

Corona Kavach Insurance FAQ

Intuit provides annual insurance through the Corona Kavach policy to cover medical expenses incurred by you and your registered dependents if you or they test positive for COVID-19.

1) What is the Corona Kavach policy? What is the policy period?

The Corona Kavach policy covers medical expenses incurred when you or covered dependents test positive for COVID-19. The policy term is from July 04, 2022 to July 03, 2023.

2) Who is the insurance provider for the Corona Kavach policy?

The insurance provider for the Corona Kavach policy is Aditya Birla Health Insurance Company Limited.

3) What are the plan, premium and dependent details for the Corona Kavach policy?

The Corona Kavach coverage is for INR 300,000 per person for the policy up to July 03, 2023.

The coverage under Corona Kavach will be similar to your existing Group Medical Insurance coverage, which covers you and your dependents. Only dependents who are already covered/enrolled in the base policy (Group Medical Insurance) will be covered under Corona Kavach. If you wish to enroll dependents (spouse/partner, children, parents) who are not part of the base policy, the premium for such dependents will be borne by you. As parents-in-laws are not covered under the Group Medical Insurance policy, they are not eligible to be covered under the Corona Kavach policy.

You can enroll in your preferred plan (see options below) through the [TPA portal \(Paramount – PHS\)](#).

| Group Medical Insurance (Base Policy) | Corona Kavach Coverage and Premium |
|---|---|
| Plan A (employee only) | Covers only employee (premium fully paid by Intuit) |
| Plan B (employee, spouse/partner, up to three children) | Covers only employee, spouse/partner and up to three children (premium fully paid by Intuit) |
| Plan C (employee, parents) | Covers only employee and parents (premium fully paid by Intuit) |
| Plan D (employee, spouse/partner, up to three children and parents) | Covers only employee, spouse/partner, up to three children and parents (premium for employee and parents fully paid by Intuit; top-up premium for spouse/partner and up to three children to be paid by employee) |

Parents-in-law and siblings are not covered under the Corona Kavach policy and cannot be added.

Note: Your previous year benefit is rolled over to the current year as well. Your enrolment for Corona Kavach for the Policy period July 04, 2022 to July 03, 2023 shall be based on your Group Medical Insurance enrolment (made during the fiscal year August 1, 2021 to July 31, 2022). If you do not make any changes the same would continue for the policy period July 04, 2022 to July 03, 2023. **Intuit would**

contribute Corona Kavach premium towards (Plan A, B, C, which is: Employee only, Employee, Spouse / partner & child, Employee & parents) and there is no action on Corona Kavach enrolment.

However, if you have Plan D under Group Medical Insurance and have enrolled yourself, Employee, Spouse / partner, Child & Parents then Intuit would contribute towards the cost incurred for Employee & parents. **The Corona Kavach premium towards Spouse / partner & Child would be contributed by the employee and you will have to enroll your spouse / partner and child during the Corona Kavach enrolment window.**

4) Can the dependents and/or plan under the Group Medical Insurance / base policy differ from the Corona Kavach policy?

Yes, the dependents and/or plan under the base policy and the Corona Kavach policy can differ. You will have to review and add dependents not covered under the base policy during the enrolment window. However, the premium for adding new dependents will be borne by you.

5) Who is the Third Party Administrator (TPA)?

The Third Party Administrator is Paramount PHS. The enrolment and claims shall be administered by Paramount (PHS).

6) How do I enroll in the Corona Kavach policy? What are the steps for enrolment?

You can enroll in the Corona Kavach policy through the [TPA portal \(Paramount – PHS\)](#). For enrolment instructions, please refer to the Corona Kavach User Guide.

Corona Kavach
Benefits Guide.pdf

7) Which dependents are eligible to enroll in the policy?

The policy covers employees, spouses/partners (including same-sex partners), children and parents as per Group Medical Insurance enrolment.

Siblings and parents-in-law are not covered.

Eligible dependents are those who are covered and enrolled in the current Group Medical Insurance policy. However, if you wish to enroll dependents (spouse/partner, children, and parents) who are not part of the Group Medical Insurance, the premium for all such dependents will be borne by you.

8) Is it mandatory to enroll in the Corona Kavach policy?

No, it is not mandatory to enroll in the Corona Kavach policy, but we recommend that you enroll yourself and your eligible dependents under the policy to cover medical expenses should you and your dependents test positive for COVID-19. You should use your / your dependents COVID-19 policy e-card for claim reimbursement.

9) I want to extend the policy period beyond policy term, which is up to July 03, 2023 through Intuit. Is that possible?

Intuit is offering coverage for the policy term up to July 03, 2023. Extension/renewal is the sole discretion of the insurance company. This depends on the prevailing market conditions during that stage

10) If I miss the 10-day enrolment window, can I enroll in the Corona Kavach policy later?

No, there are no exceptions to the enrolment window other than in cases of a life event (newborn baby, newly married) or new hires.

11) As a new hire, is the premium paid on a prorated basis?

The premium for the Corona Kavach policy is prorated and be collected based on your DOJ joining date. Following is the premium of coverage of INR 300,000 for the policy term up to July 03, 2023.

| Age of Insured | Premium (Including GST) Per Person for up to July 03, 2023 |
|----------------|--|
| 0–20 | INR 472 |
| 21–35 | INR 1,180 |
| 36–50 | INR 2,537 |
| 51–65 | INR 4,720 |
| 66–100 | INR 6,490 |

12) Is there an age limit for parents and children enrolled under this policy?

There is no minimum age limit. Newborns can be enrolled in the policy. However, for parents, the

maximum age limit for enrolment is 10080 years of age on the date of enrolment. For dependent children, the maximum age limit is 25 years on the date of enrolment.

13) If I experience a life event such as marriage or having a baby/adoption, can I enroll my dependent during the year under this policy?

In the case of a life event, you should cover your new dependent under the Corona Kavach policy within 30 days from the date of the event. The premium will be prorata and borne by you. Please raise a HRC Connect ticket to enroll dependents in such scenario.

14) How is the premium paid by employees against Corona Kavach deducted?

The premium paid by you towards Corona Kavach will be deducted from your salary in a lump sum. If you are a new hire, it will be deducted in the first month that your salary is paid to you.

15) Is there an income tax exemption for premiums paid towards Corona Kavach? Will this be updated and reflected in Form 16?

There is an income tax exemption for premiums paid by employees towards Corona Kavach. This will be updated and reflected in Form 16 in the tax year April 1, 2022, to March 31, 2023.

16) If I leave Intuit before the end of the Corona Kavach policy, without any claims, does Intuit reimburse me for the premium I've paid?

No, the premium paid by you is not reimbursed or paid back.

17) If I leave Intuit before the end of the Corona Kavach policy, can it be transferred or ported into my personal insurance or continue even after I leave Intuit?

No, the Corona Kavach policy is terminated on your last working day at Intuit and cannot be ported or transferred after you leave Intuit.

18) Is it possible to remove a dependent covered under the policy?

Only in the case of a life event can dependents be removed from the policy. However, there will be no refund for a premium paid by you.

19) How do I get reimbursed for medical expenses if I test positive for COVID-19? What are the steps for reimbursement?

COVID-19 medical expenses are payable only if there is a 24-hour hospitalization. The reimbursement is through the Paramount (PHS) portal. For reimbursement instructions, please refer to the Corona Kavach User Guide.

Corona Kavach
Benefits Guide.pdf

20) How do I get cashless approval in case of hospitalization? Is reimbursement after hospitalization allowed?

If the hospitalization is at a network hospital, the hospital expenses, excluding non-medical, will be paid by the insurer directly to the hospital. You will have to submit your Corona Kavach Medical ID card (which can be downloaded from the Paramount - PHS portal or app) at the insurance helpdesk at the hospital at the time of admission.

If the hospitalization is at a non-network hospital, please contact Paramount PHS (details at the bottom of the page), marking [Benefits team](#) to seek approval for reimbursement from the insurer. *The reimbursement is allowed only after receiving prior exception approval from the insurer for non-network hospitalization and reimbursement.*

21) What is the process and timeline to submit COVID-19 hospitalization claims (cash and cashless reimbursement)?

1. Pre-hospitalization – 15 days prior to hospitalization
2. Post-hospitalization – 30 days after discharge
3. Home care treatment – up to 14 days per incident (home care treatment expenses are covered in case the medical practitioner advises the insured person to undergo treatment at home)
4. COVID-19 hospitalization claims are through the Paramount PHS portal
5. Claims should be submitted under the COVID-19 tab only
6. Once the PHS team approves the soft copies, courier the hard copy of the claim form and all relevant documents within 30 calendar days of receiving approval to the address below. Share the courier tracking number with the Paramount PHS team by emailing Intuit.Helpdesk@paramounttpa.com

Please mention the claim number on the envelope.

Address:

Ms. Shrividya
Paramount Health Services & Insurance TPA Pvt. Ltd
Janardhana Towers, 133/2 , 3rd Floor, Residency Road
BANGALORE - 560 025
Contact number – 8196029790

22) I have taken a COVID-19 test and tested negative. Can I still claim this under the policy?

COVID-19 tests are covered only if they have been prescribed by a medical practitioner or doctor and you have tested positive. If there is a prescription and the result is negative, this can be claimed under the Group Medical Insurance policy under the OPD limit of INR 30,000 per fiscal year.

23) What is home care treatment?

Home care treatment means treatment availed by the insured person at home upon testing positive for COVID-19 in a government-authorized diagnostic centre. Instead of receiving care and treatment at a hospital, you receive care at home for a maximum of 14 days per incident.

24) Is there a medical ID or e-card issued for the Corona Kavach policy?

Yes, there will be a separate medical ID or e-card issued for all members enrolled under the Corona Kavach policy. This is similar to the existing Group Medical Insurance. You are always advised to produce both medical ID cards at the hospital insurance helpdesk.

25) What is the claim submission process for exiting employees?

It is advised that you take cashless approval in case of hospitalization. If cashless hospitalization is not an available option, you will have to claim for hospitalization.

You should submit a soft copy of your hospitalization or home treatment expenses through the Paramount PHS portal within 30 calendar days of hospitalization or home treatment or your last working day, whichever is earlier. The physical/hard copy can be submitted within 30 days of approval/confirmation from Paramount PHS. Please provide your personal email ID and phone number at the time of submitting the claim to ensure you receive notifications. In case of any issues/questions, reach out to [HR Connect](#).

26) Can I make edits to the claim after I submit it?

You will not be able to make any edits to the claim once it is submitted. Email Paramount PHS at Intuit.Helpdesk@paramounttpa.com if you need assistance.

27) Can I claim for expenses from July 04, 2022 onwards When can I start claiming under Corona Kavach Policy?

There is no waiting period the in Corona Kavach pPolicy. You can claim from Day one provided the date of admission/Diagnosis falls within July 04, 2022 to July 03, 2023.

28) Why do I have to submit the hard copies of the bills in addition to submitting them online through the Paramount PHS portal?

As per the Insurance Regulatory and Development Authority (IRDA) rules, it is mandatory to submit hard copies of bills and prescriptions/reports for claims processing.

29) When will the claims be paid out?

Once your hard copies have been received and approved by Paramount PHS, the claim amount will be paid out within 3 to 4 weeks. Claims that are incomplete (missing soft/hard copies) will be put on hold and not paid out until all documents are provided. As there is a high volume of claim submission expected, please expect a slightly longer process.

30) I have an existing ailment along with COVID-19. How do I claim both medical expenses?

Existing ailments (if covered under the policy) should be claimed under the base policy (Group Medical Insurance), and COVID-19 claims should be claimed under the Corona Kavach policy.

31) I have tested positive for COVID-19 and also have an ailment that was detected due to COVID-19. Can the medical expenses towards the ailment be claimed under the Corona Kavach policy?

Existing ailments (if covered under the policy) should be claimed under the base policy (Group Medical Insurance), and COVID-19 claims should be claimed under the Corona Kavach policy. However, side effects related to COVID-19 during hospitalization will be covered.

32) What happens if I exhaust my policy limit and I am in need of an additional limit for COVID-19 expenses?

If the INR 300,000 under the Corona Kavach policy is exhausted and you are covered under Group Medical Insurance, you can use the Group Medical Insurance to claim additional expenses related to COVID-19. However, the reimbursement under Group Medical Insurance is not fully covered and is paid as per guidance from the respective state government and Insurance Regulatory Development Authority.

33) What are the policy terms for Corona Kavach and what expenses are covered under this policy?

Corona Kavach is applicable only in case of hospitalization for 24 hours or more and covers expenses towards COVID-19 treatment with the following terms:

- Room/ICU/CCU rent
- Doctor's/surgeon's/specialist's fees
- Anesthesia, blood, oxygen, operation theatre charges, surgical appliances
- Medicines, diagnostics, other related charges
- PPE kit, gloves, masks
- Pulse oximeter, oxygen cylinder and nebulizer – payable under home care treatment expenses only if prescribed and provided by hospital as part of the treatment kit
- Comorbidities – covered during COVID treatment

- Ambulance charges – covered up to INR 2,000 per hospitalization
- Pre-hospitalization – 15 days prior to hospitalization
- Post-hospitalization – 30 days after discharge
- Home care treatment – up to 14 days per incident (home care treatment expenses are covered in case the medical practitioner advises the insured person to undergo treatment at home)
- Allopathy & AYUSH (Ayurveda, yoga and naturopathy, Unani, Siddha and homeopathy) treatment – up to sum insured is covered

34) What do I do if I have additional questions not covered in the FAQ?

Please reach out to Paramount PHS if you have questions related to the PHS portal, claims, approvals or documents required.

| Dedicated Paramount's escalation Contact Matrix | | | |
|--|--------------|--------------------|-----------------------------------|
| Level 1 | SPOC 1 | | Intuit.Helpdesk@paramounttpa.com |
| Level 2 | Ms.Shrividya | +91 8196029790 | Shrividya.s@paramounttpa.com |
| Level 3 | Mr.Srihari | + 91 9343728900 | Srihari.kulkarni@paramounttpa.com |