

Dear Mr.Hardik Gupta,

Paramount Health Services & Insurance TPA Private Limited is proud to be partnering with OPTUM for servicing your Group Medical Insurance Policy for the policy period 23rd September 2023 to 22nd September 2024.

We take pleasure in welcoming you as an enrolled member under the Group Medclaim Policy of OPTUM & we would like to inform you that the Group Medical Insurance Policy has been renewed with The New India Assurance Company Ltd. We welcome you to visit our insurance enrolment portal and validate self as well as your dependent's enrolment details. Following are the instructions for you to visit our portal for your dependent enrolment and select from voluntary top-up plans to enhance your coverage, if required.

For the new joiners joining on or after 23rd September 2023, the enrolment window will open for 30 days from the date of joining.

ENROLMENT STEPS:

Employees can enroll via Single Sign On (SSO)

SSO: [Click here](#) and it will directly take you to the Insurance Benefit portal

Steps for Online Enrolment

Step 1 - Click on the link of the SSO

POINTS TO NOTE:

1 - We have uploaded your existing family membership data on the Insurance Benefit portal. We request you to validate the same and ensure that you check all existing member's details carefully e.g. names, relationship and date of births.

2 - Click on Edit data against any dependent where you see any disconnect and make the required correction.

3 - Click on Add Dependents menu available on portal to add your dependents, if you see any name missing, you can add dependents as per available options based on family definition defined by Insurance Company. **This policy period you can choose to enroll either parents or parents-in-law as dependents in the base policy. This selection will have a lock-in of 3 years.** If you are enrolling your parents (mother and father) as dependents this year, the same selection will be carried forward to next 3 years.

4 - If you are a new hire, do check your details and add your dependents details within 30 days from date of joining.

5 - ESC TOP Up Option Sum Insured Section: Click on "Yes" to opt Top Up sum insured as per premium indicated that will be deducted from your monthly payroll in three equal installments. You can now choose to opt for top-up either with OPD benefit or without OPD benefit, based on need and affordability.

6 - Parental Top up Sum Insured Section: Click on "Yes" to opt Top Up Sum Insured (Parental Top Up is on Individual basis) as per premium indicated that will be deducted from your monthly payroll in

three equal installments. Parental top-up is applicable for the parents/ parents-in-law enrolled in base policy.

7 - An additional voluntary policy is available for the set of parents/ parents-in-law who are not enrolled in the base policy (*premiums are tabulated as follows*)

8 -Once all the data on the portal has been checked/amended as necessary, then simply check the box that states "I hereby confirm that all the information provided above is true & correct"and Click on next to Proceed Further. Authenticate the data and click on YES if data is properly captured.

9 - After completion of enrolment - you will get an auto email from TPA confirming the details of your enrolled members. **Once enrolment period is completed - you will not be able to make any changes.**

10 - Please note if you don't validate your family data, you will not be allowed to make any changes after enrolment period (except for any life event like marriage, child birth or adoption) and details available in our records will be retained and considered as final.

Please Note – Ecard will be displayed on portal only after closure of enrolment period. In case of emergency please connect with OPTUM Dedicated Contact Number 022-66629826 or drop a mail to Optum.mediclaim@paramounttpa.com.

EMPLOYEE INFORMATION CHANGES:

Steps to update personal information:

- Log in to Global Self Service (GSS)> **Personal Information.**
- Select the appropriate link to update personal information, such as Home and Mailing Address, Phone Numbers, Emergency Contacts, Email Addresses, Marital Status, Gender information, etc.
- Enter the information to be updated.
- Click Save.

For Domestic Partners: To enroll your domestic partner/same gender partner/live-in partner, please raise a case with Employee Centre and submit your proof of co-habitation (Eg: Electricity bill indicating your and your partner's name).

Base Policy:

You can add /edit your dependents in base policy. This year you can choose one set of Parent/Parent in law in Base policy. No cross selection allowed.

There is a locking period of 3 years on declared set of Parents /Parents in law.

Voluntary ESC TOP-UP PLAN SELECTION

Employees can cover themselves along with Child & Spouse/Partner for additional coverage

ESC Top-up	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F (New)	Plan G (New)
Sum Insured	INR 2 Lakhs	INR 4 Lakhs	INR 6 Lakhs	INR 8 Lakhs	INR 10 Lakhs	INR 15 Lakhs	INR 20 Lakhs

Additional Sum Insured in case of named Critical Illnesses	INR 1L	INR 1.5L	INR 2L	INR 2.5L	INR 3L	INR 3.5L	INR 4L
Additional Maternity Limit	10,000	20,000	35,000	45,000	55,000	65,000	75,000
Additional Pre/ Post Natal (within Maternity limit)	5,000	7,500	10,000	10,000	10,000	15,000	15,000
Co pay ESC	10% for claims up to 3 lakhs and 20% for claims above 3 lakhs						
Co pay Maternity	20% for all Maternity Claims						
OPD Benefit*	5,000	10,000	15,000	20,000	20,000	25,000	25,000
Infertility/ IVF benefit within Maternity limit	Within the overall enhanced maternity coverage						
Premium with OPD with GST @18 %	9,204	15,576	23,010	26,550	31,506	38,350	43,306
Premium without OPD with GST @18 %	7,639	12,928	19,098	22,037	26,150	31,831	35,944

**Annual Premium will be deducted in three equal instalments. GST is applicable for all location. Additional benefits like Health Checks are available if you opt for the top-up policies. Please visit the LiveWell portal to avail the health checks as per eligibility.

Voluntary Top-Up Plan for Parents/Parents in Law (enrolled in base policy)

You have a choice to enroll your parents/ parents-in-law who are enrolled in base policy in the Voluntary Top-Up Plan to cover them additionally with the following options-

Sum Insured (INR) per parent	2 lakhs	4 Lakhs
Premium with GST (Per parent)	7,321	13,017

Additional Voluntary Plan for Parents/Parents in Law (not enrolled in base policy)

You have a choice to enroll your parents/ parents-in-law who are not enrolled in base policy in the Voluntary Top-Up Plan to cover them additionally with the following options

Sum Insured (INR) per parent	2 lakhs	4 Lakhs
Premium with GST (Per parent)	12,201	21,695

Please note Voluntary Parents /in law policy is only available for Parents/In laws not declared in Base policy

To make this policy go live, Insurer needs minimum of 15% participation at organizational level .Final confirmation of policy in place will be shared with you once portal is closed by last week of October.

**Annual Premium will be deducted in three equal instalments.

Information on Lock-in:

- There is no lock in period for the Top-up policy this year. You can make selection for one year. You can also make changes in existing plan by opting for lower or higher sum insured bands or continue with same bands as last year. In case you are not making any changes, last year's selection will be carried forward.
- Lock-in period of 3 years will be applicable on the selection of parents/ parents-in-law as dependents. If you are enrolling your parents (mother and father) as dependents this year, the same selection will be carried forward to next 3 years.

NOMINATION FOR TERM LIFE AND PERSONAL ACCIDENTAL POLICIES

After you complete the enrolment for Group Medical Insurance Policy, please ensure to nominate beneficiaries for Group Term Life and Group Accidental Death & Disability insurance policy.

Click on "Nomination Details" on left hand side of the Home Page.

- Under "Add nominees to your policy" section, please select the policy icon.
- If you wish to add a nominee, click on "NEW MEMBER", enter the details along with the claim percentage and click on "Save Nominees"
- You have to add the nominees for both Term Life and Accidental Death and Disability policy. Nominations for both policies can be common as well as different.
- Nominations for GPA & GTL policies need to be completed preferably within the enrolment window period.
- You can add multiple nominees. The total claim percentage should be equal to 100%.
- If you nominate a minor, you have to necessarily provide custodian details for the minor. The claim percentage will be applicable only for minor and not for custodian.

Note: Nomination for GPA and/or GTL – Any nomination done on this portal supersedes any previous nomination, with respect to GPA and GTL, whether the same was done by way of a hard copy nomination form or electronically on this portal. This shall be considered the final nomination for claim settlement in GPA and GTL policy under the applicable laws, including the Insurance Act, 1938.

Steps to view E-cards from the portal:

SSO: [Click here](#) and it will directly take you to the Insurance Benefit portal

Step 1 - Once you are on the dashboard, click on Beneficiary details & E-card.

In case of any queries & support, please reach out to below contact details

Level of Escalation	SPOC Location	SPOC Email id	SPOC email id/Contact no.
Level 1	Dedicated Number	optum.mediclaim@paramounttpa.com	022-66629826
Escalations (Only in case of emergency & post reaching out above contact point)			
Level 2	Delhi/NCR (Gurgaon & Noida)	Vimla Gupta	8655852701
	Bangalore	Shrinidhi Mokashi	8655852704
	Hyderabad	Naveen Vadla	8655852703
	Hyderabad	Malika Arjun	8655852712
	Chennai	Chandramouli R	8655852705

Level 3	All Locations	Hema Rawat	8655852711
Level 4	All Locations	Prasoon K. Jha	8655852706
Level 5	All Locations	Manoj Singh	groupinsurance@marsh.com

Warm Regards,
Paramount Health Services & Insurance TPA Private Limited