**To all ACIS Employees in Capgemini India**

**Dear Colleagues,**

We are pleased to inform you about the opportunity to cover your parents and/or parents-in-law under the Voluntary Parents Medical Policy of Capgemini. As a part of the policy, your parents and/or parents-in-law are eligible for medical insurance coverage wherein, up to 4 dependent members can be covered (cross selection of the parents is permissible).

This policy is a comprehensive program, which has been specifically customized for Capgemini India employees and offers significant value over regular retail programs available in the market. It is optional, and the premium would have to be borne by the employee.

Please note that we are in process of realigning the renewal dates across Capgemini entities to 01st Feb. As per this initiative 2018-19 policy will be renewed for 11 months which is upto 31st Jan 2019 and premium will be collected on pro-rata basis.

You will be provided one more opportunity in month of January 2019 to enrolment parents for next policy cycle.

**Some of the salient features of the policy are:**

* Cashless facility for hospitalization at network hospitals
* Co-pay of 20% on each claim
* One-year waiting period for specified illness has been waived off
* Undergoing medical tests is not required for enrolment
* The premium paid for parents only (not parents-in-law) would be eligible for tax benefits under section 80D of the Income Tax Act. (You are not required to submit details of deduction separately for Tax benefits. The payroll team will take note of it since the deduction is made directly from your salary)

**Coverage**

* **The policy coverage is effective from February 1, 2018 (or DOJ) to January 31, 2019.**
* Only persons up to the age of 80 years can be covered under the policy
* The coverage under this policy will continue to exist in the event of the employees separation from Capgemini India till the insurance coverage ends on January 31, 2019.
* **The time window for enrolling dependent parents / parents-in-law is open till October 10th ,2018 (midnight).**
* This enrolment is a one-time annual activity, and mid-year enrolments will not be considered for existing employees.
* Existing Capgemini employees who have enrolled their parents for insurance during 2017-18 need toenroll again. Your parents will **not** be enrolled by default under the Policy 2018-19.
* **Employees who have joined Capgemini after December 31, 2017 will receive a separate email from the insurance service provider, along with enrolment details and login credentials.**

**Insurance premium information**

The program offers 5 different options in terms of the coverage amount that is INR 1 Lac, 2 Lacs, 3 Lacs, 4 Lacs, and 5 Lacs for each parent enrolled under this policy. The annual premium will be calculated according to the age and coverage amount, as per the tariff listed below. The premium is in INR (including GST) and would apply separately to each parent enrolled for insurance.

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| --- | --- | --- | --- | --- | --- |
| **Age band** | **INR 100,000** | **INR 200,000** | **INR 300,000** | **INR 400,000** | **INR 500,000** |
| 36-40 Years | 8,619 | 17,236 | 19,391 | 23,506 | 26,932 |
| 41-45 Years | 10,222 | 20,447 | 23,003 | 27,884 | 31,947 |
| 46-55 Years | 12,086 | 24,177 | 27,198 | 32,967 | 37,775 |
| 56-65 Years | 15,981 | 31,963 | 35,959 | 43,587 | 49,944 |
| 66-70 Years | 16,988 | 33,978 | 38,227 | 46,334 | 53,091 |
| 71-75 Years | 18,139 | 36,275 | 40,810 | 49,467 | 56,681 |
| 76-80 Years | 19,059 | 38,117 | 42,883 | 51,978 | 59,560 |

For instance, if an employee covers both father and mother for INR 1 Lac each, and if both of them fall within the age band of 56 to 65 years, the annual premium payable would be INR 15,981\*2 = INR 31,962/-

The premium amount would be deducted through your monthly salary.

**How to enroll your parents and/or parents-in-law?**

1.    Visit [https://portal.medibuddy.in](https://portal.medibuddy.in/) and login with the given credentials.

* Username is **159831@Capgemini**
* Password is DOB in **09031996**format unless you have changed it

2.    Click on **Enrolment** Tab. You will be able to see your spouse and children details which is non-editable.

3.    Under **Parents Policy** section, you can add up to 4 parents (2 parents and 2 parents in-law).

4.    To enroll a parent, select the **Relation** from drop down, enter your **parent�s name** and **DOB** and select the desired **Sum Insured** from the given drop down. The premium amount will reflect accordingly. This premium will be borne by the employee.

5.    Verify the data entered, **tick** the Disclaimer and click on **Confirm Enrolment** tab.

6.    It will save your dependent details. You can add/modify/delete the parents selection anytime only during the enrolment window period.  Post the enrolment window end date, the data entered by the employee will be considered as final and no further amendments will be allowed.