 2 Children





Your flexible benefits Options

Flexible Benefits Options

Group Mediclaim Policy (GMC): 19 options to choose from 4 different family compositions, up to Sum Insured INR 15L

Voluntary Parental Top-up Plans: Option to cover your parents / parents-in-law with INR 3L and 4 top-up options available

Voluntary Health Plus Plans:

- Family Care Plan
- Sibling Cover
- Child Care Plan
- Pregnancy Care Plan
- Women Care Plan

Group OPD (Out-Patient Department) Insurance Policy: 5 options up to INR 25,000

Group Personal Accident Top Up for Employee and spouse: 4 options up to 4 times of CTC for Employee and upto INR 40L for Spouse

Group Term Life Top Up for Employee : 3 Options upto INR 1 Crore

Non-insurance Benefits : Wearable Devices, Gym Equipment & Pet Care reimbursement



Group Mediclaim Policy

The Health cover plan provides insurance benefits to pay for hospitalization care, if you or your enrolled dependent family members fall sick or get injured and are hospitalized for a period of 24 hours or more with an active line of treatment.

You have the flexibility to select the plan that suits you best. The coverage is valid for treatment availed in India.



Group Medclaim Policy – New Benefits 2024-25

Differently abled children cover: Differently abled children covered with no age limit capping

ARMD: Cover for expenses for intravitreal injections such as Lucentis, Avastin, Accentrix, etc and anti-VEGF medication up to INR 50,000

HIV/AIDS: Cover is contracted accidentally due to blood transfusion on IPD basis for employee only

Medical Termination of Pregnancy: Covered up to 20weeks of pregnancy, lawful medical termination of pregnancy up to Rs. 25K per family

Hormonal Inj. / target therapy/advanced treatments etc. :for Cancer treatments / Adjuvant Chemotherapy/ Oral chemotherapy covered on OPD/IPD treatments for Cancer up to 25% of Sum Insured

External Congenital Diseases : Covered only in case of life-threatening situations



Benefits Summary: ESC Policy | July 3, 2024, to July 2, 2025

Insurer : New India Assurance Co. Ltd

TPA : Medi Assist India

Broker: Marsh India Insurance Brokers

Benefit	Cover
30-days & 1st & 2nd Waiting Period	Not Applicable
Pre-existing Diseases	Covered from Day 1 (all waiting periods waived off)
Pre & Post Hospitalization Expenses	Covered (Up to 30 days & 60 days respectively)
Internal congenital diseases	Covered
External congenital diseases	Covered only in case of life threatening situations
Emergency Ambulance Services	INR 2,000 per event
Day Care Procedures	Covered
Modern treatments	Covered
Room Rent Restriction	2% of SI for Normal and ICU at actuals
LGBTQ Partner	Covered
Mental Health Cover	Mental wellbeing included under base plan on OPD & IPD basis
Lasik Surgery	Covered beyond +/-7
Restriction on no of children	3rd and 4th child can be covered on additional charge

Benefits Summary: ESC Policy | July 3, 2024, to July 2, 2025 (Contd)

Benefit	Cover
Ayurvedic treatment	Up to 25% of SI, if treatment is taken in Govt registered hospitals on in-patient (IPD) basis only
Organ Transplant	Donor hospitalization expenses for organ transplant covered up to 50% of the Sum Insured
Co-pay on Ailments	15% co-pay on ailments : Hernia, Hysterectomy, Joint Replacement, TURP For BPH, Coronary Angiogram
Cataract	Mono focal lens covered with no sublimit & copay of 15%, Multifocal lens covered with cataract sub-limited to max INR 50,000 per eye with 15% copay, and Pre-post covered within ailment sub-limits
Fracture /injuries/dislocation of bone/joints Coverage	Payment of medical expenses related to fracture injuries/dislocation of bone joints even under less than 24 hours hospitalization clause (Under ESC policy and Parental policy)
Dental Coverage	Covered only for Employees on Reimbursement basis - limit restricted to INR 5,000 Applicable only for Root Canal & associated consultations, filling of cavities. 25% Co-Pay applicable on each claim of event)
Income Protection	Additional Benefit of Rs.40,000 per month or monthly 50% gross salary whichever is lower, is payable in the event employee has exhausted all leaves due to major illness, complications and accidents. This benefit is payable for maximum 3 months and it is in addition to base sum insured. This is also in addition to Weekly benefits payable under GPA policy, if any
Benefit continuation	Benefit extended till end of policy to members upon death of primary member



Maternity Benefits

Benefit Amount: INR 75,000 for Normal Delivery & INR 75,000 for Cesarean Delivery (Payable only for the first two living children)

9 Months waiting period: Waived off

Pre and Post Natal: Up to INR 5,000, Covered within Maternity Limits

Maternity Complication: Complication arising out of maternity covered up to FSI

Surrogacy & Infertility Treatment: Covered within Maternity Limit

Newborn Baby Cover: Covered from day 1 under family SI (subject to declaration within 30 days of event)



Day Care Procedures

Day Care procedure is a surgery or medical procedure that formerly required a prolonged stay at the hospital but can now be completed in less than 24 hours, few of which are listed below:

- Anti-Rabies Vaccination
- Hysterectomy
- Appendectomy
- Inguinal/Ventral/umbilical/Femoral Hernia
- Coronary Angiography
- Lithotripsy (Kidney Stone Removal)
- Coronary Angioplasty
- Parenteral Chemotherapy
- Dental surgery following an accident
- Piles / Fistula
- Dilatation & Curettage (D & C) of Cervix Prostate
- Eye surgery
- Radiotherapy
- Fracture / dislocation excluding hairline Fracture
- Sinusitis
- Gastrointestinal Tract system
- Stone in Gall Bladder, Pancreas, and Bile Duct
- Haemo-Dialysis
- Tonsillectomy
- Hydrocele
- Urinary Tract System

OR any other Surgeries / Procedures agreed by TPA/Company which require less than 24 hours hospitalization due to advancement in Medical Technology.



Modern Treatments

Benefit	Default Coverage
Uterine Artery Embolization & HIFU (High intensity focused ultrasound)	Up to 20% of SI subject to max INR 2,00,000
Balloon Sinuplasty	Up to 20% of SI subject to max INR 2,00,000
Deep Brain stimulation	Up to 50% of SI subject to max INR 5,00,000
Oral chemotherapy	Up to 10% of SI subject to max INR 1,00,000
Immunotherapy	Monoclonal Antibody to be given as injection Up to 25% of SI subject to max INR 2,00,000
Intravitreal injections	Up to 10% of SI subject to max INR 75,000
Robotic surgeries	Up to 50% of SI subject to max INR 5,00,000
Stereotactic radio surgeries	Up to 50% of SI subject to max INR 3,00,000
Bronchial Thermoplasty	Up to 50% of Sum Insured subject to max INR 2,50,000
Vaporisation of the prostate	(Green laser treatment or holmium laser treatment): Up to 50% of SI subject to max INR 2,50,000
IONM - (Intra Operative Neuro Monitoring)	Up to 10% of SI subject to max INR 50,000
Stem cell therapy	Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered: Up to 50% of SI subject to max INR 2,50,000

Design your own Group Mediclaim Policy

Applicable premiums for Flex-up & down								
Savings/Spend	3 Lakhs	4 Lakhs	5 Lakhs	7 Lakhs	8 Lakhs	10 Lakhs	12 Lakhs	15 Lakhs
E only	-2,492	-1,546	-575					
ES/EC	-1,127	-848	-287	8,160	13,792	19,423	24,491	32,262
ESC	-717	-431	Brillio Sponsored	8,620	14,367	20,112	25,284	33,213

Benefit Coverages								
Sum Insured (INR)	3 Lakhs	4 Lakhs	5 Lakhs	7 Lakhs	8 Lakhs	10 Lakhs	12 Lakhs	15 Lakhs
Age limit for Children	25	25	25	25	25	25	No limit	No limit
Room Rent limit	10,000 for Normal, Actuals for ICU	10,000 for Normal, Actuals for ICU	10,000 for Normal, Actuals for ICU	11,250 for Normal, Actuals for ICU	11,250 for Normal, Actuals for ICU	15,000 for Normal, Actuals for ICU	18,750 for Normal, Actuals for ICU	22,500 for Normal, Actuals for ICU
Maternity Limit (for both Normal & C-Section)	75,000	75,000	75,000	75,000	75,000	80,000	90,000	1,00,000
Pre / Post Hospitalization	30 & 60 Days	30 & 60 Days	30 & 60 Days	30 & 60 Days	30 & 60 Days	30 & 90 days	30 & 90 days	30 & 120 days
Mental Health treatment - OPD (IPD up to SI)	NA	NA	NA	20,000	20,000	40,000	60,000	80,000
Ambulance	2,000	2,000	2,000	3,000	3,000	4,000	6,000	10,000
Autism Cover	NA	NA	NA	10,000	10,000	20,000	30,000	40,000
Hospicash	NA	NA	NA	NA	NA	INR 2,000 / Day	INR 3,000 / Day	INR 5,000 / Day
Lasik	+/-7	+/-7	+/-7	+/-5.5	+/-5.5	+/-5.0	+/-5.0	+/-4.5



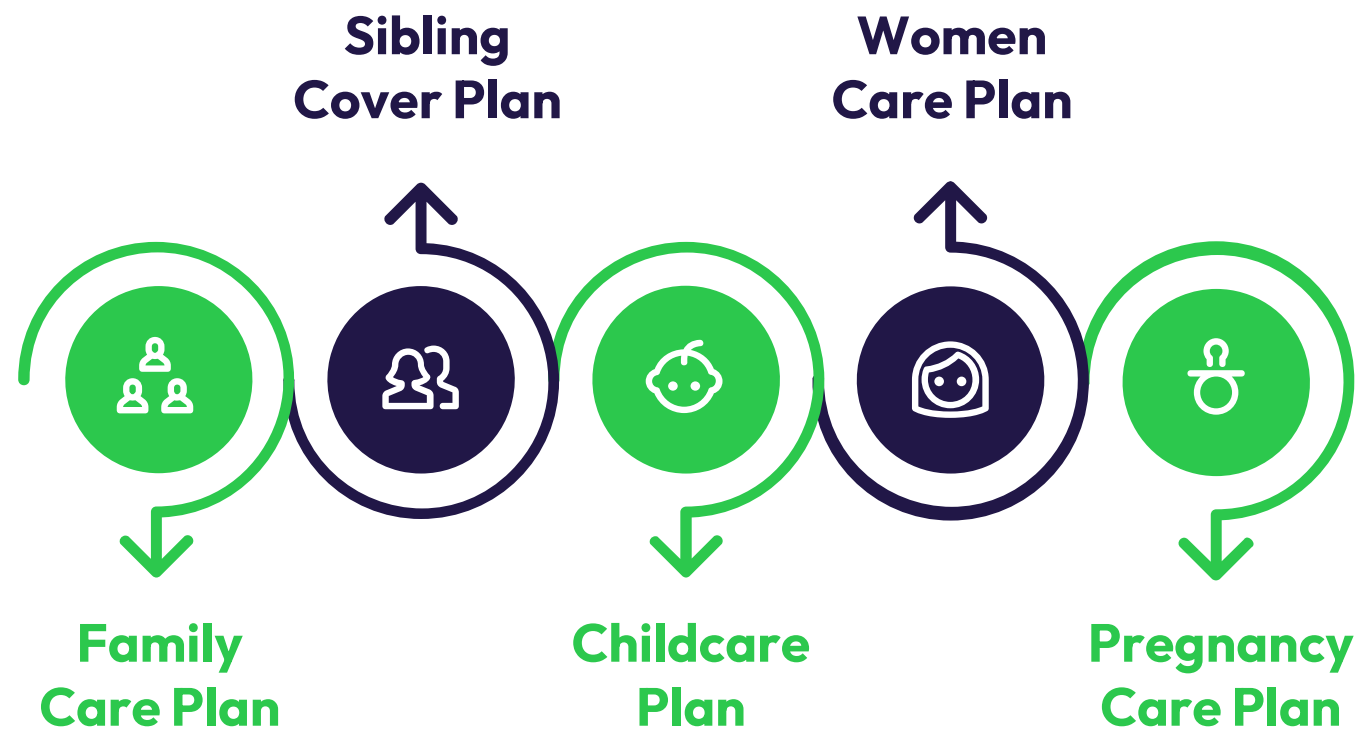
Health Plus Plans

You can now choose to make your health plan more robust by opting for Health Plus Plans on voluntary basis.

These plans will get plugged-in as part of the base health cover plan under the eligible sum insured.



Voluntary Health Plus Plans





Voluntary Health Plus Plans

1

Family Care Plan

- Higher maternity (INR additional 30,000)
- Additional INR 10,000 for well baby over and above maternity limit.
- Well -mother expenses up to INR 5,000
- Additional infertility treatment – for both Male and Female members on IPD/OPD basis up to INR 30,000 within full sum insured

Eligibility: Employee and Partner

Eligible for exemption in old regime under section 80D



Premium - INR 21,830 (incl. GST)



Voluntary Health Plus Plans

2

Sibling Cover Plan

- . Dependent siblings can be added under the employee's current family health cover
- . Employee's dependent sibling will be added under the same Sum Insured (up to 25 years)
- . Differently abled sibling no age limit

Eligibility: Sibling below 25 years

Eligible for exemption in old regime under section 80D



Premium - INR 7,871 (incl. GST)

Voluntary Health Plus Plans

3

Childcare Plan

- . Infant and Children (14 years) Vaccinations approved by WHO up to INR 2,000 per vaccination overall additional cap of INR 10,000
- . Treatment for Genetic disorders screening up to INR 50,000 & In-Patient Treatment (IPD) up to full SI
- . Coverage for OPD INR 15,000 (consultations, medications & diagnostics per event capped to INR 1,000)
- . Parent Counselling and therapy cost for specially-abled childcare per session up to INR 1,000 total limit INR 5,000
- . Stem cell storage up to INR 30,000

Eligibility: Children enrolled

Eligible for exemption in old regime under section 80D



Premium - INR 17,110 (incl. GST)

Voluntary Health Plus Plans

4

Women Care Plan

- Pap Smear & Mammogram test up to INR 10,000
- PCOD & PCOS treatment cover up to INR 75,000
- Egg Freezing up to INR 75,000
- Mental wellbeing/therapy session up to INR 5,000
- HPV / Cervical Cancer Vaccination upto INR 10,000
- Menopause Treatment Cover: Up to INR 100,000 (including hormone replacement therapy, SERMs, SSRIs, CBT -covered on both OPD and IPD basis)

Eligibility: Employee & Spouse

Eligible for exemption in old regime under section 80D



Premium - INR 19,470 (incl. GST)



Voluntary Health Plus Plans

5

Pregnancy Care Plan

The plan included Online Pregnancy Portal, Dedicated buddy (counselor) and dietician, regular SMS alert

- . **Pre-natal & Birth Planning:** Tele-consultation with Fertility Expert, Gynaecologist. Financial Assessment and Kids Financial Planning
- . **Ante-natal:** Mental wellness session, Nutrition counselling, Birth Preparation
- . **Post-Partum:** Tele-Consultation with Paediatrician, Lactation Counselling and Support, Weight Management
- **Additional services** like Non-Stress Testing at Home (Fetal Monitoring), E courses on breastfeeding, lactation, diet and more,

Voluntary Health Plus Plans

5

Pregnancy Care Plan (Contd..)

- **Value Add Services:** Pre and post-natal therapy sessions, post recovery sessions, prenatal massages for mother, postpartum support like - E courses on breastfeeding, lactation, diet
- **Discount on packages:** pregnancy care, yoga/fitness, childbirth, natural birthing, lactation, holistic wellness, diet/weight management, mental wellness, couple therapy sessions, astrology services etc
- Discounts on treatments, photoshoots, mother & baby products, PregEva kit, Yogi-fi Smart Yoga Mat, tele-health monitor, hair restoration caps for women, maternity & personal loans
- . Special content to handhold fathers-to-be.

Eligible for exemption in old regime under section 80D



Premium - INR 6,134 (incl. GST)



How you activate your subscription?

Step 1:

Enter URL: <https://www.newmi.in/>
Once your program is activated, click on Login and use your credentials to sign in

Username:
For self: xxxx@test.com
For spouse: xxxx@gmail.com

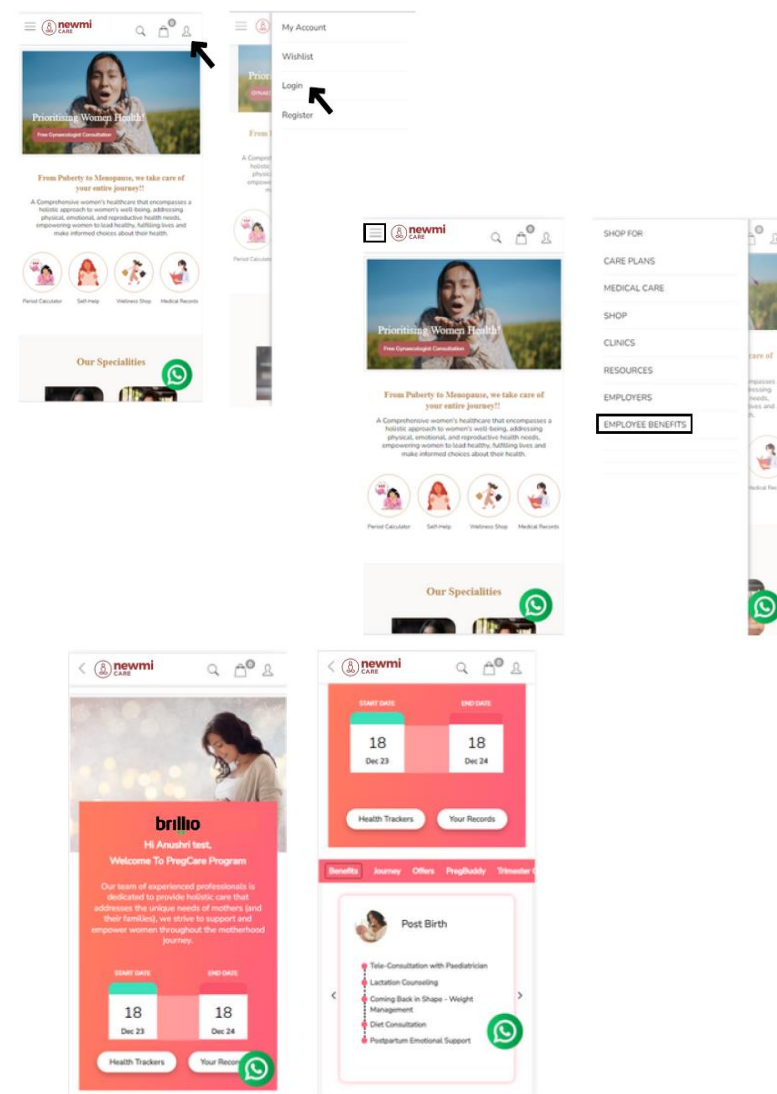
Temporary Password: 123
Please change the temporary password after login

Step 2:

Click on 'Employee Benefits' to get started

Step 3:

On clicking, you will be able to access the program



OPD (Out-Patient Department) Insurance

OPD Cover is a specially designed insurance cover for out-patient treatment expenses that includes consultations, prescribed diagnostics, dental and vision expenses up to the sub-limits defined under each plan.

Plans	Plan 1: INR 10,000	Plan 2: INR 15,000	Plan 3: INR 20,000	Plan 4: INR 15,000	Plan 5: INR 25,000
Family Definition	ESC	ESC	ESC	ESCP	ESCP
Doctor consultations (General Physician, Specialist, Super Specialist)	Up to OPD Sum Insured	Up to OPD Sum Insured	Up to OPD Sum Insured	Up to OPD Sum Insured	Up to OPD Sum Insured
Prescribed diagnostics / Precaution Health check up	Up to OPD Sum Insured	Up to OPD Sum Insured	Up to OPD Sum Insured	Up to OPD Sum Insured	Up to OPD Sum Insured
Vaccines (WHO Approved)	INR 5,000	INR 7,500	INR 10,000	INR 7,500	INR 12,500
Prescribed Pharmacy	INR 3,500	INR 5,250	INR 7,000	INR 5,250	INR 8,750
Dental- *Dental Examination / Scaling and Polishing / X-ray / Fluoride Treatment / Filling / Prophylaxis / Root Canal Treatment / Extractions / Oral Surgery / Re-cementation / Medication / Restoration / Crowning / Implant / Braces	INR 4,000	INR 5,000	INR 6,500	INR 5,000	INR 8,000
Vision - Prescription lens/ Vision check-up done by optometrist / optician	INR 2,000	INR 5,000	INR 6,500	INR 5,000	INR 8,000
Annual Premium (incl GST)	INR 5,883	INR 8,845	INR 16,284	INR 13,275	INR 20,338

Eligible for exemption in old regime under section 80D

How to use OPD Program?

Once your program is activated you will receive login credentials on your email ID
The **Wellness Corner** is available on both **Google Play Store** and the **Apple App Store**, you can easily download it from below bar code and link

Step 1. Once you have successfully installed the Wellness Corner, click on 'Enter your Email" and type your **official email id**.

Step 2. Now enter your Name, Gender and DOB.

Step 3. Set your password, re-enter to confirm.

Step 4. Kindly read the terms and conditions and click on "I agree, Take me ahead!"

Step 5. Enter your mobile number.

Step 6. You'll receive an OTP. Request you to please do not skip this process, as the same is mandatory to verify your number for availing The Wellness Corner benefits.

Step 7. Once you're successfully registered on The Wellness Corner, you'll land on the homepage. On the home page, under "**My Health Benefits**" tab, you will be able find "**Your OPD Plan**" that have been sponsored by the corporate or Voluntary on verifying Email Address.

Link > <http://t-wc.co/download>





Critical Illness Insurance

Critical Illness insurance provides financial support by protecting you against the financial impact of certain illnesses, such as a heart attack, cancer, stroke, a total of up to **36 critical illnesses**. You will receive lump sum payment to manage your out-of-pocket expense.

Eligible for exemption in old regime under section 80D

Available Options			
Sum Insured	INR 1,000,000	INR 1,500,000	INR 2,000,000
Annual Premium	INR 2,655	INR 3,983	INR 5,310

- 1. Employee, Spouse / Partner (Primary member Enrollment is mandatory to enroll His/her Dependent Spouse/Partner)**
- 2. Pre-Existing is not covered, 30 days survival period and 90 days of initial waiting period**
- 3. First time detection of the below listed critical illness after taking the policy**

List of diseases covered: Cancer of specific severity, Myocardial Infarction (First Heart Attack), Open Chest CABG, Open Heart Replacement or Repair of Heart Valves, Kidney Failure Requiring Regular Dialysis, Stroke Resulting in Permanent Symptoms, Major Organ / Bone Marrow Transplant, Permanent Paralysis of Limbs, Multiple Sclerosis with Persisting Symptoms, Coma of Specified Severity, Motor Neurone Disease with Permanent Symptoms, Loss of Vision (Blindness), Major Burns, Parkinson's Disease, Benign Brain Tumor, Alzheimer's Disease, Aorta Graft Surgery, Loss of Hearing (Deafness), Loss of Limbs, Loss of Speech, Aplastic Anaemia, End Stage Liver Failure, End Stage Lung Failure, Primary (Idiopathic) Pulmonary Hypertension, Bacterial Meningitis, Apallic Syndrome or Persistent Vegetative State (PVS), Coronary Angioplasty (PTCA),



Voluntary Parental Plan

You have the flexibility to extend your medical insurance coverage for your Parents/Parents-in-law



Voluntary Parental Insurance

Key Features

- In addition to INR 3L Base plan, 2 new higher plan options have been curated for INR 5L & 7L. Choose the most appropriate sum insured for your parents/in-laws
- Corporate Plans have the following benefits vs a retail plan:
 - No medical tests required
 - No age limit of dependents
 - Waiver for pre-existing diseases
 - Day 1 coverage – no applicable waiting period

Special Conditions

- **Two-year lock-in** period is applicable for Voluntary Parental Insurance. Employees can choose for same or higher insurance program but cannot opt for reduced coverage in second year
- **Subject to 20% participation**, the Voluntary Parental Insurance program will only be applicable for each year if insurer receives a participation confirmation for at least 20% HC of Brillio India.

Premiums & Deduction

- All applicable premiums under this insurance are eligible for tax benefits under section 80D for 'Old Tax Regime'
- Applicable premium will be deducted in 12 equal monthly instalments

Available Plans & Premium (In INR)

Plan	Sum Insured	Single Parent Premium	Double Parent Premium
Plan 1	INR 3L	40,983	60,269
Plan 2	INR 5L	55,341	81,806
Plan 3	INR 7L	69,699	103,343

Voluntary Parental Insurance

Benefit Coverage	Plan 1 SI : INR 3 Lakhs	Plan 2: SI : INR 5 Lakhs	Plan 3: SI : INR 7 Lakhs
Family Definition	1P/2P or 1PIL/2PIL		
Room Rent*	Normal – INR 6,000 ICU Room – At actuals	Normal – INR 10,000 ICU Room – At actuals	Normal – INR 14,000 ICU Room – At actuals
Co-pay	Up to 15% co-pay on all claims		
Pre & Post Hospitalization Expenses	Covered - Up to 30 days & 60 days respectively		
Emergency Ambulance Services	INR 2,000 per person per event subject to overall admissibility of claim		
Domiciliary Treatment	Covered		
Day Care Procedures and Modern treatments	Covered (refer slides “Day Care Procedures” & “Modern Treatments” under ESC section)		
Psychiatric Treatment	Covered with sublimit of INR 50,000 with overall limit of INR 1 Lakh		
Organ Transplant	Donor hospitalization expenses for organ transplant covered up to 50% of the Sum Insured		
Fracture /injuries/dislocation of bone/joints	Payment of medical expenses related to fracture injuries/dislocation of bone joints even under less than 24 hours hospitalization clause		
Cataract Procedure	Mono focal lens covered with no sublimit with a copay of 15% and Multifocal lens covered with cataract sub-limited to max INR 50,000 per eye with 15% copay, and Pre-post covered within ailment sub-limits.		
Ayurvedic treatment**	Covered up to maximum of 25% of sum insured limit and treatment is allowed in Govt registered hospitals on IPD basis only		
Other benefits	Hospitalization / Injury arising out Terrorism, Zero Deduction on death during hospitalization subject to no refund in premium, Benefit extended till end of policy to members upon death of primary member		

*(Room rent limit includes Room rent , Nursing charges, boarding RMO charges) | **If treatment is taken in Govt registered hospitals on in-patient (IPD) basis only

Group Medclaim Policy – Portability

1. If you wish to buy an insurance cover on a (Retail) basis, post leaving Brillio Technologies from the insurance market, the benefits available would be with a lot of restrictions.
2. Keeping the above in mind and considering your long-term association with the company, **Brillio has come up with this very unique benefit called “Portability”**. Under this policy you can purchase health insurance coverage for yourself and dependents on a retail basis by continuing certain benefits that are available under the Brillio Group Policy; however there all the terms and conditions as applicable under retail will prevail under the ported policy.
3. Exiting employees need to contact the insurance SPOC at least **45 days** before the date of separation to initiate the portability process
4. Portability policy is subject to New India Insurer’s retail policy terms and conditions.

Note: The Sum Insured, premium and policy type under portability is at the insurer’s discretion basis past claims history, sum insured covered, and age of you & your dependents.

Marsh SPOC		Primary Contact	
Email		Policy.continuity@marsh.com	
Contact		8879960000	

Personal Accident Insurance

Provides insurance coverage against the risk of injury during the policy period sustained due to an accident caused by violent, visible & external means.





Personal Accident Insurance – Default Benefits



Policy Period – July 3, 2024, to July 2, 2025

Insurance Company – The New India Assurance Co. Ltd

Sum Assured – 2 times of CTC Subject to minimum of INR 700,000 for Employee Only
(Accidental Death not covered)

Benefit	Default Coverage
Permanent Total Disability	100% of sum insured
Permanent Partial Disability	Covered – As per the insurer table of benefits
Education Benefit	Covered up to INR 5,000 per child up to 2 children
Temporary Total Disability (Weekly Benefit)	1% of CSI or 1% of 24 times monthly gainful income of the employee or INR 10,000 whichever is lower on weekly basis for maximum of 104 weeks
Medical Expenses	Medical Benefits Actual subject to a minimum of 40% of valid claim amount or 10% of the CSI whichever is less
Transportation of Mortal remains	Covered up to 1% of Sum insured or INR 5,000 or actual expenses, whichever is less
Modification Allowance	Covered up to INR 25,000
Claims due to act of Terrorism	Covered
Scope of Coverage	Worldwide

Your Flex Up Options

Available Voluntary Top Up options				
Employee Flex Up	1 X CTC	2 X CTC	3 X CTC	4 X CTC
Employee Premium*	Specific to each employee			
Spouse/Partner	INR 10L	INR 20L	INR 30L	INR 40L
Premium (Incl GST)	Specific to each employee			

Please note :

*Premium is calculated as per your CTC and is displayed when the Top up is selected on Benefits You

Premium contribution is not eligible for exemption under IT laws





Group Term Life Insurance and Employee Deposit Linked Insurance (EDLI)



GTL & EDLI – Default Benefits



Policy Period – July 3, 2024, to July 2, 2025

Insurance Company – Max Life

GTL Cover : 3 times of CTC to minimum of INR 700000 covering Death for Employee Only (Natural & Accidental), Terrorism

EDLI Cover : A nominee or legal heir gets a lump sum payment of up to Rs. 7 Lakhs in case of death of the employee during the service period

• **GTL Key Points:**

- **Free Cover Limit (FCL):** Our FCL is INR 51,000,000.
 - If your 3 times of CTC exceed FCL, you will have to undergo Medicals / Medical Questionnaire to avail full sum insured (Subject to underwriting approval), else your cover will be restricted to FCL
- **Only Death Benefit Covered**
 - Covered (100% of capital Sum Insured). In the event of death of a member from any cause (natural/accidental), provided that this shall occur while the insurance of such member is in force, an amount determined in accordance with the Policy Schedule shall be paid



Your Flex Up Options

Group Term Life Insurance- Flex Up Option

Available Voluntary Top Up options			
Employee Flex Up*	INR 25 L	INR 50 L	INR 1 Cr
Employee Premium*	Specific to each individual		

Please note :

*Premium is calculated as per your CTC, Age & Gender and is displayed when cover is selected on Benefits You

Premium contribution eligible for exemption under section 80C





Group Term Life Insurance and EDLI - Exclusions

1. Participation in any illegal or unlawful or criminal act
2. War, invasion, acts of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, mutiny, martial law or state of siege, attempted overthrow of govt.
3. Chemical contamination or contamination by radioactivity from any nuclear material whatsoever, or from the combustion of nuclear fuel
4. Service in any military, air force, naval or paramilitary organization

Non-Insurance Benefits



Non-Insurance Benefits

Benefits Coverage	
Eligibility	<ul style="list-style-type: none"> Employee only
Provider	<ul style="list-style-type: none"> Registered online or offline stores
Re-imburement for	<ul style="list-style-type: none"> Wearable Health Devices (excl. smart watches)
	<ul style="list-style-type: none"> Gym/Sporting Equipment (excl. Sports wear, marathon participation fee, etc.)
	<ul style="list-style-type: none"> Pet Care – for Pet owned by employee Cost of consultation, Medicines, vaccines, if any Pet care expenses like – routine veterinary care, preventive medication and supplements
	<ul style="list-style-type: none"> Pet insurance

Please note :

Can be exercised only if Flex points are available

Reimbursements are taxed as per applicable slab



Transform: Employee Wellbeing

Introducing **Practo** - India's Largest Online
Healthcare Platform





Practo

What is Telemedicine?

- Telemedicine is the practice of medicine using technology to deliver care at a distance.
- By virtue of telemedicine, a patient can get consult a medical professional via call or video, avail prescription & get information for their diagnosis all from the comfort of their home.
- It offers Free doctor consultations, pharmacy & diagnostic tests, Concierge services, health articles, etc at a discounted price

Eligibility

- Complete Family Coverage
- Family Definition (1+ any 5)

Practo

Consultations	Pharmacy	Diagnostics	Concierge services	Health articles
<p>Coverage: Employee + 5 Family members</p> <p>8 online specialist consults per month per family Complimentary</p> <p>Across all 23 Specialties</p> <p>Connect via Audio/ Video/ Chat</p> <p>Connect with a doctor in < 180 secs</p> <p>Available in all major regional languages</p> <p>24/7 Availability Specialist MD doctor available</p>	<p>Avail unlimited Upto 20% off on prescription medicines.</p> <p>Express medicine delivery across 100+ cities</p> <p>Orders above INR 499 will be delivered free of charge & orders below INR 499 will have a nominal charge of INR 39</p>	<p>Upto 20% off on diagnostic tests and check-ups. RTPCR test will be as per state government applicable charges.</p> <p>Tie up with top NABL test labs for ensuring high quality and accurate results</p> <p>* NABL accreditation equals reliable testing services</p>	<p>Assist employees in booking*</p> <p>Dedicated Corporate Concierge Service</p> <p>OPD appointments with Practo Prime hospitals and clinics.</p> <p>Ambulance Services.</p> <p>Covid Assistance – Tests</p> <p>Medicine Delivery, Lab Tests and Health Check-up manual orders.</p> <p>Assistance with offers rolled out by Practo hospital partners.</p> <p>Write to: corporateconcierge@practo.com</p>	<p>Wide range of health articles categories like chronic conditions, pain management, cancer and many more are available for members to read.</p>

How to register?

- Employee visits the provided activation link
 - Copy the Practo link and open it in Chrome/Mozilla Firefox
<https://www.practo.com/plus/partners/dab37805-e684-4d88-a85f-e69e720574c9>
 - Enters the following details:
 - **Employee Name**
 - **Mobile Number**
 - **Employee work E-mail id with @.com domain**
1. Employee receives verification code on company e-mail and enters the code on the web page
 2. On successful completion - the employee receives a message on the activation page on steps for activation.
 3. Your Practo Corporate Plan is now active.
 4. Download Practo app to get started [prac.to/get-plus](https://practo.to/get-plus).
 5. Employee logs on to Practo app with the same phone number/e-mail given at the registration
 6. Employee click on Practo Plus Telemedicine Membership to avail the benefits

PLUS

Your 24x7 health companion
 For those who choose to stay healthy always

Please enter your details to activate your plan

Full name

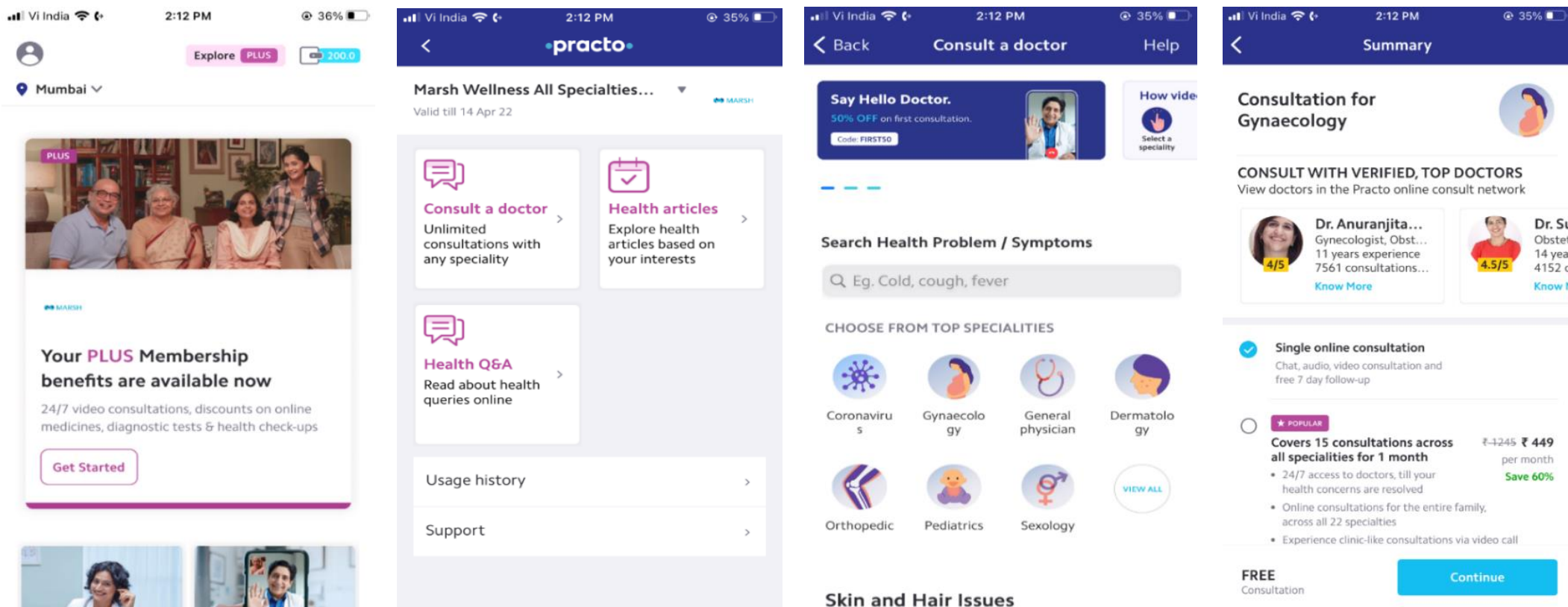
Mobile Number *Plan will be activated for this number

Email (work email)

Verify Email

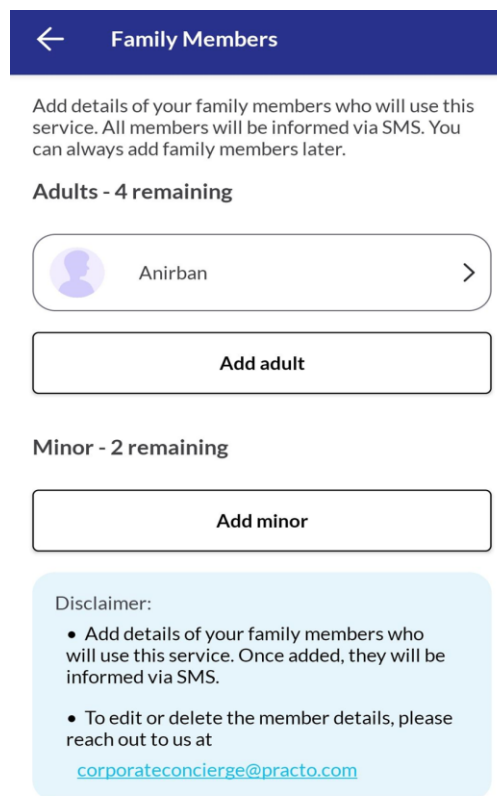
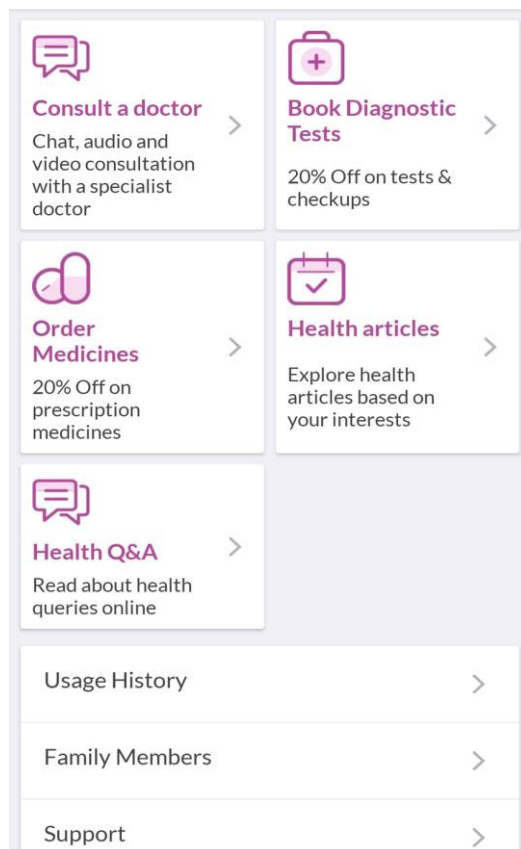
How Do I access my plan on the Practo App?

Profile > Practo Plus Member > Marsh Wellness All Speciality > Consult a doctor > Consult Now > Choose specialties > Continue



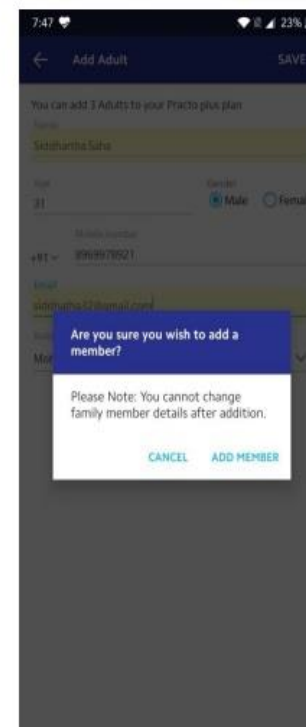
Adding Family Members

Profile > Practo Plus Member > Marsh Wellness All Speciality > Consult a doctor > Consult Now > Choose specialties > Continue



Adding Family Members

Step 4: Fill in the Phone No., Gender and E-mail and click on Add Member



Disclaimer

“Please note that the services referred herein are offered by independent health care experts (hereinafter referred individually and/or collectively as “Healthcare Providers”). Neither Marsh & McLennan Companies, its associates, affiliates, subsidiaries, joint venture, joint venture partners nor any of their directors, officers, agents, or employees (together “MMC”), are associated with Healthcare Providers, except to the extent of any business relationship that they may have inter-se. Details regarding their service offering is being shared with you purely for awareness.

You agree that you are making use of the services of Healthcare Providers at your own risk, and that they are being provided to you as on “AS IS” and “AS AVAILABLE” basis. Accordingly, to the extent permitted by applicable law, we exclude all express or implied warranties, terms and conditions including, but not limited to, implied warranties of merchantability, fitness for a particular purpose, and non infringement.

MMC shall not be liable for any injury, death, medical complication, emergencies, illness, loss, or damage to persons or property, sustained by the user or any other person or other entity due to (i) disruption or deficiency of services by Healthcare Providers its associates and vendors; or (ii) failure by Healthcare Providers to provide its services in time; or (iii) any act or negligence by Healthcare Providers.

Any emergency, complication or medical requirement, of whatsoever nature, arising with regard to the patient's treatment during or post treatment will be the absolute responsibility of the treating institution and / or the treating doctor, as the case may be, and MMC shall not be responsible for the same. MMC shall not be responsible for the quality of services provided.

You acknowledge that MMC is recommending and/or facilitating services of Healthcare Providers to you in good faith and you have independently agreed to avail the services of Healthcare Providers after carrying out necessary due diligence and at your own risk. There may be other service providers who may be providing services similar or substantially similar to Healthcare Providers and you are advised to carry out independent due diligence regarding quality, fitness, availability of service offered by Healthcare Providers]. You are under no obligation to avail services of Healthcare Providers; you are free to avail services from another service provider of your choice.

You agree to hold MMC globally harmless from or against any claims made by any third party due to, or arising out of, or in connection with, your use of the service provided by Healthcare Providers.”



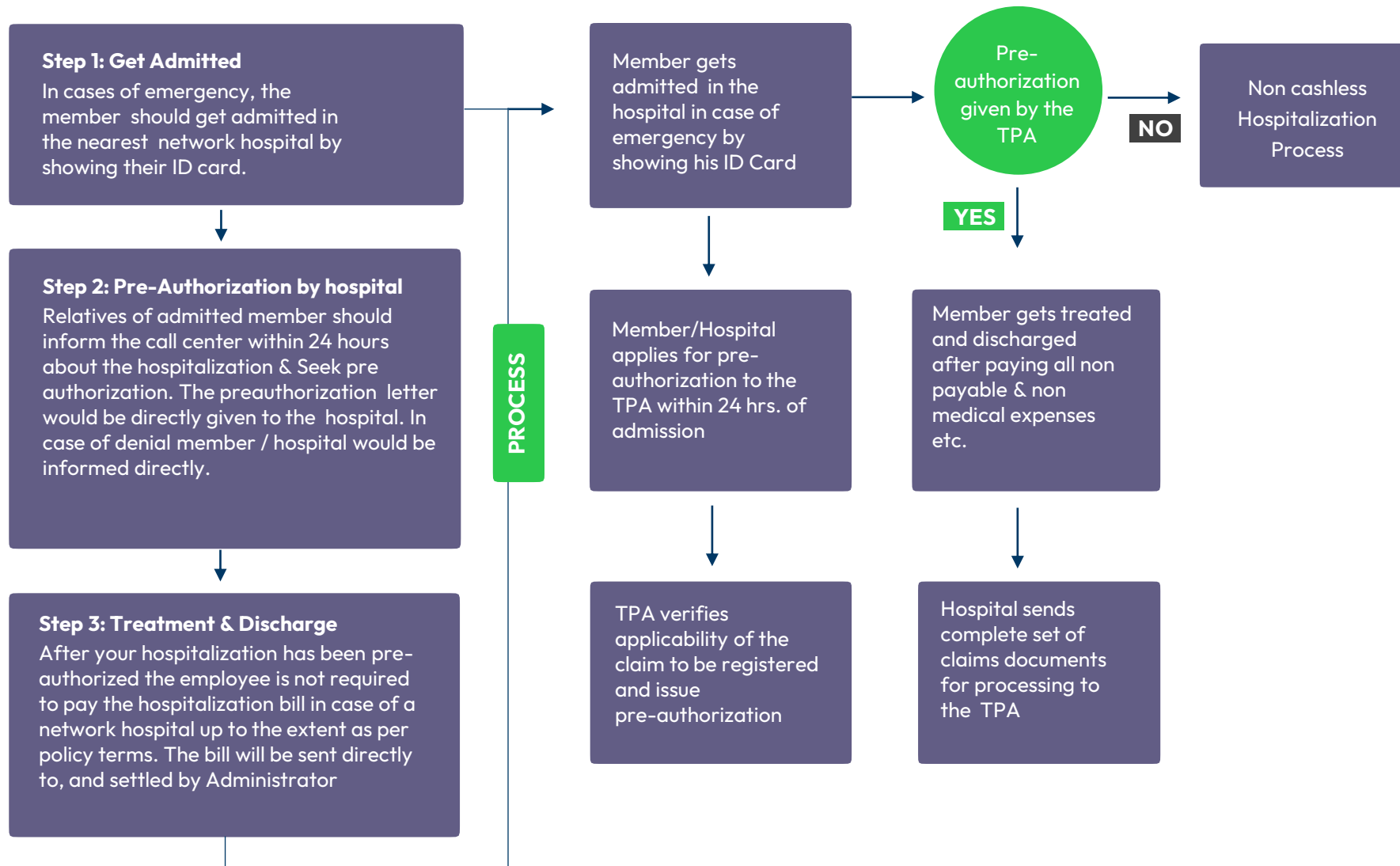
Claims process

For Group Medclaim Policy, Medical expenses can be claimed in 2 different ways:

- Cashless Process
- Reimbursement Process

Also covers GPA, GTL & EDLI claims process

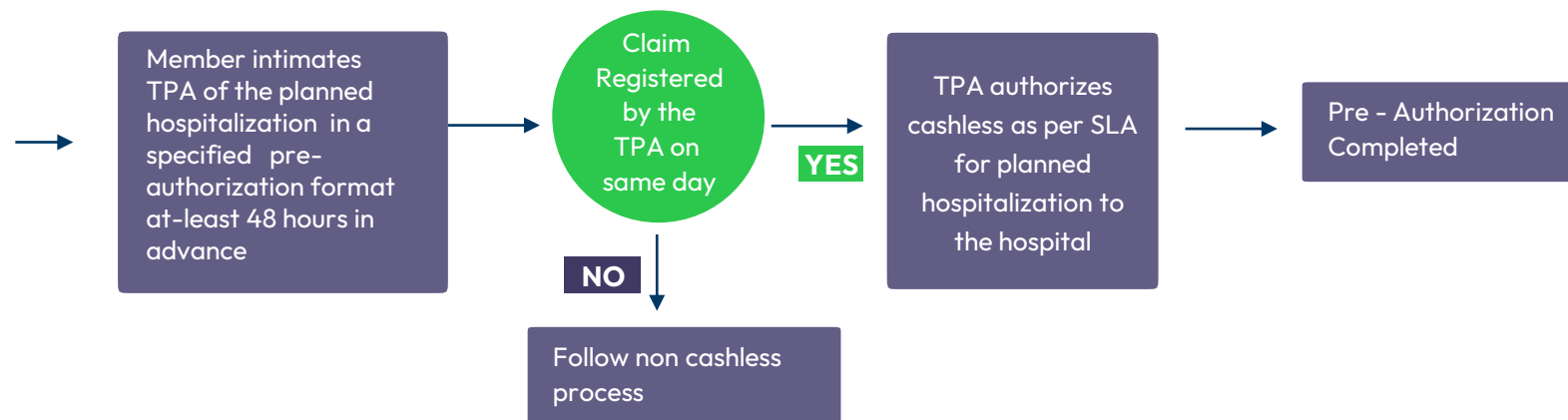
Cashless Hospitalization - Emergency



Cashless Hospitalization - Planned

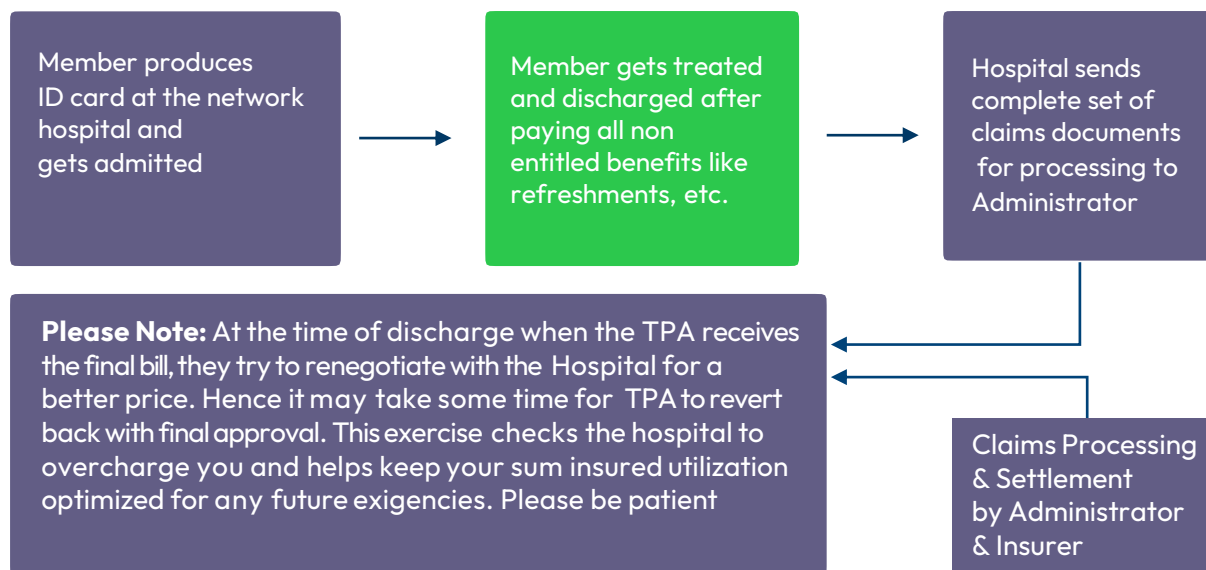
Step 1: Pre-Authorization

All non-emergency hospitalization instances must be pre-authorized with the TPA, as per the procedure detailed below. This is done to ensure that the best healthcare possible, is obtained, and the patient/employee is not inconvenienced when taking admission into a Network Hospital.



Step 2: Admission, Treatment & discharge

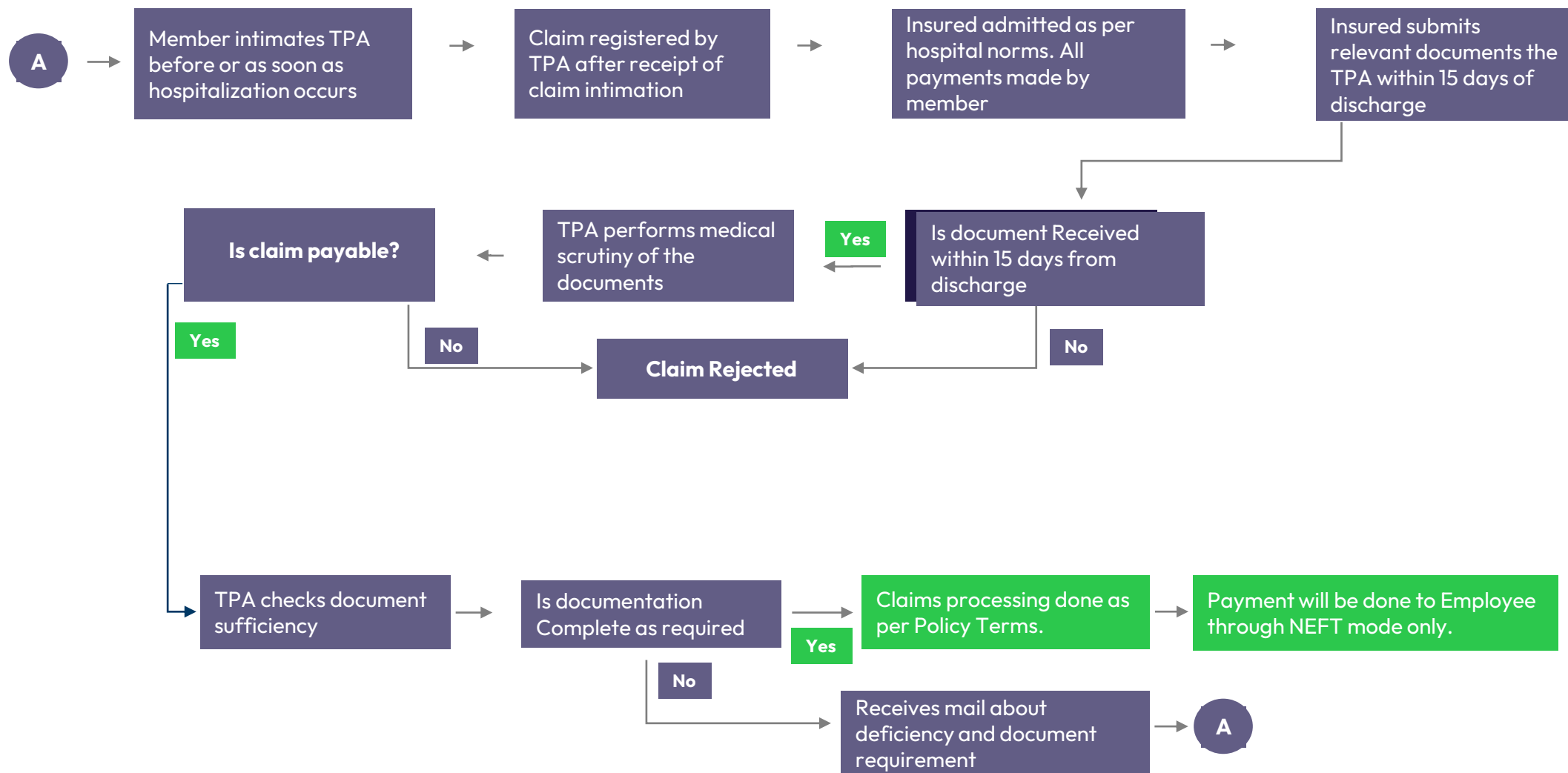
After your hospitalization has been pre-authorized, you need to secure admission to a hospital. A letter of credit will be issued by TPA to the hospital. Kindly present your ID card at the Hospital admission desk. The employee is not required to pay the hospitalization bill in case of a network hospital. The bill will be sent directly to, and settled by TPA.



Reimbursement Claim Documents

1. 13 Original Claim Form fully filled up and duly signed by you
2. Original Main Hospital bill with Bill No. & break-up (with detailed break-up of various heads like Room Rent / OT Charges / Nursing Charges etc.)
3. Original Discharge Summary (Gives the summary of diagnosis and treatment in hospital)
4. Original Death Summary (Only in case of death of patient during hospital stay)
5. Original Hospital Payment Receipt with Receipt No.
6. Hospital Registration No. (Registration No. & No. of beds on hospital letterhead with signature)
7. Doctor's Registration No. (On Doctor's letterhead with signature)
8. Original Pharmacy & Investigation bills
9. Implant sticker & Implant Invoice
10. Original Prescriptions
11. Investigation Reports in Original / Attested from hospital (reports for all tests done along with images)
12. Copy of PAN card and Aadhar card of the Insured (Employee) is mandatory
13. Cancelled Cheque and NEFT form details to be filled

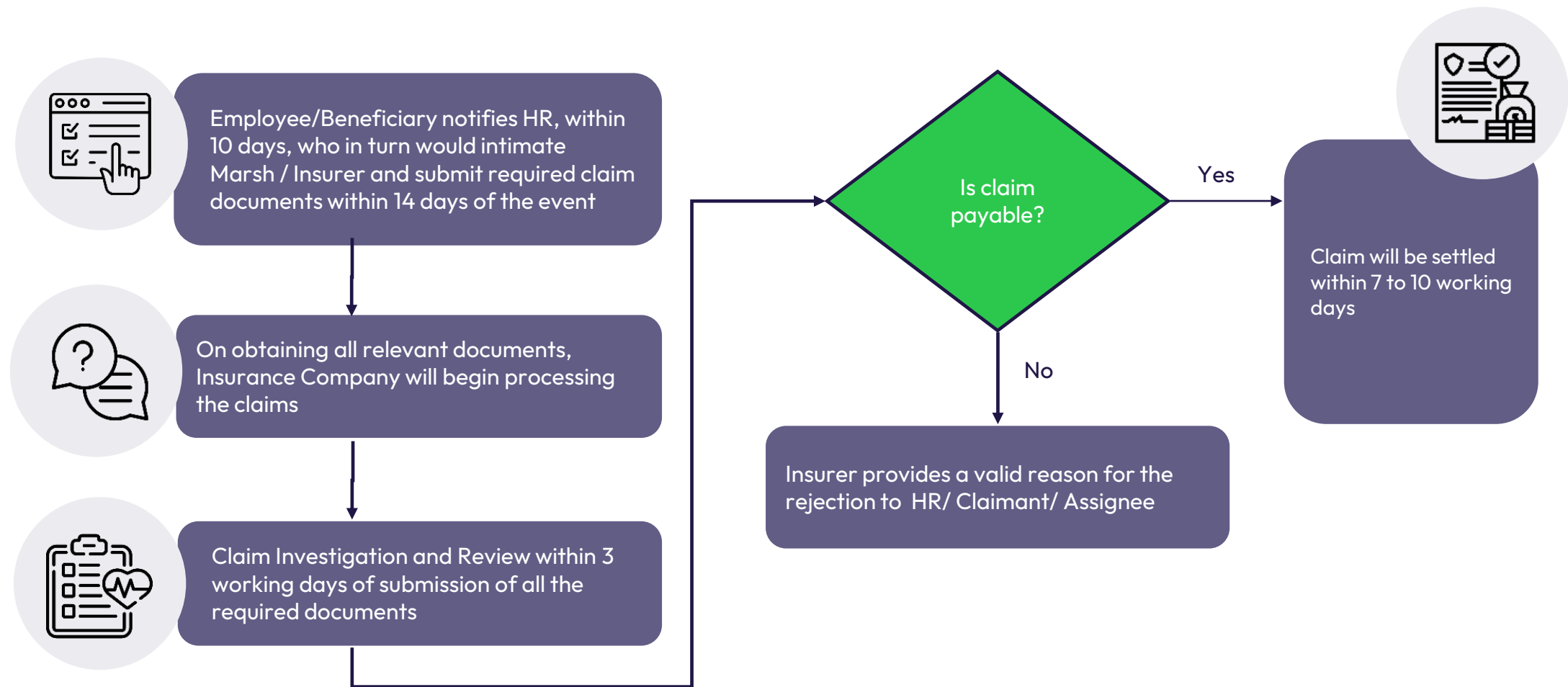
Reimbursement Hospitalization



General Exclusions

1. Any cosmetic or plastic surgery except for correction of injury
2. Any non-medical expenses like registration fees, admission fees, charges for medical records, cafeteria charges, telephone charges, etc
3. Circumcision unless necessary for the treatment of disease
4. Anomalies, intentional self-injury/suicide, accident due to use, misuse, or abuse of drugs/alcohol or use of intoxicating substances or such abuse or additions, etc.
5. Domiciliary Hospitalization Benefit
6. Hospitalization for convalescence, general debility, rest cure, intentional self-injury, use of intoxicating drugs/alcohol.
7. Treatment for HIV and AIDS unless contracted accidentally due to blood transfusion on IPD basis for employee only & Venereal diseases
8. Naturopathy, Homeopathy & Unani treatments
9. Vaccination & inoculation, well-baby charges, OPD
10. Genetic disorders
11. Cost of spectacles or contact lens, hearing aid, Cochlear implants, correction of eyesight
12. Vitamins and tonics unless used for the treatment of injury or disease
13. Injury or disease directly or indirectly caused by or arising from or attributable to War or War-like situations or directly or indirectly caused by nuclear weapons
14. Congenital external diseases are not covered (except life threatening situations)

Personal Accident Insurance – Claims Process



Personal Accident Insurance – Document Checklist

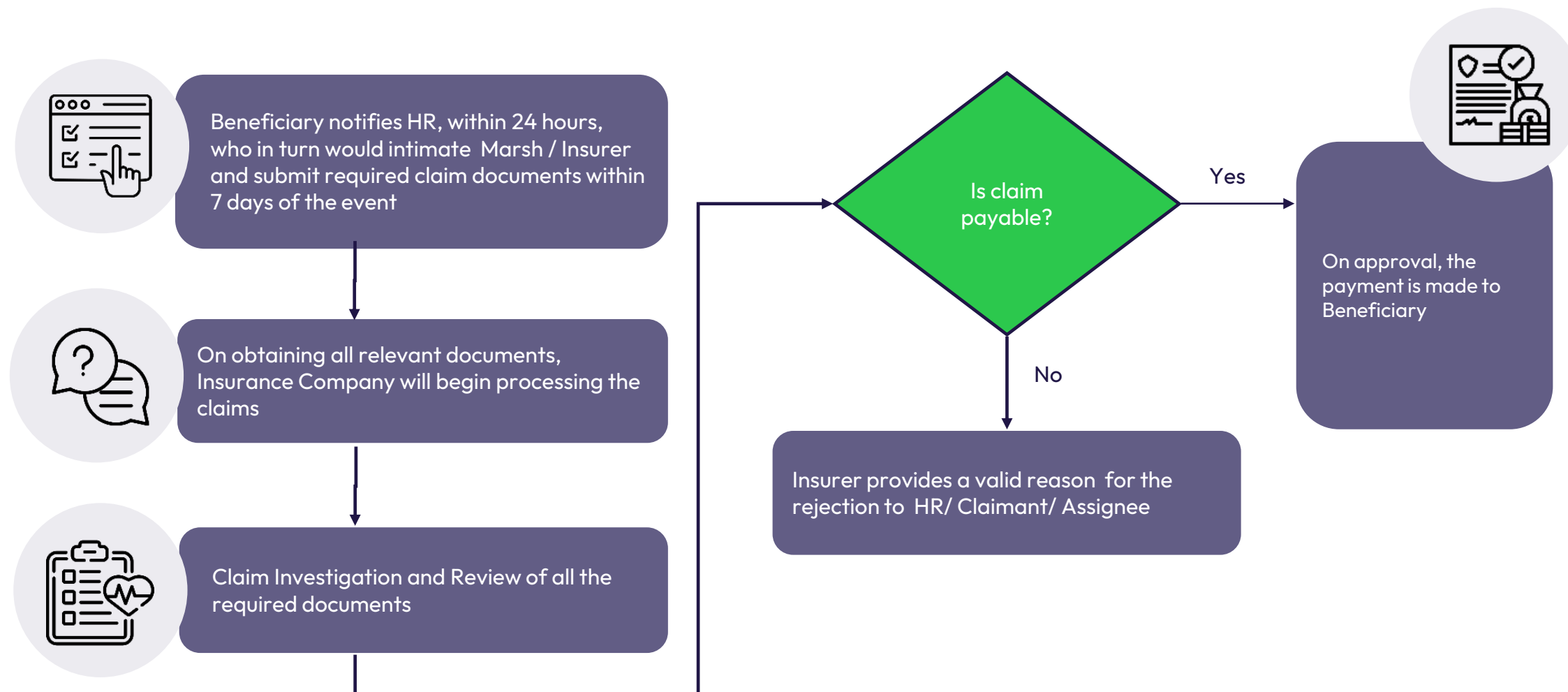
Documents	Temporary Total Disablement	Permanent Total / Permanent Partial Disablement
Completed Claim Form	✓	✓
Death Certificate	NA	NA
Postmortem report	NA	NA
Medical certificate / Doctor's Report	✓	✓
FIR copy wherever it is a road accident	✓	✓
Disability Certificate from Doctor, if any	✓	✓
Investigation / Lab reports (x-ray etc.)	✓	✓
Original Admission / Discharge Card, if hospitalized	✓	✓
Employer's Leave Certificate & Details of salary	✓	✓
Period of TTD to be specified by treating Doctor	✓	NA

Personal Accident Insurance – Exclusions

Exclusions

1. Aviation other than as a passenger (fare-paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world
2. Childbirth, pregnancy, or other physical causes peculiar to the female gender
3. Intentional self-injury, suicide, or attempted suicide
4. Influence of intoxicating drugs/alcohol
5. Nuclear radiation or nuclear weapons material
6. Service on duty with any armed force
7. AIDS, Venereal disease/s or Insanity
8. While committing any breach of law with criminal intent
9. Any loss suffered by the member on account of his participation as the driver, co-driver, or passenger of a motor vehicle during motor racing or trial runs.
10. Any injury whilst engaging in aviation or ballooning, adventurous activities
11. Death, Injury or Disablement of the Insured Person due to or arising out of or directly or indirectly connected with or traceable to War, Invasion, Act of foreign enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power, Seizure, Capture, Arrests, Restraints, and Detainment of all kings, princes, and people of whatsoever nation, condition or quality

GTL and EDLI – Claims Process



Group Term Life Insurance – Documents Checklist

Documents	Death Claim
Claim form (Completely filled)	✓
Doctor certificate confirming the diagnosis	NA
All Medical records	NA
Death Certificate (original or attested)	✓
Attendance record & Salary slips (last 2 months)	✓
Identification of insured member(photo ID with DOB)	✓
Nomination Form	✓
Beneficiary identification with relationship proof	✓
Death Certificate by doctor	✓
Postmortem report (if performed)	✓
Letter of employment for deceased	✓
FIR report (in accident cases)	✓

EDLI – Documents Checklist

Documents	Death Claim
Claim form (Completely filled)	✓
All Medical records	✓
Death Certificate (original or attested)	✓
Attendance record & Salary slips (last 2 months)	✓
Identification of insured member(photo ID with DOB)	✓
Nomination Form	✓
Beneficiary identification with relationship proof	✓
Death Certificate by doctor	✓
Postmortem report (if performed)	✓
Letter of employment for deceased	✓



Contact Details

Reach out to the escalation matrix on next page for health insurance support



Contact Details for Group Mediclaim Policy

Particulars	Name	Contact Number	Mail ID
Toll Free number		1800 425 9449	brillio@mediassist.in
First POC	Mr. Om Daya	8105743709	om.daya@mediassist.in
Escalation Level 1	Ms. Prabhawati	9108935150	suguna.paramesh@mediassist.in
Escalation Level 2	Mr. Yadhunandan	8867832817	yadhunandan.r@mediassist.in
Escalation Level 3	Mukesh Prashar	9620564832	mukesh.prashar@mediassist.in
Escalation Level 4	Mr. Manoj		Brillio.helpdesk@marsh.com
Escalation Level 5	Mr. Vikas Chauhan	9643315133	Vikas.k.chauhan@marsh.com

Contact Details for GPA, GTL and EDLI

Particulars	Name	Contact Number	Mail ID
Brokers Contact Details : Marsh India Insurance Brokers Private Ltd.			
First Level	Mr. Manoj		Brillio.helpdesk@marsh.com
Second Level	Mr. Vikas Chauhan	9643315133	Vikas.k.chauhan@marsh.com



Thank You!



What are flex points?

- Flex point is analogous to virtual money. You will get flex point on account of Flexing down from Default plan. **Each flex point is equivalent to 1 INR.**
- Flexing down can be done in two ways- you can either reduce the family structure or opt for a lower SI from 5L. The flex points can be utilized towards selecting relevant benefits like Health Plus plans, OPD, Critical Illness and Non-insured benefits as per individual life needs.
- Once the flex points get exhausted and you still wish to enroll for additional benefits, you can purchase them through salary contribution.
- Flex points are available to use under Flexible Benefits program only. If you do not utilize these points during the benefit year, they will lapse.
- These points cannot be en-cashed.
- In case, you have unutilized Flex Points available after completion of enrolment on the Benefits You portal, you can use these points to claim reimbursements for non-insurance benefits.

Resume Reading