

# Get to know your benefit options

Annual enrolment is 10-21 July



## What's new for FY24

We're excited to share some great news for FY24! At a time when other employers may be rolling back their investment in benefits or passing along cost increases to employees, we're choosing to contain your costs and invest more in you. That investment includes:

### Investing in your financial well-being

Intuit's Group Medical benefits cover the entire family, including your spouse, children, and parents. Intuit also offers optional coverage for parents-in-law, providing access to quality health care services for the entire family.

While health care costs continue to rise year-over-year, Intuit continues to invest in your financial well-being by paying 100% of the premium for the [INR 5 Lac sum insured options](#), and by not increasing premiums for the four additional sum insured options available.

The use of our parent-in-law coverage has increased substantially, which means that covered individuals are getting the care they need. It also means that costs have increased significantly. As a result, FY24 premiums will also increase. Even so, this coverage may continue to be valuable to your family since parent-in-law coverage through Intuit offers lower premiums than if you were to purchase it on your own. This year, it's more important than ever for us to increase employee enrollment in the PIL policy because **there is a 50-member/family enrollment requirement to maintain the Intuit group policy.**

If you choose to enrol or to continue your enrolment, the annual premium will be deducted from your August pay cheque. If you are currently enrolled in parents-in-law coverage and wish to continue coverage for FY24, no action is required.

Options (in INR)	FY23 Premium inclusive of tax (in INR)	FY24 Premium inclusive of tax (in INR)
3 Lac	44,990	69,502
5 Lac	53,426	101,008

## Investing in your health

### Enhancements to Group Medical benefits

We're adding enhancements to the Group Medical plan coverage to reflect advancements in treatment options to ensure we are offering top quality care.

- Robotic surgery as a treatment option in place of covered conventional treatment approaches for serious illnesses will be covered at 50% of sum insured. (Certain robotic surgeries may not be covered.)
- Advanced cancer care and targeted therapy, including oral chemotherapy, immunotherapy and stem cell therapy.
- Age-related macular degeneration (ARMD) to treat eye muscle degeneration
- Covid homecare treatment covered at INR 50,000 per family.
- The plan will cover IPD up to INR 2,50,000 for emotional well-being services. Counsellor or doctor expenses can be claimed through the OPD plan.

### More reasons to get a health checkup

- You and one registered dependent can receive a free annual health checkup through the Group Medical plan. Beginning 1 August, the annual health checkup exam will include coverage for spirometry (tests pulmonary function) for all categories, and electrocardiogram (ECG) and c-reactive protein (CRP) tests for members over age 35.
- Coming soon: Vision, dental, and bone density screening camps at Intuit campus.
  - Dental screening: Basic examination of teeth, gum, and mouth to keep oral health under check.
  - Vision: Basic eye exams and eye care education.
  - Bone density: A bone mineral density test to measure the amount of calcium is in an area of bone, which helps detect osteoporosis and can help analyse your risk of bone fracture.

### Your emotional well-being matters

Your mental health is equally important as your physical health. We're offering enhancements to help take care of your mental health. In addition to the unlimited, confidential visits each year available 24/7 through the Intuit Employee Assistance Programme (EAP), you can claim mental health inpatient care for yourself or covered family members under Group Medical and can claim outpatient mental health expenses through OPD. Learn more about the [Employee Assistance Programme](#).

## Specialized support for menopause

We're introducing a new service through a new partner—Maven—to provide specialized support for menopause. Maven is digital platform designed to close the gap in women and family wellness.

With a holistic, whole-person care approach, Maven offers comprehensive care to support employees at all stages of their lives, including menopause—the symptoms of which can be far reaching and last a decade. Maven's menopause journey fills gaps in menopause care by helping you identify symptoms early and by providing unlimited access to specialists, vetted content, and mental health support. This includes:

- 24/7/365 virtual access to menopause specialists
- Dedicated mental health support
- Clinically-validated menopause education
- You and your dependents are eligible to enrol

These services are offered at no cost to you. More information about Maven will be available on [intuitbenefits.com](https://intuitbenefits.com) beginning August 1.

## Investing in families

### Virtual support for soon-to-be and new parents

Employees will also have access to an exciting new family planning benefit through our new partnership with Maven, a digital healthcare platform that provides you and your spouse or domestic partner with free, unlimited access to holistic family building and fertility support.

Get help navigating preconception, pregnancy, and postpartum health; fertility treatment, including IVF, IUI, and egg freezing; adoption; surrogacy; and returning to work after parental leave.

Access to on-demand virtual appointments with top-rated providers, including ob-gyns, mental health specialists, prenatal nutritionists, lactation consultants, and career coaches; plus your own Care Advocate who can provide personalized, one-on-one support; and a library of content tailored to your needs.

These services are offered at no cost to you. More information about Maven will be available on [intuitbenefits.com](https://intuitbenefits.com) beginning 1 August.

### New resources for working parents

Another great resource available to employees through our new partnership with Maven is the Parenting & Pediatrics journey. Through this journey, working parents have access to personalized digital parent coaching and a specialized pediatric care platform in the palm of their hands. Services include:

- Concierge-level navigation to all other Intuit benefits and community resources.
- 24/7 virtual access to specialists who serve both parent and child, including relationship counselors, occupational therapists, speech language pathologists, and developmental psychologists.
- Daily curriculum and live classes designed for busy parents and personalized for your unique needs. Topics include live infant CPR classes and how to handle tantrums, identify speech issues, manage sibling dynamics, and understand ADHD.
- Partnerships with a vetted network of childcare and education partners offering nanny shares, back-up daycare, virtual sitters, live tutors, homeschooling, and full-time daycare.

You and your eligible dependents can enrol, at no additional cost.

More information about Maven will be available on [intuitbenefits.com](https://intuitbenefits.com) beginning August 1.

## Reminders

### **Family Support Time enhancements and Supplemental Sick Time end 31 July**

When the COVID-19 pandemic created challenges for our employees, we enhanced the flexibility of our existing programs and introduced new benefits for added support. As communicated in June 2023, enhancements to Family Support Time and the Supplemental Sick Time program will end on 31 July 2023. Although these COVID-related enhancements are ending, your Intuit time away benefits will continue to provide flexibility to take time off when you need it most.

For more information, see the [Family Support Time](#) and [Supplemental Sick Time](#) FAQs. To learn more about your Intuit time off benefits, visit [intuitbenefits.com](https://intuitbenefits.com).

### **Well-being for Life Program reimbursement deadline**

We want you to be healthy in all aspects of your life. You're eligible to receive a [reimbursement of up to INR 60,000 per fiscal year](#) for costs related to well-being for you and your family. With only a few exceptions, almost any expense related to your physical, emotional, or financial well-being is eligible for reimbursement. There's no time to wait! You have until 31, July 2023, to submit your reimbursement request for FY23 expenses.

### **Short-term Corona Kavach coverage ends 31 July 2023**

The COVID-19 Corona Kavach insurance policy ends on 31 July. However, the Group Medical plan offers COVID coverage. If you have outstanding claims, contact Paramount Health Services & Insurance TPA at [Intuit.Helpdesk@paramounttpa.com](mailto:Intuit.Helpdesk@paramounttpa.com). For additional support, call Pavan Kumar at 87259 65661. For escalation, call Devaraj at 86898 28679.

## **Are your beneficiary nominations up to date?**

Make sure your valuable benefits are distributed as you want by reviewing and updating (if needed) your beneficiary nominations through [Darwin, Your Benefits Administrator](#).

### **Take action**

On the first day of enrolment, you will receive an email from [Darwin, Your Benefits Administrator](#) with links to their website where you can enrol for Group Medical or parents-in-law coverage, drop dependents from coverage, and update your beneficiary nominations. If you don't take action during the enrolment period, you will continue to be covered by the same plans that you are covered under today.