

Non-Insurance Benefits

The remaining flex points can be utilized to avail certain non-insurance benefits throughout the year by way of reimbursements, this document details out the coverage information of these benefits' coverage:

Gym OR Fitness Class Reimbursement OR Self-defence Workshop	
Eligibility	<ul style="list-style-type: none"> Employee only
Provider	<ul style="list-style-type: none"> Registered institutes.
Scope of Cover	<ul style="list-style-type: none"> Cost of Gym/fitness class membership, training sessions / admission fee into self-defence mechanisms like Karate, Kickboxing, Martial arts, Krav maga, Capoeira, Laido, Kudo, Muay Thai, Aikido, Brazilian jiu-jitsu etc.
Exclusions	<ul style="list-style-type: none"> Cost of products purchased for practice or self-defence
Wearable Health Devices	
Eligibility	<ul style="list-style-type: none"> Employee only
Provider	<ul style="list-style-type: none"> Registered online or offline stores
Scope of Cover	<ul style="list-style-type: none"> A wearable health device may be defined as a biosensor that monitors physiological data, usually with remote/wireless communication, as part of any wearable item that attaches to the body. Activity monitors, smart clothing and patches are covered. Some of the examples are given below: <ul style="list-style-type: none"> o Fitness-tracking bands from brands like Moov Now, Fitbit, Amazfit, Garmin, Huawei, Xiami, Lenovo etc. o Smart watches o Glucose monitors o Cardiac monitors o Wireless blood pressure monitor
Exclusions	<ul style="list-style-type: none"> Wearable devices for gaming and entertainment purpose are not covered
Gym Equipment / Sporting Equipment	
Eligibility	<ul style="list-style-type: none"> Employee only
Provider	<ul style="list-style-type: none"> Registered online or offline stores.
Scope of Cover	<ul style="list-style-type: none"> Cost of sporting and gym equipment. Some of the examples are given below: <ul style="list-style-type: none"> o Bicycle o Weights, bars and dumbbell o Strength equipment o Treadmills, cycle etc. o Badminton, squash racket o Cricket bat and equipment (like guards, kit, helmet etc.)
Exclusions	<ul style="list-style-type: none"> Cost of sportswear, marathon participation fee etc.
Nutrition Counselling/Dietician	
Eligibility	<ul style="list-style-type: none"> Employee only

Provider	<ul style="list-style-type: none"> Recognized service provider
Inclusion	<ul style="list-style-type: none"> Cost of consultation covered
Exclusion	<ul style="list-style-type: none"> Any product/medication purchased
Condition Management Program – Diabetes care, weight management, Hypertension	
Eligibility	<ul style="list-style-type: none"> Employee only
Provider	<ul style="list-style-type: none"> Recognized service provider
Inclusion	<ul style="list-style-type: none"> Cost of consultation incurred due to wellness coach- general physician, dietician, fitness expert, psychologist Registration to the vendor for these services Purchase of apparatus like BP Monitor, Glucometer, Fitbit Paid HRA services, counselling session
Exclusion	<ul style="list-style-type: none"> Any activity beyond the list mentioned above
Ayush Treatment	
Eligibility	<ul style="list-style-type: none"> Employee only
Provider	<ul style="list-style-type: none"> Recognized practitioner/service provides
Inclusion	<ul style="list-style-type: none"> Cost of consultation – Ayurveda, Yoga, Homeopathy, Unani, Siddha, Naturopathy Any treatment cost incurred Cost of medicines
Exclusion	<ul style="list-style-type: none"> Ayurvedic or naturopathy Spa treatment/massages are excluded like Swedana, Abhyanga etc Room rent charges at retreat facility Wellness resort/retreat center cost Detox treatment cost Cost incurred due to cosmetic requirement or buying cosmetic products
Physical Aids	
Eligibility	<ul style="list-style-type: none"> Employee only
Provider	<ul style="list-style-type: none"> Recognized service provider
Inclusion	<p>Cost of external aids required due to a disability. Some of the examples are mentioned below:</p> <ul style="list-style-type: none"> Cane Crutches Walkers Wheelchair Hearing aids Visual impairment aid
Exclusion	<ul style="list-style-type: none"> Anything beyond above specified
Pet Expenses	
Eligibility	<ul style="list-style-type: none"> Pet owned by Employee
Provider	<ul style="list-style-type: none"> Recognized/Registered vet practitioner and supplier
Inclusion	<ul style="list-style-type: none"> Cost of consultation Cost of medicines, vaccines, if any Cost of pet care expenses like – routine veterinary care, preventive medication and supplements
Exclusion	<ul style="list-style-type: none"> Cost of pet sitter/care-taker Anything beyond above specified

Vaccinations	
Eligibility	<ul style="list-style-type: none"> Employee Only
Provider	<ul style="list-style-type: none"> Registered Medical Practitioner Diagnostic centers and labs duly registered Registered Hospitals Vaccination purchased from the pharmacy
Scope of Cover	<ul style="list-style-type: none"> All vaccination conditions such as Rubella, Chicken Pox, Polio, Influenza, Hepatitis A and B, Rabies, HPV, MMR, Varicella, Tetanus, Japanese encephalitis, vaccinations required before travelling to <u>certain countries</u>.
Exclusions	<ul style="list-style-type: none"> None
Second/Specialist Opinion	
Eligibility	<ul style="list-style-type: none"> Employee Only
Provider	<ul style="list-style-type: none"> Registered Medical Practitioner Registered Hospitals
Scope of Cover	<ul style="list-style-type: none"> All cost incurred due to consultations- inclusive of online consultation.
Exclusions	<ul style="list-style-type: none"> Prescribed medicine and diagnostic test
Medical Equipment on rent	
Eligibility	<ul style="list-style-type: none"> Employee Only
Provider	<ul style="list-style-type: none"> Registered vendor Registered Hospitals
Scope of Cover	<ul style="list-style-type: none"> All cost incurred due to rental of the medical equipment like- ECG, CPAP machine, Nebulizer machine, Oxygen cylinder, etc. Should be prescribed by registered medical practitioner
Exclusions	<ul style="list-style-type: none"> Purchase of equipment's
Air Purifier	
Eligibility	<ul style="list-style-type: none"> Employee Only
Provider	<ul style="list-style-type: none"> Registered provider/vendor
Scope of Cover	<ul style="list-style-type: none"> Purchase of purifier
Exclusions	<ul style="list-style-type: none"> Rental and wear and tear cost not covered
Health Coach	
Eligibility	<ul style="list-style-type: none"> Employee Only
Provider	<ul style="list-style-type: none"> Registered Practitioner Registered Hospitals /Clinic
Scope of Cover	<ul style="list-style-type: none"> All cost incurred due to consultations- inclusive of online consultation.
Exclusions	<ul style="list-style-type: none"> Prescribed medicine and diagnostic test

Claim Process:

- Kindly log into the Prudent Plus portal using the link or path
- Click on 'Claims' section. Fill the form given under Vital Plus Claims and submit your claim by entering the invoice information on the portal. Scan and upload the invoice documents on the portal.
- Each claim should be supported by a valid bill with a valid registration number
- Bills effective from June 10, 2024, till June 9, 2025 can be claimed for reimbursement
- Approved amount based on validity of the claim and available flex points balance will be credited to your salary account

Important Points:

- 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 as it can be asked for Audit purpose
- Any bill submitted for reimbursement/tax exemption should be used only once. Compliance to tax regulations would be the responsibility of the employee.
- Only GST invoice bills will be considered for processing of the vital plus claim.
- PhonePe reserves rights to revise/amend rule list as and when needed without prior intimation to employee.
- PhonePe reserves the right to withdraw the benefit at management's discretion.
- In case you are exiting from PhonePe, kindly upload the claims at-least 30 days prior to your last working day.

Please reach out to phonepe@prudentbrokers.com for any further information