

EXL

Voluntary Health and Benefits Policy

Employee Benefits Manual

2025





What you need to know

As medical costs rise, securing a comprehensive protection plan for your family is crucial. EXL Voluntary Medical Insurance Policies are designed to meet these needs.

This benefit manual provides essential information about your plans, coverage, and premium details. We encourage you to review it carefully.

EXL Voluntary Policies



Voluntary OPD Policy



Voluntary Top-up Medical Policy



Voluntary Parents Policy



Voluntary Group Term Life Policy

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Voluntary Out-patient (OPD) Policy

This is a specially designed insurance cover for out-patient treatment expenses that includes consultations, prescribed diagnostics, dental and vision related expenses

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OPD Policy – Aditya Birla Health

Aditya Birla - Both Cashless + Reimbursement Option						
Total Headcount		38,000+	38,000+	38,000+	38,000+	Mode of Utilization
Proposal Type		Fresh	Fresh	Fresh	Fresh	
Coverage/Sum Insured		Plan 1 - INR 10,000	Plan 2 - INR 20,000	Plan 1 - INR 10,000	Plan 2 - INR 20,000	
Family Definition	Participation	ESC	ESC	ESCP	ESCP	
Doctor Consultation (General Physician, Specialist, Super Specialist)	5%	up to Sum Insured	up to Sum Insured	up to Sum Insured	up to Sum Insured	Cashless + Reimbursement
Diagnostics		up to Sum Insured	up to Sum Insured	up to Sum Insured	up to Sum Insured	Cashless + Reimbursement
Prescribed Diagnostics (Including Radiology & Pathology) Including COVID & related Tests						Cashless + Reimbursement
Dental						Cashless + Reimbursement
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 5,000	INR 7,500	INR 5,000	INR 7,500	Cashless + Reimbursement
Vision		INR 5,000	INR 7,500	INR 5,000	INR 7,500	Cashless + Reimbursement
Vision Prescription Lens/Vision Check up done by optometrist/optician						Cashless + Reimbursement
Vaccinations		INR 5,000	INR 7,500	INR 5,000	INR 7,500	Cashless + Reimbursement
Prescribed Pharmacy		INR 1,000	INR 2,500	INR 1,000	INR 2,500	Cashless + Reimbursement
Net Premium Per Family Excl. GST		5,500.00	11,500.00	6,500.00	13,000.00	

- For the OPD policy, Aditya Birla will be the Insurer and Connect & Heal (CNH) will work as TPA to manage enrollment and processing of claims
- Enrollment will be done through “Benefit You” portal wherein employee need to click on the CNH’s link, fill in the details and choose the plan type
- To go live with this program, we need minimum 5% participation
- If you opt for this program, the insurance premium will be deducted from your monthly salary as a onetime deduction

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Voluntary Top-up Medical Policy

Protect your loved ones from medical uncertainties simply by enhancing their protection cover.

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Voluntary Top-up Medical Policy

Advantages of opting for Top-up Policy



Coverage is identical to main medical policy & employee can choose the said sum insured as per his/her needs



The main medical plan and the top up plan can be claimed together for the same hospitalization

Top-up Policy premium

TOP UP FLOATER SUM INSURED	Per Family Premium before GST Min Participation 10%
INR 200,000	INR 4,500
INR 300,000	INR 8,000
INR 500,000	INR 13,000

- Enrollment will happen on “Benefit You” portal
- Top-up policy terms & condition will be as per Base Mediclaim policy. No capped ailments like maternity, cataract etc. will be admissible
- Top up policy is only available for Employee, Spouse and Children and not for parents
- To go live with this program, we need minimum 10% participation
- If you opt for this program, the insurance premium will be deducted from your monthly salary as a onetime deduction

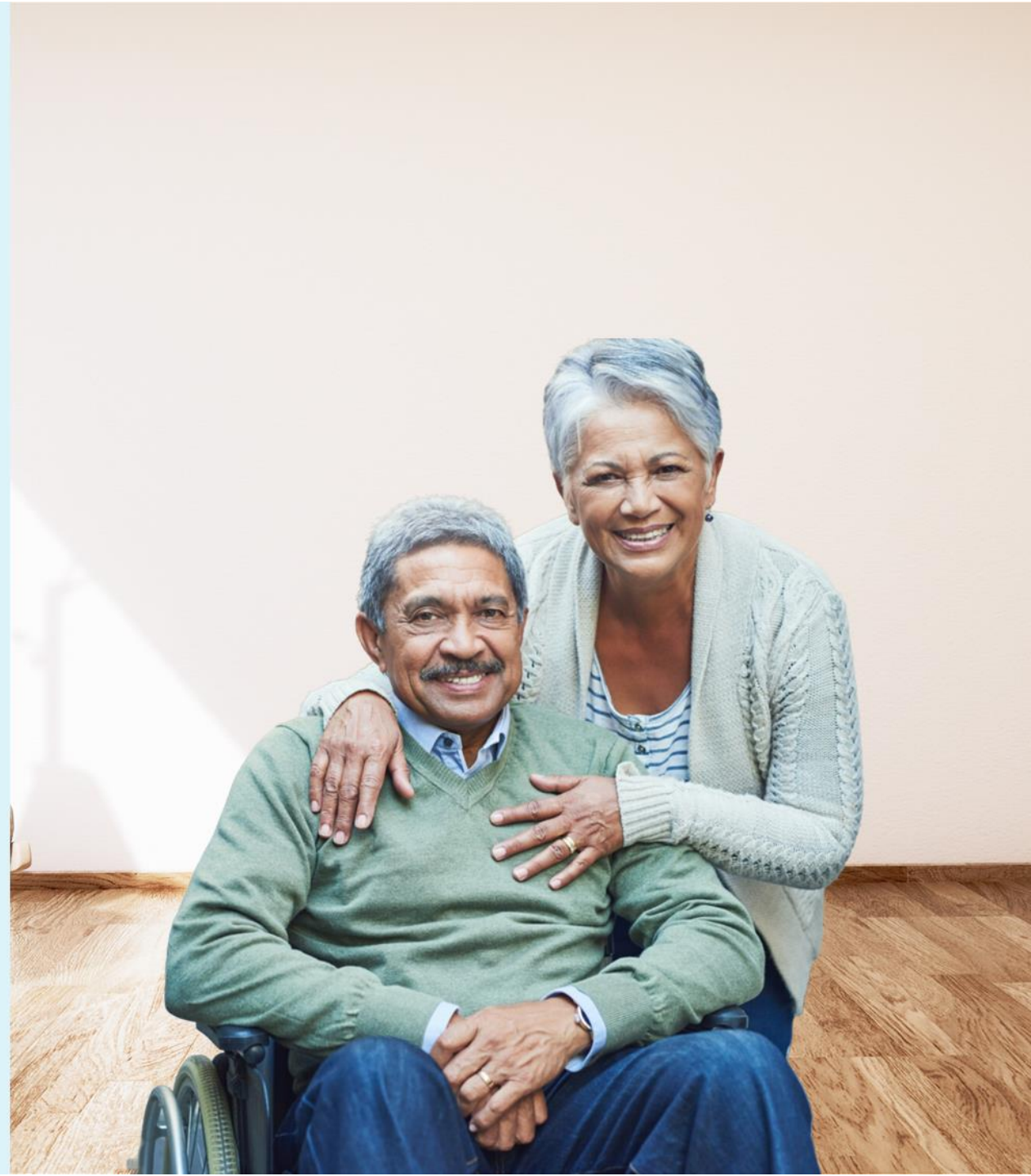




Voluntary Parents Policy

Voluntary Parental Coverage gives you the option to enhance the medical coverage for your parents and/or in-laws, protecting them from medical uncertainties on a voluntary basis.

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Voluntary Parents Policy – National Insurance

Parents Policy Terms and Conditions

Sum Insured	As Per Table in the next slide
Family Definition	Parents/Parents In Law
Policy type	Floater / Single Parent
Pre & Post hospitalization	Covered for 30 days pre and 60 days post
Pre-Existing diseases covered from day one	Covered
1st, 2nd and 4th year exclusion is waived off	Covered
30 days exclusion waived off	Covered
Room Rent Capping	2% of SI - Normal 4% of SI - ICU
Ambulance Charges	Road Ambulance charges for transportation to hospital, or transfer from one hospital to another or from the Hospital to diagnostic center and return during the same Hospitalization, (if medically necessitated only), in case of emergency hospitalization. Sub-limit: Ambulance charges payable up to a maximum amount of INR 1,000/- per insured member
Congenital disease	Internal congenital covered
Day Care procedure	Covered as per day care list
Member addition/deletion	Addition/Deletion on monthly and pro-rata basis from DOJ & DOL (Subject to sufficient CD balance)
Cyberknife treatment	50% co-pay For cyberknife treatment/Robotic Surgery/Bio-absorbable Stent/FAMETO Laser Surgery/Toric lens/KT Laser Prostate
Lasik treatment	Covered with +/-7.5 including removal of spectacles even if hospitalization is less than 24 hours.
Psychiatric treatment	Hospitalization with respect to psychiatric treatment cover up to Rs.50,000 for employees
Oral Chemotherapy	Covered upto full Sum Insured
AYUSH	Covered in certified Hospital on IPD basis
Bereavement cover	Hospitalization expenses for employee in case of death
Home Care	Covered up to Rs. 15000 in-case tested COVID positive during pandemic
Other Conditions	Specific treatments i.e., Dialysis, Chemotherapy, Radiotherapy, Cataract, , Lithotripsy, D&C, Tonsillectomy taken in a hospital/ Nursing Home, would be covered under the purview of this policy even if the treatment demands hospitalization for less than 24 hrs. Expenses related to following treatment covered up to 25% of the sum insured o Deep Brain Stimulation, Critical Illness, Stem Cell Therapy, Robotic Surgery (Including Robotic Assisted Surgery), Intra Operative Neuro Monitoring (IONM) Balloon Sinuplasty (Smart Sinus)Bronchial Thermoplasty (Severe Asthma)

- Enrollment will happen on “Benefit You” portal
- To go live with this program, we need minimum 5% of participation
- If you opt for this program, the insurance premium will be deducted from your monthly salary as six equal installments

Voluntary Parents Policy – Premium Rater

VOLUANTARY PARENTAL POLICY - (MINIMUM PARTICIPATION: 5%)						
Single Parent Rater						
Age/SI	2L	3L	4L	5L	7L	10L
Rates before GST	13,687	18,358	23,598	27,764	32,297	39,214
Premium with GST	16,151	21,662	27,846	32,762	38,110	46,273
VOLUANTARY PARENTAL POLICY - (MINIMUM PARTICIPATION: 5%)						
Double Parent Rater						
Age/SI	2L	3L	4L	5L	7L	10L
Rates before GST	17,109	22,948	29,498	34,705	40,371	49,017
Premium with GST	20,189	27,079	34,808	40,952	47,638	57,840



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Voluntary Term Life Policy

Provides insurance coverage in case of death
(accidental and natural)

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Voluntary Group Term Life Policy – up to 70 YEARS AGE – Digit Life Insurance

Group Long Term Voluntary Proposal for EXL group_V2	
Product	Group Long Term
Quote Date	11/13/2024
Premium payment type	Regular Pay (Annual)
Entry Age	18-65 years
Minimum Term	5 Years
Maximum Term	35 years or coverage till the age of 70; whichever is lower
Max Cover ceasing age	70 Years
Minimum Employee Count	7
Rates (excl GST)	As per adjacent rate chart sheets.
UW Criteria	Underwriting shall be done through Medical Questionnaire and Tele/Video MER on accept/loading/reject basis.
General Terms & Conditions:	
Coverage Conditions	1. Insurance Coverage is provided to employees of EXL Group.
	2. Voluntary Top-up coverage shall be capped at 15 times CTC minus Compulsory coverage. The maximum sum assured that shall be offered is INR 20 crores (Voluntary Compulsory) and the minimum sum assured that shall be offered is INR 10 Lakhs. The coverage sum assured shall be in the multiples of 10 Lakhs up to 1 crores and in multiples of 25 Lakhs thereafter.
	3. The risk shall commence upon receipt of credit of the Premium, subject to Master Policy condition.
	4. Free Additional Accidental Death Benefit (ADB) up to 100% of Sum Assured or INR 1 crore whichever is lower shall be offered if this program is launched before 30th November'24.
	5. Spouse of the members who opted for voluntary cover can also be covered subject to 50% of the cover opted by member or INR 1 Crore whichever is lower.
	6. The option for the voluntary cover is available for existing employees/spouses of employees for 1 month from date of launch. Thereafter, the option can be exercised only on annual renewal dates. For new employees, the option is available for two months from the date of joining the company.

- If you want to opt in, kindly click on the GTL declaration link available on “Benefit You” portal and submit the details. Once you submit, insurance company will contact you within 72 hours of the submission. They will share the link with you over email. This link, it will route you to Go Digit portal, wherein you can choose the cover as per your choice.
- Go Digit is the insurer. Premium will be directly paid by employee to Go Digit



VTL UPTO 70
YEARS

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Got any queries?
Reach out to us

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Escalation matrix for all your queries

Voluntary OPD Policy

Level	Name	Email ID	Contact Number
Level 1	Customer Care	exl.support@connectandheal.com	8049250708
Escalation	Thota Surya	thota.surya@connectandheal.com	8331987410

Voluntary GTL Policy

Level	Name	Email ID	Contact Number
Level 1	Amrit Prakash Nair	amrit.nair@godigit.com	8076038016
Escalation 1	Vaishnavi Pandey	vaishnavi.pandey@godigit.com	7838824374

Escalation matrix for all your queries

Voluntary Parental and Top-up Policy

Location	FHPL SPOC Information	FHPL Address
Bengaluru	Mr. Mr.Vignesh (vignesh.c@fhpl.net / 6366823452), Dr.Kusma (kusuma.s@fhpl.net / 7090412220) Mr.Jerome (jerome.anto@fhpl.net)	Family Health Plan Insurance TPA Limited Ground Floor, Corporate Miller, Thimmaiah Road, Govinda Chetty Colony, Vasanth Nagar, Bengaluru, Karnataka 560051
Kochi	<u>-Ms. Rakhi (kochin.crm@fhpl.net / 7909111145)</u>	Family Health Plan Insurance TPA Ltd Door No 62/769, First Floor Brigade Plaza, Opposite Lotus Club Warriam Road, Ernakulam Kochi, Kerala - 682016
Chennai	<u>Mr.Srinivasan (srinivasan@fhpl.net / 9087288000)</u>	Family Health Plan Insurance TPA Ltd 3rd Floor, Spero Property South Phase -7A, THIRU-VI-KA SIDCO Industrial Estate Landmark-Behind Olympia IT Park and adjacent to Bluedart/DHL Courier Chennai, Guindy - 600032
	<u>Mr. Srikanth G (Srikanth.gunasekaran@fhpl.net / 9282132324)</u>	
Hyderabad	<u>Mr. Sandeep (sandeep.a@fhpl.net/ 8712604454)</u> <u>Mr. K Chandra Shekar (chandra.shekar@fhpl.net / 9154147405)</u>	Family Health Plan Insurance TPA Ltd (Registered & Corporate) No:8-2-269/A/2-1 To 6, 2nd Floor, Srinilaya Cyber Spazio, Road No.2, Banjara Hills, Hyderabad, Telangana – 500034
Jaipur	<u>Mr. Jagdish Choudhary (jaipurfhpl@gmail.com / 9782768582)</u>	Family Health Plan Insurance TPA Ltd Shop No. 39, Ground Floor, Opp. SBI Bank, Vidhyadhar Enclave II, Central Spine Road, Vidhyadhar Nagar Jaipur - 302 023.
	<u>Mr. Harish Rawat (Harishrawat@fhpl.net / 9214332001)</u>	
Pune	Mr. Hemant Wahurwagh (hemant.wahurwagh@fhpl.net / 9175063091)	Family Health Plan Insurance TPA Ltd Office 501-506, Sky Max Mall,Near Datta Mandir chowk, Viman Nagar,Pune-411014 Phone Number -020-30520230/31/32/33.
Ahmedabad	Mr. Kishore (kishorev@fhpl.net / 9227207002)	Family Health Plan Insurance TPA Ltd,Unit - 303, 3rd Floor, Mauryansh Elanza, Near Parekh Hospital,Opp. Jain Derasar,Shyamalal Cross Road, Satellite,Ahmedabad –380015,Gujarat
Delhi NCR	Mr. Tanav Thakur (Helpdeskrgn@fhpl.net / 8527447001)	Family Health Plan Insurance TPA Ltd.Plot No. 276, Udyog Vihar Phase-IV, Gurgaon -122016
	Mr. Jitender Saini (Jitender.saini@fhpl.net /9212256982)	

Final Escalation Matrix for All Products

FHPL

Level	Name	Email ID	Contact Number
Escalation 1	Jitender Saini	Jitender.saini@fhpl.net	9212256982
Escalation 2	Shweta Dass	shweta.dass@fhpl.net	9599337660

Marsh

Level	Name	Email ID	Contact Number
Level 1	Hitesh Chauhan	Hitesh.Chauhan@marsh.com	9911832044
Escalation 1	Y, Shamlal L	Shamlal.Y@marsh.com	9995717671
Escalation 2	Rachit Baijal	rachit.baijal@marsh.com	7290089449



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