

VOLUNTARY INSURANCE BENEFIT GUIDE - 2025

#TOTALTHRIVE 2025

Where your **wellbeing** and **benefits** thrive together.





Note: Please [Click](#) on the topic to directly skip to the content

TABLE OF CONTENTS

01 [Voluntary Insurance Plans](#)

- [Voluntary Medical Plans](#)
 - a. [Voluntary Parental Medical Plan](#)
 - b. [Voluntary Medical Top up Coverage](#)
 - c. [Voluntary Cancer Guard Plan](#)
 - d. [Voluntary Medical Insurance Continuity](#)
- [Voluntary term plan](#)

02 [Point of Contacts and Escalation Matrix](#)

Note: Confidential Document

The information contained here is only a summary of the Voluntary Insurance Benefit policy documents which are kept by the employer. If there is a conflict in interpretation, then the terms & conditions of the applicable policy document will prevail.



SUMMARY OF VOLUNTARY MEDICAL PLANS

	01 <u>Voluntary Parental Medical Plan</u>	02 <u>Voluntary Medical Top up</u>	03 <u>Voluntary Cancer Guard Plan</u>	04 <u>Medical Insurance Continuity</u>
Type of Policy	Medical Insurance	Additional coverage over Group Medical Insurance	Medical Cover for Cancer related treatment	Retail Medical Insurance Plan for Seconded / Retired Employee / Family of a Deceased Employee / Capgemini Alumni
Who is covered	Father, Mother, Father-In-Law, Mother-In-Law	Employee, Spouse/Partner, Children	Employee, Spouse	Employee, Spouse/Partner, Children, Father, Mother, Father-In-Law, Mother-In-Law
Individual or Group	Individual policy for individual member & Floater policy for Parents / In –laws	Family floater policy	Individual policy for individual member	Individual policy for individual member
In the event of separation from Company	Policy continues till the end of policy period Retail policy to be initiated 45 days before last working day	Policy gets cancelled, no refund	Policy continues till the end of policy period	Retail policy to be initiated 45 days before last working day
In the event of Long-Term Transfer outside India or Retirement	Policy to continue till end of policy period. In case of Retirement: Retail policy to be initiated 45 days before last working day	Policy gets cancelled, no refund	Policy continues till the end of policy period	Retail policy to be initiated 45 days before last working day in India
Enrolment and Payment	On Medi Assist Portal Payment through payroll deduction in 1 or 9 installments	On Medi Assist Portal Direct online payment to insurer in one installment	On Medi Assist Portal Direct online payment to insurer in one installment	Via Aon, Direct online payment to insurer in one installment.

Note: All Voluntary plans have tax benefit under 80D under OLD Tax regime



SUMMARY OF VOLUNTARY TERM PLAN



01

Voluntary Term Plan

Type of Policy	Term Insurance
Who is covered	Employee only
Individual or Group	Individual policy for individual member
In the event of separation, long term transfer from Company	Policy continues till the end of policy period (one year from coverage date)
Renewal of plan	Employees need to renew the policy every year
Enrolment and Payment	On Insurer Portal Direct online payment to insurer in one installment

Note: All Voluntary plans have tax benefit under 80D under old regime





VOLUNTARY PARENTAL MEDICAL PLAN





PLAN INFORMATION

Plan Name	Voluntary Parental Medical Plan_ Individual Plan	Voluntary Parental Medical Plan_ Floater Plan
Policy Holder	Capgemini Technology Services India Limited	Capgemini Technology Services India Limited
Insurance Company	New India Assurance Company Limited	New India Assurance Company Limited
TPA	Medi Assist Insurance TPA Pvt. Ltd.	Medi Assist Insurance TPA Pvt. Ltd.
Inception Date	01 st Feb 2025	01 st Feb 2025
Expiry Date	31 st Jan 2026	31 st Jan 2026
Sum Insured Limits	Option of INR 2 Lac, 3 Lac & 5 Lac , 8 Lac, 10 Lac	15 Lac
Members Covered	Mother Father Mother-in-law Father-in-law (Max 4 Dependents allowed) (Cross selection of parents allowed)	One set of parents or in law, No Cross Combination is allowed
Medical Coverage Geographical Limits	Treatment within India	Treatment within India
Mid-Term Enrollment	Not allowed (except for new joiners)	Not allowed (except for new joiners)
Standard Hospitalization Pre & Post Hospitalization Expenses	Covered	Covered
Room rent	2% sum insured for room & no limit for ICU	1% sum insured for room & no limit for ICU



PLAN DETAILS

Auto Enrolment

Last years enrolled members will automatically enrol in the same sum insured. To opt out or modify the plan employee should do the amendment during the enrolment period.

Lock in

Employee who opt out this year will not be allowed to enrol the same beneficiary for next 2 years.
(i.e. for parent opted out in 2025 will not be enrolled in 2026 and 2027)

Plan selection

employee can choose between individual or floater plan for each beneficiary, but same beneficiary cannot be added to both plans.



Voluntary Parental Medical plan covers expenses of minimum 24 hours hospitalization due to sickness or accident incurred by insured (parents and parent-in-law)

Hospital Expenses Like: room/board expenses as provided by the hospital or nursing home; nursing expenses; surgeon, anesthetist, medical practitioner, consultant, specialist fees; anesthesia, blood, oxygen, operation theater charges, surgical appliance, medicines and drugs; dialysis, chemotherapy, radiotherapy, ambulance service and similar expenses

No cancellation to the Parental Medical Plan is allowed during the year post subscription to the plan, except in case of demise of parent. Employee will have to pay pro rated premium till date of demise prior cancellation. In case of any claim processed, the complete premium amount has to be paid.

If an employee moves out of the organization the policy will continue till the end of the policy expiry date. In case an employee is interested to continue with a Parental Insurance one can opt for a retail plan with continuity benefits. Refer [here](#) for more details



PLAN DETAILS

	Pre-hospitalization expenses	Post-hospitalization Expenses
Hospitalization Expenses	Any expense prior to Hospitalization date for a claim accepted by Insurer is covered for same condition.	Any expense post Hospitalization date for a claim accepted by Insurer is covered for same condition.
Duration	Up to 30 days	60 days
Restrictions	Such Medical Expenses must be incurred for the same condition for which the Insured Person’s subsequent hospitalization was required	Such costs are incurred in respect of the same condition for which the Insured Person’s earlier hospitalization was required

Policy Benefit	Pre-existing Diseases – covered	First 30-day waiting period – waived off	First year Waiting Period – Waived off	Claims Submission Timeframes
Definition	Any Pre-Existing Condition or related condition for which care, treatment or advice was recommended by or received from a Doctor or which was first manifested prior to the commencement date of the Insured Person’s first Health Insurance policy with the Insurer	Any Pre-Existing Condition or related condition for which care, treatment or advice was recommended by or received from a Doctor or which was first manifested prior to the commencement date of the Insured Person’s first Health Insurance policy with the Insurer	During the first year of the operation of the policy, the expenses on treatment of diseases such as Cataract, Benign Prostatic Hypertrophy, Hysterectomy for Menorrhagia or Fibromyoma, Hernia, Hydrocele, Congenital Internal Diseases, Fistula in anus, Piles, Sinusitis and related disorders are not payable. If these diseases are pre-existing at the time of proposal, they will not be covered even during subsequent period or renewal	Hospitalisation claim to be submitted with in 75 days of discharge. Post Hospitalisation claims to be submitted within 90 days from discharge.





BENEFIT DETAILS

Policy Benefits

Room Rent Capping

2% sum insured for room – Individual plan
1% sum insured for room – Floater plan
No limit for ICU
(If the employee opt for higher room over & above the eligibility then proportionate deduction is applicable on total hospital bill excluding medicines)

Co Pay

20% on each claim

Ambulance

INR 3,000/- per hospitalization only in Emergency for travelling to hospital for admission.

Dental & Vision

Any expenses related to dental, or vision treatment will be covered **only incase of accident occurred during policy period.** If otherwise no coverage.

Diagnostic Expenses

Standalone diagnostic expenses are not payable under the policy. Covered only with claimed hospitalization under pre-hospitalization expenses.

Mental Wellness Treatment

Limit upto: INR 30,000 per Parent Includes both OPD+IPD.

Homeopathic and Ayurvedic Treatments

Covered subject to hospitalization in Govt. Registered hospitals

Treatment for correction of eyesight beyond +/- 7

Covered.
Femto laser charges not payable.

Cataract

IOL Sticker OR IOL Invoice and not both. (Monofocal / Unifocal lenses only covered – In case Multifocal lens used then Complete procedure cost Limit to INR 50,000/- will be paid). Femto laser charges not payable.

Cyber Knife / Stem Cell Treatments

Covered

Terrorism

Covered

Morbid Obesity Treatment (non-cosmetic)

BMI upto 40 or BMI upto 35 with Specific co-morbidity

Maternity Benefits

Not Covered

Oral Chemotherapy

Covered on OPD & IPD basis upto sum insured. Pre & Post not applicable in OPD cases.





PREMIUM CHART

Sum Insured	2 Lac	3 lac	5 lac	8 lacs	10 lacs	15 Lacs (Floater)
Premium	20,179	28,321	34,568	44,510	53,412	79,583
GST	3632	5098	6222	8012	9614	14325
Premium with GST	23,811	33,419	40,790	52,522	63,026	93,908
Subsidy Amount	3095	3676	6322	0	0	0
Final Premium	20,716	29,743	34,468	52,522	63,026	93,908

- Note:**
- *These **premiums are discounted for existing India based (on India Payroll) employees active as on December 31st, 2024** (only) and relevant perquisite tax as per government legislator may apply for subscribers on the discounted amount.
 - The premium is in INR and is for per-parent coverage cost.
 - For Mid-year new joiners, the premium will be on pro-rata basis.
 - Premium to be deducted from Payroll in 1 or 9 installments starting April 2025.
 - The premium paid for parents(not parents-in-law) would be eligible for tax benefits under section 80D of the Income Tax Act. (Employee is not required to submit details of deduction separately for Tax benefits – payroll will directly consider it since it is deducted from salary)





GENERAL EXCLUSIONS

- Injury or disease directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, War like operations (whether war be declared or not) or by nuclear weapons / materials.
- Circumcision (unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to any accident), vaccination, inoculation or change of life or cosmetic or of aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness.
- Cost of spectacles, contact lenses, hearing aids etc., Surgery for correction of eyesight with power less than + / - 7.
- Any dental treatment or surgery which is corrective, cosmetic or of aesthetic procedure, filling of cavity, root canal including wear and tear etc.. unless arising from Accident/injury and which requires hospitalization for treatment.
- Convalescence, general debility, "run down" condition or rest cure, sterility, any sub-fertility or assisted conception procedure, venereal diseases, intentional self-injury/suicide and diseases / accident due to and or use, misuse or abuse of drugs / alcohol or use of intoxicating substances or such abuse or addiction etc..
- All expenses arising out of any condition directly or indirectly caused by or associated with Human T-cell Lymphotropic Virus Type III (HTLD - III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of similar kind commonly referred to as AIDS, HIV and its complications including sexually transmitted diseases.
- Expenses incurred at Hospital or Nursing Home primarily for evaluation / diagnostic purposes which is not followed by active treatment for the ailment during the hospitalized period.
- Expenses on vitamins and tonics etc.. unless forming part of treatment for injury or disease as certified by the attending physician.
- Any Treatment arising from or traceable to pregnancy, miscarriage, or complications of any of these including changes in chronic condition as a result of pregnancy except were covered under the maternity section of benefits
- Naturopathy treatment, unproven procedure or treatment, experimental or alternative medicine and related treatment including acupressure, acupuncture, magnetic and such other therapies etc..
- Expenses incurred for investigation or treatment irrelevant to the diseases diagnosed during hospitalization or primary reasons for admission. Private nursing charges, Referral fee to family doctors, Out station consultants / Surgeons' fees etc.,.





PERQUISITE TAX FOR PARENTAL PREMIUM

Employees are granted a discount on Parental Insurance premium from Capgemini.
Employees will be charged a Perquisite tax on this discount amount as per their tax slab. No action required from employees, amount will be automatically adjusted in salary pay-out

For E.g.:
Employee is in a tax bracket of 30% as per their CTC

Sum Insured	Actual Premiums in 2025 (incl. GST)	Discount Offered by Capgemini	Offered Premium to Employees (incl. GST)	Perquisite Tax
A	B	C	D = B - C	E = (Eligible Tax % as per CTC (30% as per e.g.) * Discount offered (C))
2,00,000	23,811	3,095	20,716	929
3,00,000	33,419	3,676	29,743	1,103
5,00,000	40,790	6,322	34,468	1,897
8,00,000	52,522		52,522	
10,00,000	63,026		63,026	
1,50,0000	93,908		93,908	

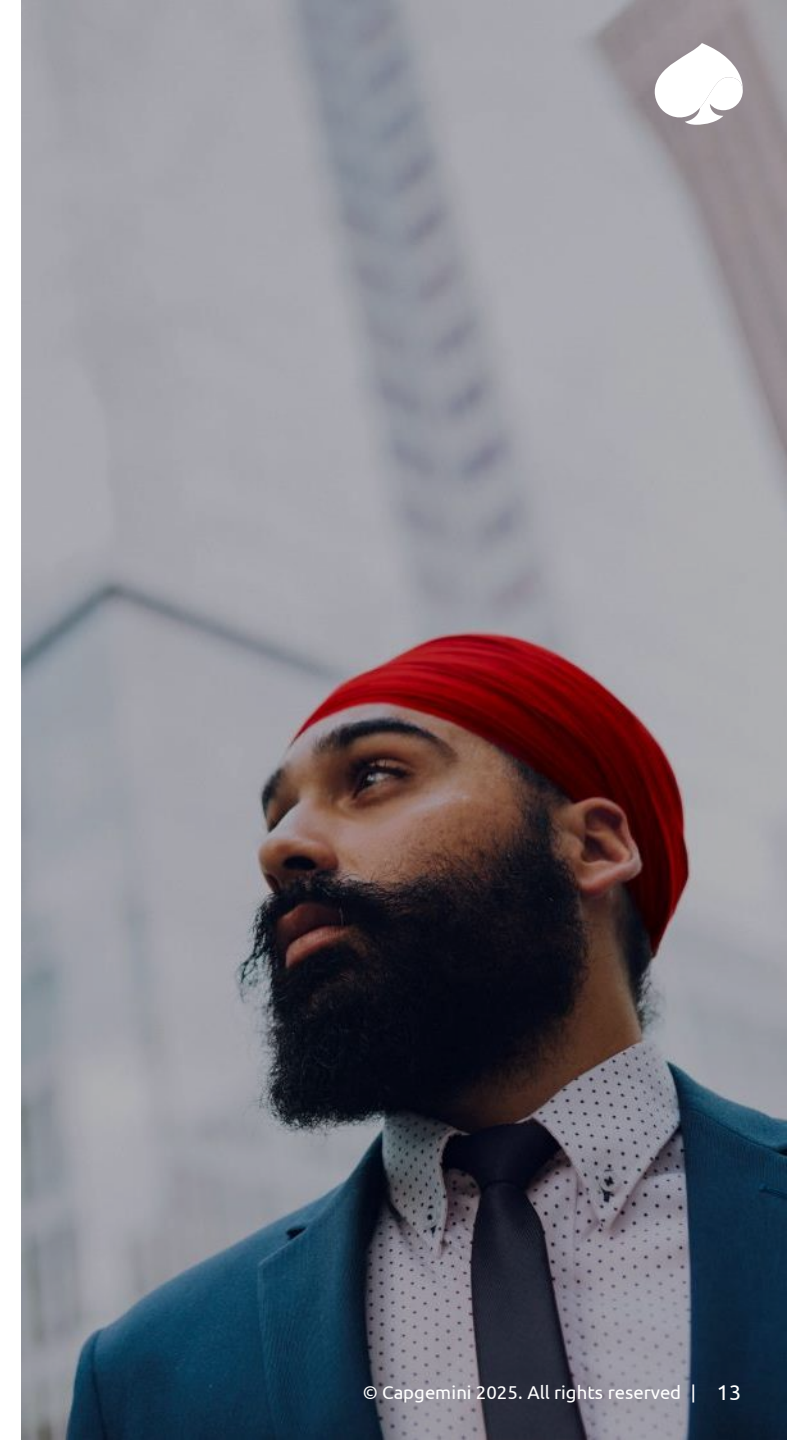




GENERAL EXCLUSIONS

- Genetical disorders.
- External and or durable Medical / Nonmedical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD, Infusion pump etc., Ambulatory devices i.e., walker , Crutches, Belts ,Collars ,Caps , splints, slings, braces ,Stockings etc. of any kind, Diabetic footwear, Glucometer / Thermometer and similar related items etc. and also any medical equipment which is subsequently used at home etc...
- All nonmedical expenses including Personal comfort and convenience items or services such as telephone, television, Aya / barber or beauty services, diet charges, baby food, cosmetics, napkins , toiletry items etc., guest services and similar incidental expenses or services etc.
- Change of treatment from one path to other path unless being agreed / allowed and recommended by the consultant under whom the treatment is taken.
- Treatment of obesity or condition arising therefrom (excluding morbid obesity and life threatening) and any other weight control program, services or supplies etc.
- Any treatment required arising from Insured's participation in any hazardous activity including but not limited to scuba diving, motor racing, parachuting, hang gliding, rock or mountain climbing etc. unless specifically agreed by the Insurance Company.
- Any treatment received in convalescent home, convalescent hospital, health hydro, nature care clinic or similar establishments.
- Any stay in the hospital for any domestic reason or where no active regular treatment is given by the specialist.
- Outpatient Diagnostic, Medical or Surgical procedures or treatments, non-prescribed drugs and medical supplies, Hormone replacement therapy, Sex change or treatment which results from or is in any way related to sex change.
- Massages, Steam bathing, Shirodhara and alike treatment.
- Any kind of Service charges, Surcharges, Admission fees / Registration charges etc.. levied by the hospital.
- Doctor's home visit charges, Attendant / Nursing charges during pre and post hospitalization period.
- Treatment which is continued before hospitalization and continued even after discharge for an ailment / disease / injury different from the one for which hospitalization was necessary.

To know more please Call - 040-68178580/ 96200 09413 or Write to capgemini@mediassist.in



VOLUNTARY MEDICAL TOP-UP COVERAGE





PLAN INFORMATION

Plan Name

Voluntary Group Medical Top-up Policy

Insurance Company

The New India Assurance Company Limited

Medi Assist

Medi Assist Insurance TPA
Pvt. Ltd.

Inception Date

01st Jan 2025

Expiry Date

31st Dec 2025

Policy Coverage Details

Inclusions:

- Capgemini Full Time Employees
- Employees on Secondment assignment duration for less than or equal to 1 year

Exclusions:

- Employees on Secondment assignment duration for more than 1 year
- In case, Employees who have enrolled for Group Medical Top-up policy and go on Secondment for more than 1 year then or exits the organization:
 - Employee and dependents will NO longer be covered under insurance policy from the date of transfer
 - Top-up amount stands cancelled with NO refund

Sum Insured Limits

INR 100,000; INR 200,000; INR 400,000; INR 600,000; INR 800,000, INR 1,000,000

Employee will have choice to select the enhanced sum insured coverage in addition to company sponsored benefit

Members Covered

- Employee
- Spouse / Partner (including live-in and same sex partner)
- Dependent Children (including adopted) Up to the age 25 and No age limit for children with disability

Coverage will be for dependents as declared on system as on 31st December 2024

Medical Coverage Geographical Limits

Treatment within India

Mid-Term dependent addition

Only allowed for new-born baby, adoption and newly wed spouse (employee to update the data within 30 days of the event)



TOP-UP POLICY BENEFIT DETAILS

- The Group Medical Top-up plan will replicate the benefits called out under base Group Medical Insurance.
- All the conditions under base plan will continue to be covered as per base plan except for capped ailments. Top up SI not applicable for capped ailments.
Example: Maternity benefit will be paid maximum up to INR 50,000 for normal & INR 65,000 for C-section from Base Sum insured only. It cannot be paid from Top up.
- Employee will enjoy **higher room rent limit over and above the eligible base plan** if they opt for:
 - Top-up of INR 1 Lac then additional room rent of INR 1,000 per day will be provided
 - Top-up of more than INR 1 lacs then additional room rent of INR 2,000 per day will be provided
- **Premium rate chart:**

Sum Insured	Premium Excluding GST	GST	Final Premium
1,00,000	2,875	518	3,393
2,00,000	3,795	683	4,478
4,00,000	7,475	1,346	8,821
6,00,000	9,200	1,656	10,856
8,00,000	13,800	2,484	16,284
10,00,000	17,825	3,209	21,034

Note :

- The premium paid for would be eligible for tax benefits under section 80D of the Income Tax Act. Subscribers will receive payment invoice for tax submissions.
- The premium payment has to be made directly to insurance company at one go and will not be recovered through payroll.
- There shall be no pro-rate collection or refund for top-up premium. Hence, an annual premium will be collected from employees joining the organization in the middle of the year, thereby making them eligible for 100% sum insured regardless of their date of joining.
- No refund will be given to any employee leaving the organization mid-year.



VOLUNTARY CANCER GUARD PLAN





PLAN INFORMATION

Plan Name

Voluntary Cancer Guard Plan

Policy Holder

Capgemini Technology
Services India Limited

Insurance Company

New India Assurance Company
Limited

Inception Date

February 01 for
employees or date of payment
whichever is later

Waiting Period

90 days
waiting from policy Inception
date

Policy Duration

1st Feb 2025 to
31st Jan 2026

Sum Insured Limits Age-band wise (New Enrolment)

18yrs to 50 yrs - INR 10 Lac, 15 Lac, 25 Lac,
50 Lacs

51yrs to 55 yrs – 10 lac, 15 lacs

56yrs to 60 yrs – 10 lacs

On renewal

- Employee is **Not allowed to change** the sum insured.

Members Covered

- Employee and Spouse
- Employee must mandatorily enrol under Cancer Guard Policy only then spouse can be enrolled under this plan. **Only spouse enrolment is not allowed.**

Medical Coverage Geographical Limits

Treatment
within India

Mid-Term Enrollment

Not allowed
(except for new
joiners- only during
enrolment portal)

Program Details

- Cancer Guard Plan activates once the Insured Person is diagnosed for positive existence of Cancer post 90 days from policy inception date, the claims for Outpatient, Inpatient and Day care towards the treatment of Cancer is payable under the Policy.
- Maximum entry age limit is 60 years.
- Once enrolled for policy, policy cannot be cancelled. The policy will continue till the end of the policy year even if an employee moves out of the organization.
- Renewal premium will be applied as per current age band.

Major Exclusions

- Any Treatment other than for Cancer,
- Non- Allopathic treatment
- Pre-Existing Condition for Cancer and Cancer diagnosed/contracted by the Insured person during the first ninety days.
- Plastic Surgery, cosmetic, aesthetic treatment.
- Rest Cure, Rehabilitation and Respite care

Note : Any Cancer claim documents need to be submitted along with Cancer Guard policy copy for the individual.





BENEFIT OF CANCER GUARD PLAN

1. Treatments Covered

CONVENTIONAL TREATMENTS

ADVANCED TREATMENTS

Chemotherapy

Proton Treatment

Radiotherapy

Personalized & Targeted Therapy

Organ Transplant

Hormonal Therapy or Endocrine manipulation

Onco-surgery

Immunotherapy including immunology agents Stem cell transplantation, Bone marrow transplantation
2. Room Rent, boarding and nursing expenses,

1. For Sum Insured for 10 and 15 Lakhs - Single AC room

2. For Sum Insured for 25 and 50 Lakhs - Deluxe room
3. Cancer Care Benefit:

50% of the Sum Insured would be paid as Critical Care Benefit in addition to the admissible claim amount, if during the Period of Insurance any Insured Person is first time diagnosed for Cancer and is in Advanced Metastatic Cancer (Stage IV).
4. Reconstruction of Affected Body Part

Post Surgery to restore the essential physical functioning as a direct result of Cancer Surgery.
5. Post Treatment Follow Up

shall be payable up to INR 10,000 once in a Period of Insurance.
6. Second Opinion for Surgery

expenses incurred towards consultation with another Medical Practitioner to seek advice on the Surgery shall be payable up to INR 5,000.
7. Ambulance Charges will be payable up to INR 3,000 per hospitalization
8. Cumulative Bonus:

Sum Insured under Policy shall be increased by 10% at each renewal in respect of each claim free year of Insurance, subject to maximum of 50% of the Sum Insured.
9. Medical Expenses for organ transplant -

Hospitalisation Expenses (excluding cost of organ) incurred on the donor, provided Our liability towards expenses incurred on the donor and the Insured recipient shall not exceed the aggregate of the Sum Insured and Cumulative Bonus
10. 58 Day Care Procedures

are covered in the policy.
11. If diagnosed with Cancer during the first ninety days of the commencement date of first Policy, the Policy shall be cancelled ab-initio and entire premium will be refunded. If there are more than one Insured Person covered in the Policy, cover shall cease for that Insured Person and the premium collected for them shall be refunded
12. Once the members enrol, they can continue enjoying the Sum insured even when they move to next age bracket. Renewal premium will be applied as per the current age band.



CANCER GUARD POLICY PREMIUM CHART

MALE / THIRD GENDER

Age band	10 Lakhs	15 Lakhs	25 Lakhs	50 Lakhs
18-25	1,346	1,689	2,276	3,475
26-30	1,387	1,739	2,343	3,579
31-35	1,404	1,762	2,375	3,626
36-40	1,435	1,800	2,425	3,703
41-45	1,785	2,240	3,018	4,608
46-50	4,029	5,029	6,812	10,425
51-55	6,180	7,715	10,449	15,993
56-60	9,582	11,962	16,201	24,795

Note:

- Members between age 51 to 55 yrs are allowed to opt for 25 lacs and 50 lacs sum insured only at renewal, if they have enrolled for the respective sum insured last year.
- Premium applied on renewal would be as per Age band.
- Above is a per life policy premium in INR and includes 18% GST

FEMALE

Age band	10 Lakhs	15 Lakhs	25 Lakhs	50 Lakhs
18-25	1,430	1,795	2,419	3,693
26-30	1,644	2,061	2,779	4,242
31-35	1,913	2,400	3,236	4,939
36-40	2,391	3,000	4,043	6,173
41-45	3,279	4,113	5,544	8,465
46-50	6,743	8,418	11,401	17,449
51-55	9,198	11,483	15,552	23,802
56-60	12,416	15,502	20,995	32,131

- The premium paid would be eligible for tax benefits under section 80D of the Income Tax (under old tax regime). Subscribers will receive payment invoice for tax submissions.
- Policy tenure will be 12 months from the date of inception of the policy.
- The premium payment has to be made directly to insurance company at one go and will not be recovered through payroll.



VOLUNTARY MEDICAL INSURANCE CONTINUITY

**RETAIL PLAN FOR SECONDED /
RETIRED EMPLOYEE /
FAMILY OF A DECEASED
EMPLOYEE /
CAPGEMINI ALUMNI /
PARENTS / PARENT-IN-LAWS**





PLAN INFORMATION

Plan Name

Voluntary Medical Insurance Continuity

Policy Holder Individual Employee	Insurance Company New India Assurance Company Limited	Inception Date Effective date of payment to insurance company	Policy Duration 1 year
Sum Insured Limits Base + Top up	Members Covered Employee, Spouse, Children	Entry Age Limits Up to 65 years for adults, Children up to 25 years (if financially dependent)	Medical Coverage Geographical Limits Within India

Program Details

- This plan can be opted under following scenarios:
 1. Employee deputed for long term assignment (more than 1 year assignment duration) or
 2. Employee is planning to retire
 3. Employee exiting Capgemini
 4. Family cover for an employee deceased during the policy year.
- Employee will enjoy continuity benefit where waiting period as per retail will be waived upto the tenure of employee in Capgemini India medical insurance plan. Pre-medical check may be required depending upon age of insured person/s.
- Employee to initiate the request of continuity policy at least 45 days prior to last working day with Capgemini India or start of Secondment assignment.
- The coverage and premium will be as per retail plan and not as per Capgemini corporate plan.
- The onus to renew the plan will sole responsibility of the employee.
- Please connect with capgemini.continuity@aon.com, minaxi.sharma@aon.com to enroll for the plan.





PLAN INFORMATION

Plan Name

Voluntary Parental Insurance Continuity

Applicable For Parents and Parent-In-Laws	Insurance Company New India Assurance Company Limited	Inception Date Effective date of payment to insurance company	Policy Duration 1 year
Sum Insured Limits As per individual sum insured opted in Voluntary Capgemini Parent policy.	Members Covered Parent and Parent-In-Law	Medical Coverage Geographical Limits Within India	Eligibility Employees who have enrolled for the voluntary parental plan in the previous 2 years before exiting the organization can opt for retail plan

Program Details

- This plan can be opted under following scenarios:
 1. Employee is planning to retire
 2. Employee exiting Capgemini
- Employees who have enrolled parents or /and for the voluntary parental plan in the previous 2 years before exiting the organization can opt for retail plan and get waiver on waiting period as per the parental retail plan by the same insurer. Waiting period shall apply in case employee had not enrolled to the parental insurance in the last 2 years. Eg for subscribing to policy in 2025, employee should have enrolled to 2023 and 2024 parental policy.
- Pre-medical check may be required depending upon age of insured person/s.
- To avail continuity benefit, request for continuity to be raised 45 days prior to last date of existing policy.
- The coverage will be as per retail plan and not as per Capgemini corporate plan. The coverage and premium will be as per retail plan and not as per Capgemini corporate plan.
- The onus to renew the plan will sole responsibility of the employee.
- Please connect with capgemini.continuity@aon.com, minaxi.sharma@aon.com to enrol for the plan.





VOLUNTARY TERM PLAN



PLAN INFORMATION

Plan Name

Voluntary Term Plan

Eligibility Only Employee	Insurance Company Aditya Birla Sun life	Inception Date Effective date of payment to insurance company	Policy Duration 1 year
Sum Insured Limits 25 lacs to 1 Cr	Entry Age Limits Minimum 21 yrs Maximum 59 yrs	Underwriting Criteria Based on medical questionnaire, Insurer reserve rights further medicals.	Payment Terms Regular Pay Limited Pay

Program Details

- Applicable for all India colleagues on voluntary basis
- Maximum coverage – Up to 61 Years
- The coverage and premium will be as per retail plan and not as per Capgemini corporate plan.
- The employee will bear full responsibility for renewing the plan.
- You can avail tax benefits for Voluntary Term Insurance Plan, under Section 80 (D) of the Income Tax Act, Old Regime.

- Maximum Sum Insured Allowed basis CTC.

CTC range	Sum insured allowed
3 Lacs – 4.99 Lacs	INR 50 Lacs
5 Lacs and Above	1 Cr

- Employee to initiate the request of on insurer portal.
- Log in to [Aditya Birla Sun Life Insurance](#) portal and enroll using your GGID. The enrollment will start on **February 15, 2025**, and will be open throughout the year.
- For any query, you can write to - absli.g2rhelpdesk@adityabirlacapital.com or contact [080-45857482](tel:080-45857482)





VOLUNTARY TERM PLAN PAYMENT TERM AND PREMIUM CHART

Premium Payment Term (years)		Policy Term
Limited Pay	5	10 to 40 years
	10	15 to 40 years
Regular Pay	Regular Pay	2 to 15 years

Age	SA: 1 Cr, PT 15 Yr, PPT RPn (Non Smoker) Incl GST- Male	SA: 1 Cr, PT 15 Yr, PPT RPn (Smoker) Incl GST- Male	SA: 1 Cr, PT 15 Yr, PPT RPn (Non Smoker) Incl GST- Female	SA: 1 Cr, PT 15 Yr, PPT RPn (Smoker) Incl GST- Female
25	6,365	10755	6121	10308
30	7,353	12620	6443	11060
35	10,316	17119	8376	13745
40	14,924	25789	11490	19543
45	22,826	40055	17073	30066
50	32,592	58272	24805	43811
55	32,592	86475	37046	66790

Note: This is an indicative premium amount which may vary depending on the individual health conditions and other parameters as defined by the insurer
Refer the FAQ document for answers to all your queries.

[Go to FAQ](#)





POINTS OF CONTACT AND ESCALATION MATRIX





MEDI ASSIST APP/ WEBPAGE

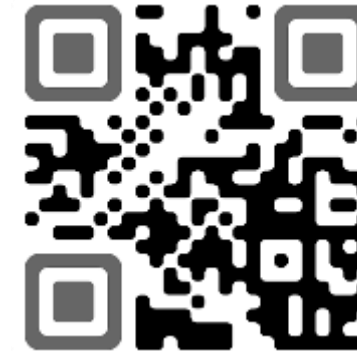
Please visit web portal/ App. Medi Assist that gives you anytime-anywhere access to your health insurance policy.

You can use Medi Assist for knowing more about your

- 01 Policy
- 02 Claim submission- tracking claims etc.
- 03 Pre-Authorization
- 04 Download E-Cards
- 05 Network Hospitals

Mobile Maven's App Download Process :

1. Go to your IOS or Android Play Store and download the Medi Assist.
2. App on your smartphone.



Medi Assist Webpage:

Click on URL: <https://portal.mediassist.in>

Username: Capgemini email id

Password: DDMMYYYY (DOB of employee for first time users)

For any assistance
with login please

Call - 040-68178580/ 96200 09413
or Write to
capgemini@mediassist.in

Scan QR to save the
contact details on your
phone





WHATSAPP – MAKING INSURANCE INFORMATION EASILY ACCESSIBLE FOR MEMBERS

Driving delightful customer experience with personalized conversations in real-time using conversational AI chatbot on WhatsApp.

Customers can now access common health insurance needs with ease.



Policyholders can:

Download their E-Card

Track claim status

Locate Cashless hospital & nearest Medi Assist office

Download Cashless & Reimbursement claim form



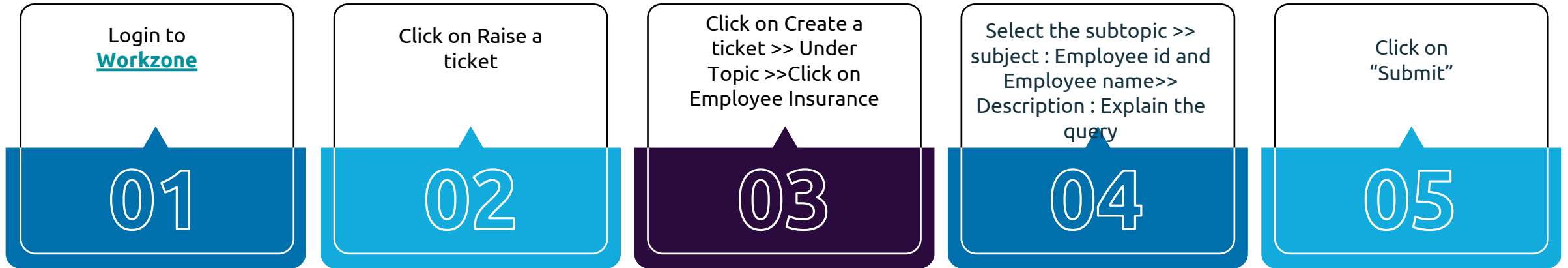
Click here to chat with us on WhatsApp
(this is not supported on VPN)
Or
Scan the QR code on your phone





CAPGEMINI QUERY RESOLUTION

For any HR queries related to insurance, please follow the below steps:



OR

Raise a Ticket : [Workzone](#)>> [Raise a Ticket](#)>> Create Ticket>> Employee Insurance

For answering frequently asked questions, please reach out to **Ask Adam** chat bot:





ESCALATION MATRIX FOR MEDI-CLAIM

VOLUNTARY MEDICAL, CANCER GUARD, PARENTAL INSURANCE, INSURANCE CONTINUITY PLAN

Call Centre for queries related to Group Mediclaim Policies

Dedicated Call Centre | 040-68178580 / 96200 09413 | capgemini@mediassist.in

Location wise Contact Matrix for queries related to Group Mediclaim Policies.

Bangalore

Mr. Praveen Patel

9686981395

capgemini@mediassist.in

Kolkata

Ms. Sufia Kalim

9742383311

capgemini@mediassist.in

Chennai

Mr. Ganesh D

9731847176

capgemini@mediassist.in

Pune

Mr. Arshad Mulla

9513630477

capgemini@mediassist.in

Gurgaon and Noida

Mr. Bhupender Singh

9513362286

capgemini@mediassist.in

Mumbai - Airoli and Vikhroli

Mr. Nitin Shetty

9620788584

capgemini@mediassist.in

Hyderabad

Mr. Mohammed Mubeen

6305928876

capgemini@mediassist.in

Gandhinagar

Ms. Nitu Thakkar

9620788584

capgemini@mediassist.in

Escalation Matrix - For Capgemini Group Employees

Level 1

Ms. Sonal Shukla

8147348227

sonal.shukla@mediassist.in

Level 2

Ms. Komal Jiman

9606272303

komal.ganesh@mediassist.in

Level 3

Ms. Yugandhara Puralkar

9353747973

yugandhara.r@mediassist.in

Account Manager

Ms. Swara

9148199757

swara.nerurkar@mediassist.in

Escalation Matrix - For Altran / Aricent / Global Edge / Leading Purpose Employees

Level 1

Ms. Neha Kumari

9742385577

neha.kumari@mediassist.in

Level 2

Ms. Dhanashree More

9742374400

ghanashree.more@mediassist.in

Level 3

Ms. Yugandhara Puralkar

9353747973

yugandhara.r@mediassist.in

Account Manager

Ms. Swara

9148199757

swara.nerurkar@mediassist.in





ESCALATION MATRIX FOR ACCIDENT AND LIFE PLAN



Aon Escalation Matrix

Minaxi Sharma

minaxi.sharma@aon.com
For GPA & GTL Claims

Anuradha Bose

Anuradha.bose@aon.com
Level 1



Capgemini Escalation Matrix

Binduvasini Darlapudi

darlapudi.binduvasini@capgemini.com
Level 1

Sandra Remedios

sandra.remedios@capgemini.com
Level 2

About Capgemini

Capgemini is a global business and technology transformation partner, helping organizations to accelerate their dual transition to a digital and sustainable world, while creating tangible impact for enterprises and society. It is a responsible and diverse group of 340,000 team members in more than 50 countries. With its strong over 55-year heritage, Capgemini is trusted by its clients to unlock the value of technology to address the entire breadth of their business needs. It delivers end-to-end services and solutions leveraging strengths from strategy and design to engineering, all fueled by its market leading capabilities in AI, cloud and data, combined with its deep industry expertise and partner ecosystem. The Group reported 2023 global revenues of €22.5 billion.

Get the future you want | www.capgemini.com

GET THE FUTURE YOU WANT



This presentation contains information that may be privileged or confidential and is the property of the Capgemini Group.

Copyright © 2024 Capgemini. All rights reserved.