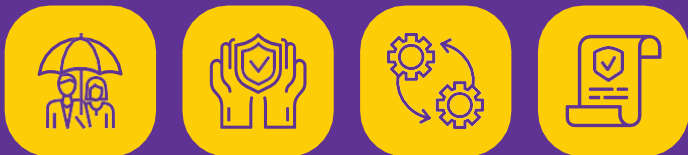


Flip it to the max
FlexBen

Employee Benefits Guide 2022-23

Policy Period: June 10, 2022 to June 9, 2023





As part of our benefits strategy, PhonePe is committed to providing comprehensive benefits choices to meet the needs and lifestyles of our diverse, multigenerational workforce.

Purpose

Make the plans affordable, inclusive and create programs to meet future health and well-being goals

Policy period

June 10, 2022 to
June 9, 2023

Portal

Transitioning to Prudent Plus portal. One stop solution for end - to-end benefits management. Includes enrolment, claims management, important information access to audio visual information.

Your benefits program



More flexibility and choice



Design your personal benefits package



Easy online enrolment



Better support and guidance



What's different?

Current Benefit		Flex Plan
Group Medical	Unlimited coverage for Employees 28 plan options: <ul style="list-style-type: none"> Sum Insured options - ranging from INR 3L to INR 60L Family Definition - E only, EC, ESC, EP, ESP/PIL, EZP/PIL, ESCP/PIL, ESCP+PIL Flex Plus Options - 6 Modules (including 2 care plans)	Existing Options PLUS 9 additional plan options: <ul style="list-style-type: none"> Family definition - option to children and parents (to cover single parents with dependent parents) Option to cover parents and parents in law in one plan Flex Plus Options - 1 Additional Module <ul style="list-style-type: none"> Advanced Care Plan - expanded coverage for cancer, mental well-being, vaccination, and other new age coverages
OPD Plans	3 options	Same as last year
Critical Illness	<ul style="list-style-type: none"> Employee and Spouse cover 3 options - INR 5L, 10L and 20L 	Same as last year
Group Accident	5 times CTC (Max. INR 20 Cr.) Choice based plans- Employee top-up; Partner cover	Same as last year
Non-insurance	Health and well-being	Health and well-being
Care Plans		2 care plans - Elder care, Pregnancy care

E - Employee, S - Spouse, C - Child, Z - Siblings, P - Parents and Parents-in-law



Your benefit options under FlexBen

With the new benefit offerings, it's time to revisit your benefits coverage and design.

Health Insurance Benefits

Medical Insurance

- 24 medical plan options
- Hospitalization coverage
- Daycare procedure coverage

Medical Flex Plus Plan

- Additional Plan enhancements for Robust Policy through enhanced coverages

Outpatient Plans (OPD)

- Option to purchase additional out patient covers to pay for consultations, diagnostics, dental & vision

Protection Insurance Benefits

Life Insurance (E Only)

- Basic Life cover

Personal Accident (E Only)

- Basic Life cover
- Top-ups

Personal Accident - Spouse

Critical Illness (E & Spouse)

Non-Insurance Benefits

Health & Wellbeing



01



Health Insurance Benefits

Medical Insurance

Flex Plus Plans

OPD Plans



Medical Insurance

The medical insurance plan provides insurance benefits to pay for hospitalization care, if you or your declared dependent family members become sick, or get injured and are hospitalized for a period of 24 hours or more.

- Multiple options ranging from 3L to 60L
- Option to chose family structure: E only, ESC, ESP/EZP, EP, ESCP
- Additional Modules - Flex Plus plan for better coverage, additional OPD covers



Flex Points Required

Family Defenition	INR 3,00,000	INR 5,00,000	INR 7,00,000	INR 10,00,000	INR 15,00,000	INR 20,00,000	INR 30,00,000	INR 60,00,000
E only	18,560							
ESC	21,960	26,350	32,935	42,815	81,495			
EP	24,660	30,050	33,450	43,490	87,075			
ESP / EZP	29,585	35,640	45,400	59,020	101,940			
ESCP	31,820	38,070	49,060	68,360	107,720	124,880	181,835	351,215
ESCP, PIL						158,090	213,080	
ECP			38,870	49,490				

E - Employee, S - Spouse, C - Child, Z - Siblings, P - Parents and Parents-in-law

New Plans

- 37,300 points are being credited to each employee
- The Core Option would Employee only coverage for INR 300,000
- The Default Option would be ESCP coverage for INR 300,000

We heard you!

We're making these changes in response to your input and ensure that we provide you the best in class coverages



Flex Plus options

Additional Flex Plans will get attached to the base plan, upon selection. You can then choose to buy this plan with your Flex points or through salary deduction.

Eligibility: Members covered in the base medical plan

What will you pay for the Flex Plus Plans?

As you enroll on FlexBen portal, you will clearly see the price displayed for the plan options. You can then choose to buy this plan with your Flex Points or through salary deduction. It's that easy! You can opt for one or more than one Flex Plus plans at a time.

Flex Plus Plan 1 Women & Child Care Plan

Price: INR 12,390 per employee

- Cervical Cancer Vaccination - INR 10,000 (E+S)
- Higher maternity (additional INR 20,000)
- Additional infertility treatment for both male and female members on IPD basis up to INR 50,000 within full sum insured
- Egg freezing allowed up to INR 75,000
- Infant and Children (14 years) Vaccinations approved by WHO up to INR 2,000 per vaccination overall cap of INR 10,000
- Coverage for differently abled children - no age limit
- Autism care for children
- Eligibility: Employee, Spouse/Partner/Children covered in the base plan

Flex Plus Plan 2 Hospicash Plan

Price: INR 4,130 per employee

- INR 1,500 per day for any hospitalization beyond 5 days
- Payment will be made up to 10 days
- Eligibility: All members covered in the base plan

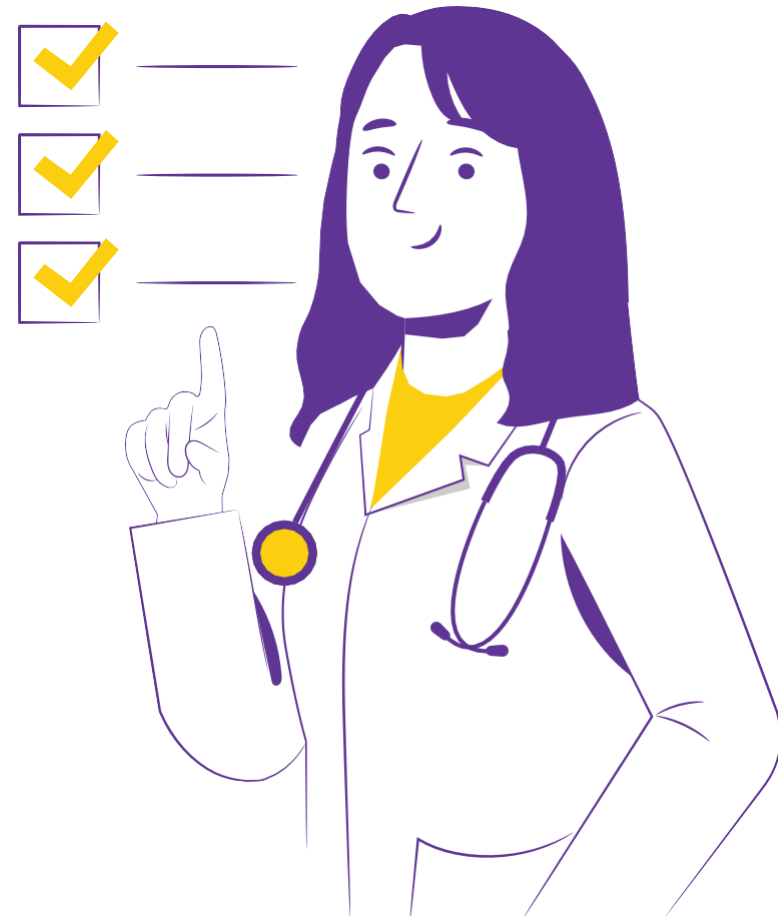


Flex Plus options (Contd.)

Flex Plus Plan 3 Advanced Care Plan

Price: INR 12,685 per employee

- Coverage for Keratoconus Treatment up to INR 22,000
- Age Related Macular Degeneration (ARMD)-up to INR 75,000
- Expensive Diagnostics - INR 10,000 per family
- Healthcare at Home-Domiciliary up to full sum insured for medical treatment for an illness / disease / injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home
- Adult Flu Vaccination up to INR 2,000
- Cost of Physiotherapy sessions on OPD basis when there is no related hospitalization, including long term physiotherapy upto 6 months - INR 15,000
- All types of cancer treatment covered up to full sum insured
- Mental well being (bi-polar disorder, anxiety, depression) / Psychiatric treatment): OPD - INR 50,000, IPD - INR 500,000
- Eligibility: All members covered in the base plan





OPD Plan

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. You can then choose to buy this plan with your Flex points or through salary deduction.

Eligibility: Employee, Spouse/Partner, children & parents/in-law. All members covered in base plan (not applicable for siblings).

Coverages	Plan 1 - 10,000	Plan 2 - 15,000	Plan 3 - 25,000
Doctor consultations (General Physician, Specialist, Super Specialist)	Up to OPD sum insured	Up to OPD sum insured	Up to OPD sum insured
Prescribed diagnostics, preventive measures	Up to OPD sum insured	Up to OPD sum insured	Up to OPD sum insured
Annual Health Check-up	Up to OPD sum insured	Up to OPD sum insured	Up to OPD sum insured
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 2,000	INR 2,000	INR 2,000
Vision* - Prescription lens/vision check-up done by optometrist/optician	INR 2,000	INR 2,000	INR 3,000
Pricing (10% co-pay applicable on all claims)	INR 5,310	INR 11,717	INR 19,234

- All the above Flex Points are for an annual plan
- This plan is available only for Employee, Spouse/Partner, Children and Parents/in-law
- The above plans can be availed as cashless or reimbursement. Cashless will be applicable as per the network of the TPA



Policy Coverage – Key Features

- **Mental Wellbeing Cover:** All types of Treatment procedures and consultations for mental illnesses and psychiatric treatments are covered. Hospitalization (IPD) coverage of up to INR 300k & additional OPD coverage up to INR 75k for all types of treatment, therapy, consultation and prescribed drugs administered as part of the treatment within the hospital/clinic.
- **Maternity limit Enhanced:** Enhanced limit of INR 1 Lac for Normal & C-Sec
- **No active limit of treatment cover:** Any hospitalization due to an emergency at workplace followed by diagnostics however on further evaluation no abnormality/anomaly detected and hence no hospitalization or active line of treatment required. Shall be payable up to a maximum limit of INR 10,000 per year within sum insured. Covered if the claim is less than 24 hours of hospitalization as well
- **Neuro-degenerative disorder cover** like alzheimer & parkinson's disease- OPD/IPD treatment





Group Mediclaim Policy – Base Coverage



Policy Period:
June 10, 2022 to
June 9, 2023



Insurer:
The New India Assurance
Company Limited



TPA:
Medi Assist India TPA
Private Limited



Geographical Limits:
Covers treatment in
India only

Policy Benefits	
Family Definition	Family Floater (1+5) Employee + Spouse + Children + 2 Dependent Parents or 2 Parents-in-law + up to 2 Siblings
Sum Insured	Covered from INR 300,000 to INR 6,000,000 as per the grid provided.
Domiciliary Cover	Covered up to INR 50,000 per employee
Surrogacy Cover	Cost of delivery covered within maternity limit for 1st child, subject to medical condition
Standard Hospitalization	Covered

Pre- & Post-hospitalization Expenses	Covered for 30 days pre and 60 days post-hospitalization for all members. (Employees only - post-hospitalization is covered for 90 days and restricted to critical ailments)
Pre-existing Diseases	Covered
1/2/4 Year Waiting Period	Waived off
30 days Waiting Period for Non-accidental Claims	Waived off
Daycare Procedures	No restriction of 24 hours hospitalisation for 140+ Specified treatments with/without pre-auth in network or non-network hospital. Annexure attached in slide no. 24 to 28



Coverages (Contd.)

Ambulance Charges	Local emergency ambulance charges up to INR 5,000
Genetic Disorders	Exclusion of genetic disorders waived off for IPD hospitalisations with active line of treatment. OPD coverage: Only for children up to INR 75,000 (within total sum insured), provided employee opts for sum insured cover of minimum INR 5,00,000
Internal Congenital Disease	Covered
Co-payment	Not applicable for all relations
Ailment Capping for dependents	Cataract: INR 30,000/Eye (Multifocal lens, procedure covered up to INR 40,000 per eye) Hernioplasty: INR 74,000 and increased to INR 2 lac for multiple hernia surgeries Gall Bladder Stone Removal: INR97,500 Kidney Stone Including DJ Stent Removal: INR 100,000. RIRS procedure is covered up to a maximum of 1.5 lac

Lasik Surgery	Covered subject to eye power +/- 5 and beyond. Maximum up to INR 1.35 lac per eye
Domiciliary Hospitalization	Not overed
Maternity Benefits	
Maternity Sub-limit	INR 1 Lac for Normal & Caesarian Deliveries
9 month waiting period for maternity	Not applicable
Pre- & Post-natal Expenses	Covered within the maternity sub-limit only for in-patient treatment
Newborn Baby Cover	Covered from day 1 will be up to the floater sum insured limit till first discharge and thereafter becomes part of the family floater on specific inclusion
Maternity-related Complication	Covered only up to base family sum insured



Coverages (Contd.)

Maternity Contribution Clause	If spouse of the employee is working with another company then PhonePe policy covers the uncovered portion of the other policy subject to max sub-limit under PhonePe policy
Maternity Dual Coverage	If both self and spouse are employed in PhonePe and covered separately as employees, then a single instance of maternity shall be eligible to claim together for 150% of the maternity sub-limit
Room Benefits	
Room Rent (inclusive of nursing charges and duty doctor charges)	<p>Normal Room: For SI 3lac INR 6K per day, for SI INR 5lac INR 7K, for SI 7lac to 10lac INR 8K, SI 15lac to 60lac INR 12K per day (Room rent includes: Bed charges + Nursing charges + RMO/DMO/duty doctor charges)</p> <p>ICU: No capping for ICU hospitalization.</p> <p>Enhance your room rent capping by opting for higher sum insured. In the event of the insured getting admitted in a category higher than capped mentioned room rent per day as per policy, the insured will bear the difference of all the medical expenses as in the final hospital bill in the same</p>

Sum Insured	INR 300,000	INR 6,000
	INR 500,000	INR 7,000
	INR 700,000 to INR 1,000,000	INR 8,000
	INR 1,500,000 to INR 6,000,000	INR 12,000
Special Conditions		
Stem cell therapy & Bone marrow Transplant	Covered In IPD	
Infertility	<p>Covered up to INR 100,000 per family only for Inpatients Hospitalization</p> <p>Additional INR 15,000 as OPD basis for Infertility treatments (subject to certification of same being an infertility treatment, numbered receipt from registered hospitals only)</p> <p>If both self and spouse are employed in PhonePe and covered separately as employees, then only a single coverage of sub-limit will be applicable for both employees</p>	



Coverages (Contd.)

Robotic Surgeries	Approved robotic surgeries on critical ailments payable under this policy up to base floater sum insured value Example: In is an exclusion in the policy, however due to medical exigency demands robotic surgery and it is an established mode of treatment as per Indian medical association/ food and drug administration. (USA) / any other competent accreditation agent
Morbid Obesity	Morbid Obesity is covered on IPD basis for cases where BMI is above 35
Physiotherapy	Physiotherapy OPD expenses up to a maximum of INR 15,000 for employees only in respect of accident cases duly supported by hospital reports and doctor's advice. Example: If an employee met with an accident and doctor asked for physiotherapy treatment on OPD basis, maximum INR 15,000 will be paid to employee for Physiotherapy on without hospitalization supported by hospital reports and doctor's advice
In case of employee's death	Dependents are covered for the remaining period of the policy until expiry No claim deductions in case of employee's death

External Devices	Prosthetic Implant (Capped at INR 85,000 per Implant) Continuous Positive Airway Pressure (CPAP) and Mandibular advancement device (MAD) for Obstructive Sleep Apnea (OSA) (Capped at INR 50,000 equipment/device cost only) Bionic Ear up to FSI subject to attending doctor's certification duly supported by medical reports justifying the need for such external device. Consumables and accessories for these devices will not be covered under the policy
Cancer Support Benefit - Only for Employees	Payment of INR 150,000 to employee only once the base sum Insured value is exhausted during the policy period for the hospitalization treatment of cancer only Example: If an employee has been diagnosed with cancer and treatment cost has exhausted the base sum insured offered by PhonePe, cancer support benefit gets triggered and an amount of INR 150,000 will be paid to employee on lump sum
HIV/AIDS	Covered
LGBT Coverage	Covered
Cochlear Implant	Up to family floater sum insured



Care Plans

Supplemental care plans introduced for holistic well-being of employees and family members.

Care Plan 1 Elder Care Plan

Price: INR 1,121 for a set of parents

Care Plan 2 Pregnancy Care Plan

Price: INR 650 per family

- Health & lifestyle risk assessment & analysis report
- Complete blood count, blood glucose (random or fasting)
- All check-ups will be followed up by an experienced general physician consult. The physician will prepare a personalized care plan post reports analysis
- Unlimited complimentary access and consultation with specialist doctors for specific chronic care issues: These verticals include - general physician, cardiac care (cardiologist), gynaecologist and orthopaedics
- A discounted second opinion service will be activated for these users where they can take second opinions from experienced practitioners online. Users will have the option to share their reports & insights with the doctor directly
- Legal & financial experts will be made live for all elderly, to help attain independence. These experts shall provide one-o-one counselling to the user basis request
- 20-30% discount on physiotherapy & nurse home visits at visit empanelled partners - up to 5 sessions in a year per user (self-pay basis)
- Curated health check plans - home collection & centre visit, prescribed diagnostics, pharmacy: discounted rates on both OTC and prescription-based medicines
- Online health store with vitamins & supplements, at home vaccinations, wearables, fitness bands, healthcare monitoring devices, ayurveda & homeopathic medicines, women care products, nutritional drinks, diabetes care products, nebulizers & vaporizers, heating aids, protein supplements, health drinks, sanitizers & hand washers and more...
- A knowledge hub / content repository will be created for the elderly
- Wellness TV - it is a one stop solution on the wellness corner application for all the virtual sessions that will include yoga, meditation & mindfulness-related content
- AI driven guided wellness program is a strong behaviour modification tool engaging with users for 7-45 days through content, tasks, challenges, habit formation trackers enabling behaviour modification required for desired wellness goal. We have created 40+ such programs across health, fitness, nutrition and mental wellbeing
- AI enabled guided emotional therapy tool based on cognitive behaviour therapy (CBT)
- Discounted eye care & dental services, surgery management, cancer risk screening & management
- Customer support desk



02



Protection Insurance Benefits

Critical Illness Insurance

Term Life Insurance

Personal Accident Insurance



Critical Illness Insurance

When a serious illness strikes, Critical Illness insurance can provide financial support to help you through a difficult time. It protects against the financial impact of certain illnesses, such as a heart attack, cancer, stroke, a total of 18 listed illnesses. You will receive lump sum payment to manage your out of pocket expense.

Insurer: New India Assurance Company Limited

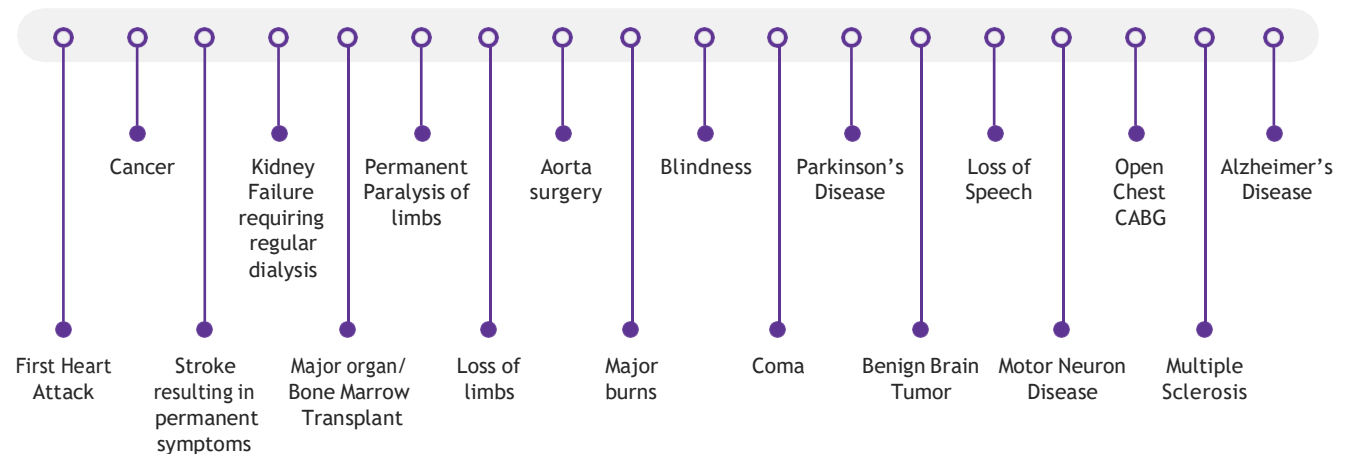
Eligibility: Employee only, Employee and Spouse



Spouse Plan Added - Premium Chart

Options (E & Spouse)	Premium rate (Per Life)
INR 5,00,000	INR 1,475
INR 10,00,000	INR 2,950
INR 20,00,000	INR 5,900

- 90 days waiting period applicable
- 30 days survival period after first time detection of ailment





Personal Accident Insurance

Accident insurance helps protect you from unexpected financial stress if you or a covered family member has an accident.

Insurer: New India Assurance Company Ltd.

Eligibility: Core Benefit - Employee only & Optional Benefits - Employee & spouse

Current Benefits

- 5 times of Annual CTC (Maximum capped at INR 20 crores)
 - Accidental Death
 - Permanent Disablement
 - Temporary Total Disablement
-
- Spouse coverage should be equivalent to/ lower than employee's coverage
 - Coverage for non earning spouse will be limited to the base flex option, i.e. INR 1,000,000

Flex – Optional Benefits

Addition to the Core/Minimum Benefits

Options (E only)	Premium Rate	Enhanced Coverage
1 x Annual CTC	INR 11.8 per lac per annum	Adventure sports
2 x Annual CTC		Animal/InsectBite
3 x Annual CTC		

Spouse Coverage	Points Required
INR 1,000,000	INR 142
INR 2,000,000	INR 283
INR 3,000,000	INR 425
INR 4,000,000	INR 566
INR 5,000,000	INR 708





Term Life Insurance

This plan provides financial support to an employee's family in case of an unfortunate event leading to the demise of the covered employee.

Flex - Core/Minimum Benefits

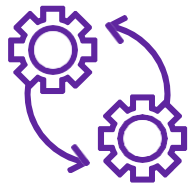
- Sum Insured = 5 times of annual CTC

Employees whose proposed coverage is above the FCL will have to go through medical underwritings and tests; until completion of medical underwriting process, the members sum assured will be limited up to the FCL





03



How does FlexBen work?

Let's see some Scenarios



Flex Points Utilization

- Each option within Flex Benefits has a price tag - Price Tag is the cost that an employee needs to pay for additional coverages or to top-up your benefits.
- PhonePe contributes a fixed number of Flex points i.e. 37,300 flex points to each employees' flex account at the beginning of the benefit year.
- Using the flex points, an employee can purchase any benefit he/she desires
- If employee chooses to opt for benefits that are exceeding the available flex points balance, she would need to purchase the benefits from his salary



- Salary contribution/deduction from payroll will be eligible for tax exemption as per the IT Rules

Tax Implication

Benefit deductions	Tax treatment
Medical Insurance	80D
Medical Insurance - Parents Insurance (Not applicable for parents-in-law)	80D
Personal Accident Top-up Spouse Coverage	No tax advantage
Flex Modules, Critical Illness and OPD Plans	80D



04



Claim Process

Medical Insurance

Cashless

Reimbursement

Term Life Claim Settlement

Personal Accident Claim Settlement

Non-insurance/Optional Benefits Claim



Cashless Claims

Cashless means the TPA may authorize direct settlement of the claim amount according to the charges between a Network Hospital and the TPA. In such case the TPA will directly settle all eligible amounts with the Network Hospital as per the eligible limit and coverage.

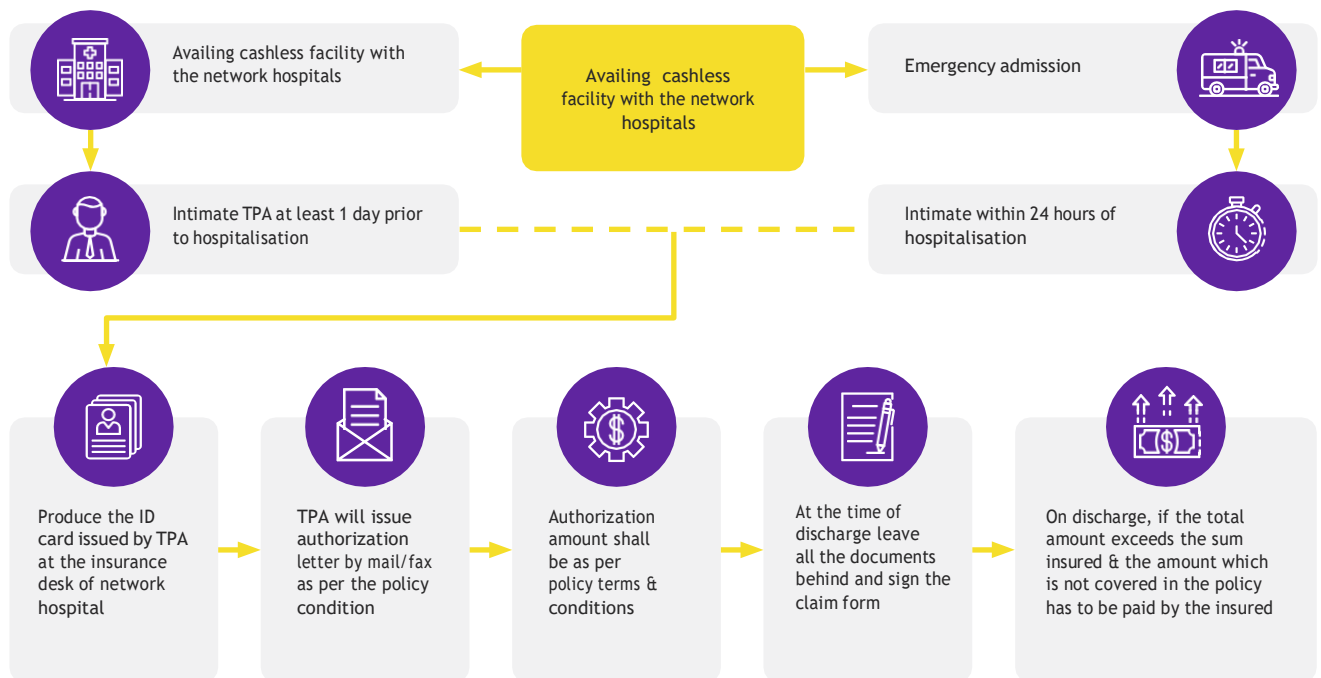


Claims Process

The medical expenses can be claimed in 2 different ways:

1. Cashless Process
2. Reimbursement Process

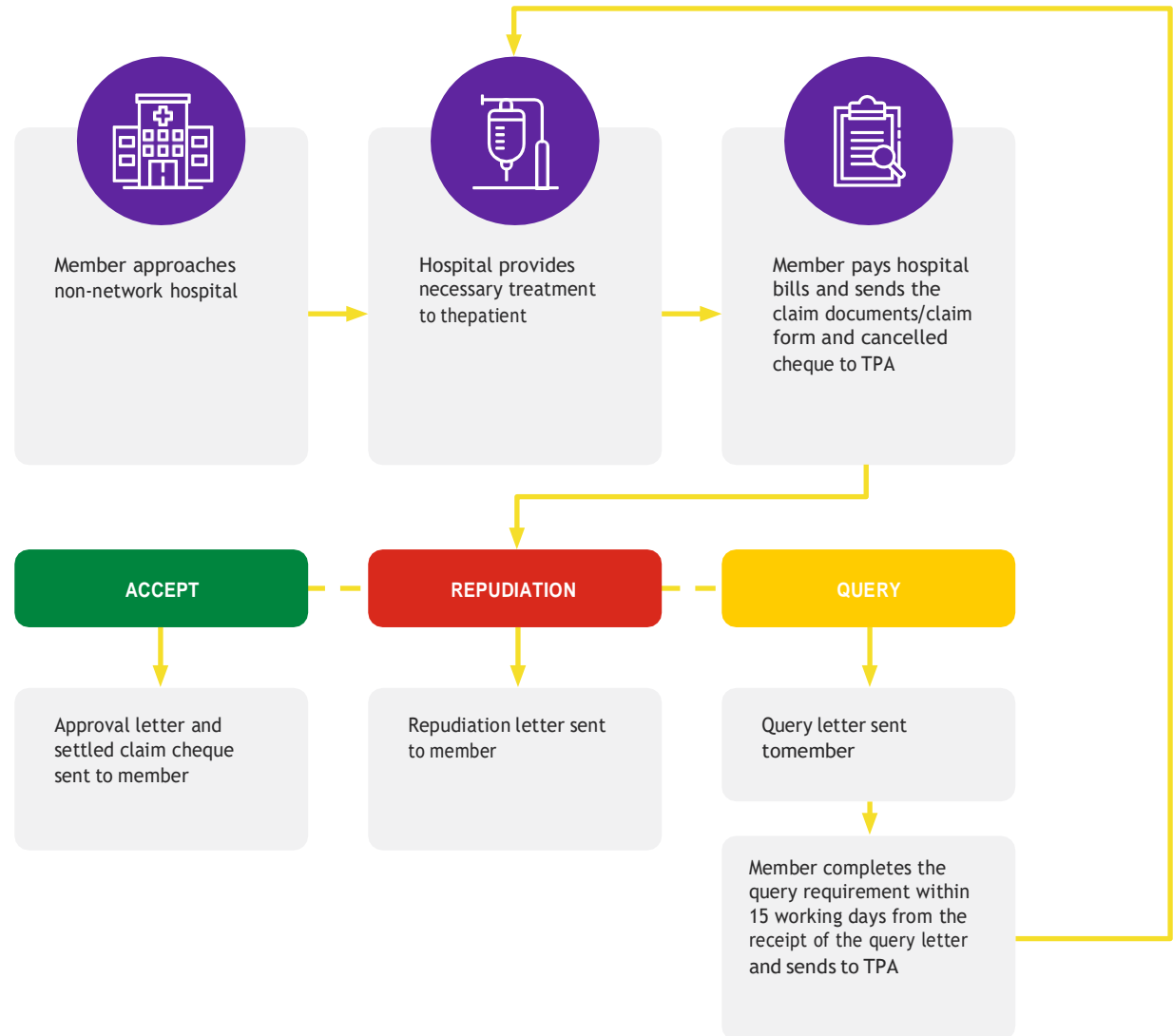
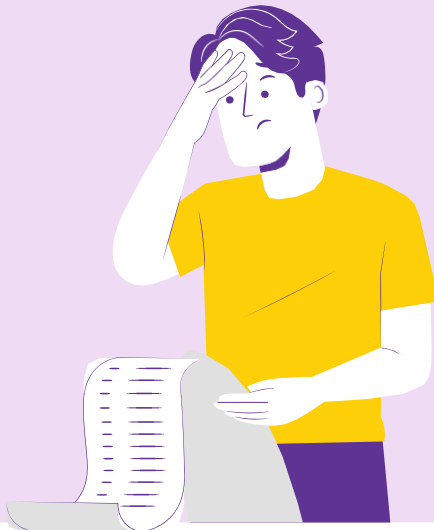
The below process will also be applicable for flex plus plan option.





Reimbursement Claims

In case of non-network hospital, you will be required to clear the bills and submit the claim to TPA for reimbursement from the insurer. Please ensure that you collect all necessary documents such as - discharge summary, investigation reports etc. for submitting your claim.



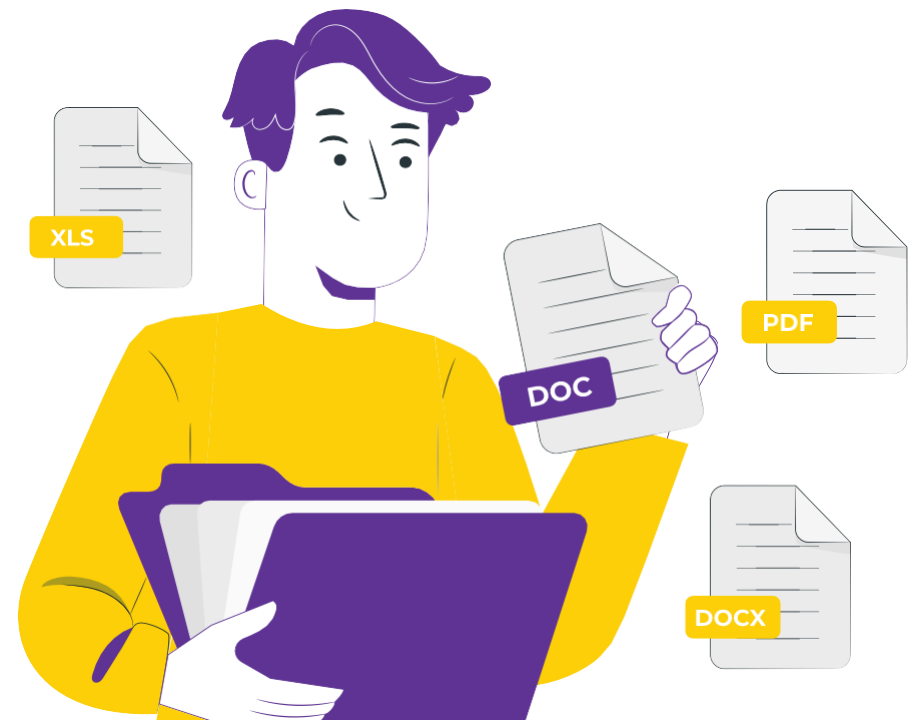


Reimbursement Document Checklist

- Completed Claim form with Signature- Mandatory
- Original hospital final bill-Mandatory
- Original numbered receipts for payments made to the hospital- Mandatory
- Complete breakup of the hospital bill- Mandatory
- Original discharge summary- Mandatory
- All original investigation reports
- All original medicine bills with relevant prescriptions - Mandatory
- Original signed claim form- Mandatory
- Copy of the TPA ID card or current policy copy and previous years' policy copies (if any)
- Covering letter stating your complete address, contact numbers and email address (if available)
- Copy of cancelled cheque

Note:

- Basis the valuation of the basic claim documents, any additional documents may be called for on case to case to basis
- All the claim documents must be submitted in originals within 30 days from the date of discharge
- Please do keep a copy of all the documents submitted with you for records

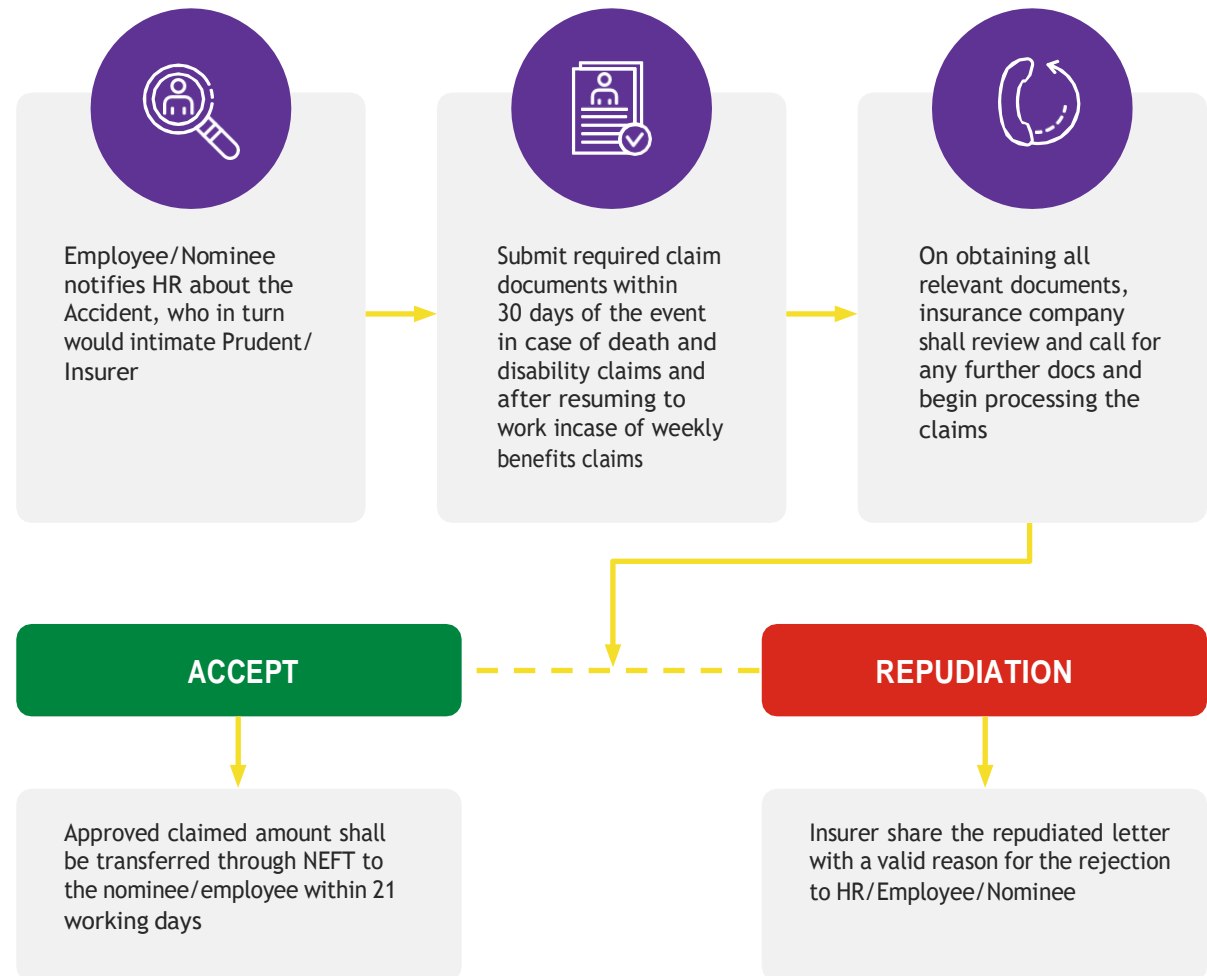




Personal Accident Insurance

The claim should be intimated to the HR before within 24hrs of the occurrence of the event.

The HR team shall then intimate the same to Prudent/insurer team to get the claim registered with the insurance company. information to get the claim registered.



Note: Intimation should reach us within 24 hours from the date of such incidents.



Document Checklist

Death Claims

- Completed claim form
- Attending Doctor's report
- Death Certificate
- Post Mortem/ Coroner's report
- FIR (First Information Report) if reported to police
- Police Inquest report, wherever applicable
- Employee ID card photocopy
- Any govt. ID proof
- Cancelled cheque of the nominee
- Completed claim form
- Doctor's Report

Weekly Benefit Claims

- Duly filled, signed and sealed Claim form
- Doctor's Medical certificate
- Disability Certificate from the Doctor, if any
- Investigation/ Lab reports (x-ray, etc.)
- Original Admission/discharge card, if hospitalized
- Employers Leave Certificate & Details of salary
- Employee ID card photocopy
- Any govt. ID proof
- Cancelled cheque of the employee

Disablement Claims

- Disability Certificate from the Doctor
- Investigation/ Lab reports (x-ray, etc.)
- Original Admission/discharge card, if hospitalized
- Police Inquest report, wherever applicable
- Employee ID card photocopy
- Any govt. ID proof
- Cancelled cheque of the employee

Note: Above mentioned checklist is the basic and mandatory documents required, further documents may be called for on case to case basis..

How do I claim for Spouse Term Life Cover or Critical illness Cover?

The same claim intimation process will need to be followed for both these plans in case you opt for them.



Health Insurance Service Providers

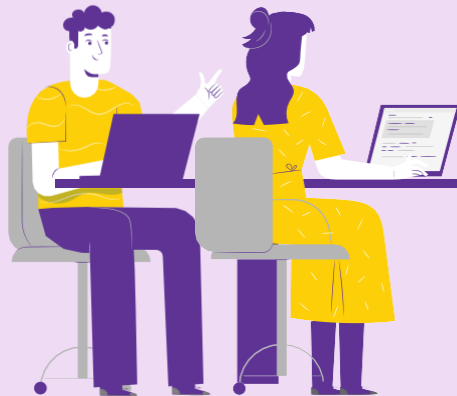
Insurer

The New India Assurance Company
Limited

Third Party Administrator (TPA)
Medi Assist India TPA Private Limited

Insurance Broker

Prudent Insurance Brokers Private
Limited



Important contact points

Dedicated No.: 080 6965 5600

IVR Dial 1 Cashless / Reimbursement, 2 General Queries, 3 Enrolment
(available from 9AM to 8PM) & 4 Escalation / Supervisor

Claims assistance:

Cashless:	Sowd	+91 99022 23300	bangaloreclaims@prudentbrokers.com
Reimbursement:	Karthik S	+91 78990 48921	bangaloreclaims@prudentbrokers.com

General queries and escalations:

Level - 1:	Vinod Kumar	+91 90087 39730	phonepe@prudentbrokers.com
Level - 2:	Prajith CS	+91 98801 25738	phonepe@prudentbrokers.com
Level - 3:	Beena Sreekanth		beena.sreekanth@prudentbrokers.com

Medi Assist's points of contact:

Toll-free no: 040-4271-1217

General queries:

Naveen AS	+91 91481 99758	phonepe@prudentbrokers.com
Praveen Kumar	+91 95135 27677	praveenkumar.m@mediassist.in
Niranjan V		niranjan.v@mediassist.in
Arun K		arun.k@mediassist.in



Flex Points Utilization - Non-insurance

In addition to the insurance benefits, PhonePe is extending the FlexBen plan to avail certain non-insurance benefits by way of reimbursements.

Benefits

- Gym/fitness centre/yoga/zumba
- Nutrition counselling/dietician
- Condition management program - Diabetes care, weight management etc.
- Ayush treatments - Homeopathy, ayurveda, unani, naturopathy
- Health check-up
- Physical aids (wheelchair, crutches , hearing aids)
- Pet expenses
- Health devices e.g. Fit Bit
- Second/specialist opinion
- Medical equipment on rent
- Vaccinations
- Air purifiers
- Health coach

Employees can allocate the unused/left over Flex Points towards these benefits. These points can be reimbursed against the product/service purchased by them

Note: Taxes as applicable

Claims Process - Non-insurance

- You can reimburse for non-insurance benefits on the Prudent Plus portal
- Each claim should be supported by a valid bill with a valid registration number
- Kindly submit it under 'Vital Plus Claims' section of claims in the portal
- Download the claims form and submit your claim by entering the invoice information on the portal. Scan and upload the invoice documents on the portal
- Bills effective in the policy period can be claimed for reimbursement under policy period from June 10, 2022 to June 9, 2023
- Approved amount based on validity of the claim and available flex points balance will be credited to your salary account
- Perquisite tax (wherever applicable) will be adjusted in the following payroll cycle
- Dependents declared by employees under flex portal will be eligible for claims for 'Vital Plus Benefits' as per the applicable guidelines. Retain hardcopies of bills submitted in claims reimbursement module
- Any bill submitted for reimbursement/tax exemption should be used only once. Compliance to tax regulations would be the responsibility of the employee
- PhonePe reserves rights to revise/amend rule list as and when needed without prior intimation to employees
- PhonePe reserves the right to withdraw the benefit at management's discretion