

INTUIT



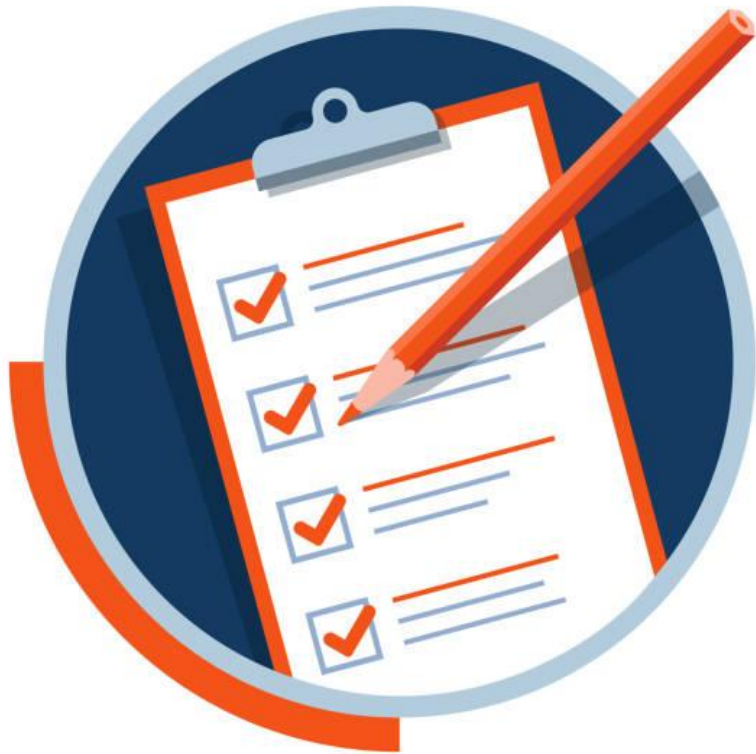
FY-24 Employee Benefits Roadshow

Teams:

- *Intuit Benefits*
- *Mercer Marsh*
- *National Insurance*
- *Paramount*
- *Connect & Heal*



Agenda



Insurance Updates

- General Market Brief
- Policy specifications
- Benefits Extensions - Definitions
- Claims Procedure
- Document Checklist
- General Exclusions



Other Benefits - Additions & Enhancements

- Annual Health Check Enhancement
 - Onsite Eye Check Up
 - Onsite Dental Check Up
 - Bone Density Camp
- Maven
- EAP - 1 to 1 Help
- Benefits @ Glance
- Annexure

What you need to know

At Intuit, our commitment to you runs deep. We know that exceptional, inclusive, and empowering benefits make a meaningful difference in moments of time when they matter most. That's why we're enhancing our programs to further support your and your family's unique needs.

The information falls under what you need to know (dates, processes, information on specific benefits) and frequently asked questions. Please take the time to review this information in detail.



Notes :

- Insurer for our GMC and GPA is National Insurance Company Ltd.
- TPA for GMC is Paramount Health Services & Insurance TPA Pvt. Ltd.
- Annual Health Check Partner Connect & Heal
- Insurer for our GTL is Aditya Birla Sun Life Insurance
- Policy Period: 1st Aug 2023 to 31st July 2024
- Brokers: Marsh India Insurance Brokers Private Ltd

Key Dates :

- Annual Enrollment opens from 10th to 21st July for FY 24
- Roadshow Employee Sessions :
 - In House -12th July -11:00am to 12:00 pm
 - Virtual Session -20th July -11:00am to 12:00pm
- Wellbeing for Life Reimbursement for FY 23 close on 31st July

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Group Medical Cover (GMC)

GMC Coverage Details

Policy Benefits	
Sum Insured	Intuit offering : Base Plan (A) - INR 5 Lakhs Voluntary Plans- INR 7 Lakhs, INR 8 Lakhs, INR 10 Lakhs , INR 12 Lakhs
Coverage Type	Family Floater
Dependent Coverage	Employee + Spouse/Partner + 2 dependents children + 2 Dependent Parents (Parent In Law policy is voluntary option, Details shared in Slide no.14)

Benefits / Extensions	Coverage
Standard hospitalization	Yes
TPA services	Yes
Pre existing diseases	Yes
Day care procedures	Yes
Waiver on 1st year exclusion	Yes
Waiver on 30 days exclusion	Yes
Room Rent	Yes
Pre-Post hospitalization Expenses	Yes

Benefits / Extensions	Coverage
Maternity benefits	Yes
Baby cover day 1	Yes
Pre-Post natal Expenses	Upto INR 10,000 above maternity limit
OPD <i>"Outpatient Coverage"</i>	Upto INR 30,000 Per family
Co payment on Claims	NA
Ailment Capping	Yes

GMC Dependents Eligibility

Benefits	Coverage
Members Insured in a family	1 + 5
Employee and Spouse/Partner	Yes
Children	Yes
Parents	Yes
Parents-in-Law	Yes (Voluntary PIL plan Option)
Siblings	No
Others	No
Mid Term enrolment of existing Dependents	Not permissible
Mid Term enrollment of New Joinees (New employees +their Dependents)	Allowed provided the employee has enrolled self + dependents on the Darwin portal within 10 days from the date of joining
Mid term enrollment of new dependents (Spouse/Children/adopted kids)	Allowed provided the employee has enrolled new dependent (Spouse/Child) on the Darwin portal within 60 days from the date of marriage / birth

Note: Employee + Spouse/Partner + Dependent Children + Dependent Parents as per company policy conditions.

GMC- Voluntary Sum Insured Premium Value

- You can increase the policy sum insured amount over and above 5 lacs to make it 7 Lacs, 8 Lacs, 10 Lacs and 12 Lacs during the Annual Enrolment
- Annual Premiums will be deducted from your August paycheck
- Your dependents who are protected by the basic insurance will be covered by the enhanced Sum Insured .Amount of insurance too.

Corporate plans for you and your dependents	
Plan Type	Members Included
Plan A	Employee Only
Plan B	Employee ,Spouse/partner, Children
Plan C	Employee ,Parents
Plan D	Employee ,Spouse/partner, Children,Parents(<i>Plan D, unlike previous plans, begins at 7 lacs rather than 5 lacs.</i>)

Premium Chart – Voluntary Sum Insured	
Sum Insured Amount	Per family rate Incl of GST
INR 500,000	Paid by Intuit
INR 700,000	INR 7,000
INR 800,000	INR 8,500
INR 10,00,000	INR 10,500
INR 12,00,000	INR 12,750

Medical Benefits

Benefits included in case of hospitalization in India.

Room Rent Eligibility

Benefit Details	Room Rent*	ICU
Hospitalized Employee or Dependents	Single Standard A/C room	At Actuals

If a member opts for a higher category/ room rent - escalation cost of all other expense due to the room upgrade will have to be borne by the employee..

Explanation:

The cost of treatment (consultation, procedure charges etc.) are directly related to the category of room

If you elect a room which is higher than single standard A/C, such as an executive suite, the difference percentage between a Single Standard A/C room to an executive suite room will be levied on the entire claim and any additional /differential cost need to be borne by the employee.

Room rent to includes nursing charges.

Pre & Post Hospitalisation Expenses

Pre - hospitalisation Expenses	
Definition	If the Insured member is diagnosed with an Illness which results in his / her hospitalization and for which the Insurer accepts a claim, the Insurer will also reimburse the Insured Member's Pre-hospitalization Expenses for up to 30 days prior to his / her hospitalization
Coverage	Yes
Duration	30 Days

Post - hospitalisation Expenses	
Definition	The Insured Member receives post-hospitalization care for which the Insurer accepts a claim, the Insurer will additionally reimburse the Insured Member's Post-hospitalization Expenses for up to 30 days following his or her discharge from the hospital.
Coverage	Yes
Duration	60 Days

Medical Benefits

Maternity care includes both hospitalization and OPD services

Maternity Benefits

Benefit Details	
For Normal Delivery	INR 85,000 within the Floater Sum Insured
For C-section / Cesarean Delivery	INR 85,000 within the Floater Sum Insured
Twin Deliveries	Addition INR 15,000 will be extended
Restriction on number of children	Maximum of 3 Children
9 Month waiting period	Waived off
Pre-Post Natal Expenses	Covered upto INR 10,000 above maternity limit
Well Baby expenses	Initial well baby check & care' covered up to INR 10,000 within the maternity limit.
Infertility	OPD/ IPD expenses Covered up to INR 85,000

Prenatal and postnatal expenses are covered in case admitted in hospital/nursing home and treatment is taken there.

OPD Pre (60 days) & Post (60 days) Natal expenses covered up to INR 10,000 over and above maternity limit.

Coverage includes

- Major scans as prescribed by the treating doctor (copy of the prescriptions & report to be produced)
- Any other tests/diagnostic tests as prescribed by the treating doctor (copy of the prescriptions & report to be produced)
- Regular Doctor consultations
- Medicines as prescribed by the treating doctor (copy of the prescriptions)

All the bills need to be in original and in printed format (no handwritten bills accepted).

Medical Benefits

Benefits Extension Definitions

Benefits	For Intuit	Definition
All Advance and Modern treatments	Yes	Covered up to 25% of Family Sum Insured.
Ayurveda & Homeopathy cover	Yes	Sublimit for Ayurveda and Homeopathy - 20% of sum insured for any one illness. The Insurer shall pay to the hospital the medical expenses or reimburse the insured the medical expenses pre and post hospitalisation expenses up to the sum insured, incurred for Ayurveda and Homeopathy treatment up to the sum insured, provided the treatment is undergone in a government hospital or in an institute recognized by the government and/or accredited by Quality Council of India/ National Accreditation Board for Health.
Terrorism & epidemic and Internal Congenital disease	Yes	Covered
External congenital disease	Yes	Covered in case of life threatening scenarios. Any cosmetic treatment will be remain an exclusion.
Emergency ambulance	Yes	Covered Up To INR 5,000/- Per Incidence. Air Ambulance covered with a sub limit of Rs.25,000/- per event.
Cataract	Yes	Covered with usage of Monofocal and Multifocal lenses (upto reasonable & customary charges)
Oral Chemotherapy	Yes	Covered up to 50% of Total sum insured(<i>which from FY 24 is increased to 100% of SI</i>) Oral chemotherapy is a cancer-fighting drug given by mouth in tablet, capsule, or liquid form. It is prescribed by your doctor, nurse practitioner, or physician's assistant, and has the same benefits and risks as chemotherapy given by infusion.
Death of employee	Yes	In case of death of member, complete amount will be paid including non-medical expenses

Medical Benefits

Benefits Extension Definitions

Benefits	For Intuit	Definition
Comprehensive Health Check-up	Yes	Health check-up covered for employees + 1 dependent as per the Connect and Heal packages. Up to INR 10,000 per family.
Surrogacy expenses	Yes	Covered up to Maternity Limit, (For Male & Female) .
Salary protection	Yes	<ul style="list-style-type: none"> a) Applicable only for employees. b) Will trigger when the employee has exhausted his leave balance. c) Covers cases of medical exigency not covered under the GPA policy. d) Pay-out terms INR 60,000/- or 50% of the salary whichever is less for a period of 3 months up to an overall
Dental	Yes	Dental surgeries are covered only in case of accident.
CAPD- Continuous Ambulatory Peritoneal Dialysis	Yes	Covered up to 50% of sum insured.
Lasik Surgery	Yes	Maximum up to INR 50,000 for both eyes (No restriction on power, Not applicable for cosmetic treatment)
Gender Reassignment	Yes	Sex realignment surgery (on top of medical insurance) (<i>Only for employees</i>) <ul style="list-style-type: none"> a) Up to INR 5L of one-time reimbursement towards the surgery. b) Up to INR 60K annually towards Hormone Replacement Therapy

Outpatient Department Medical Cover (OPD)

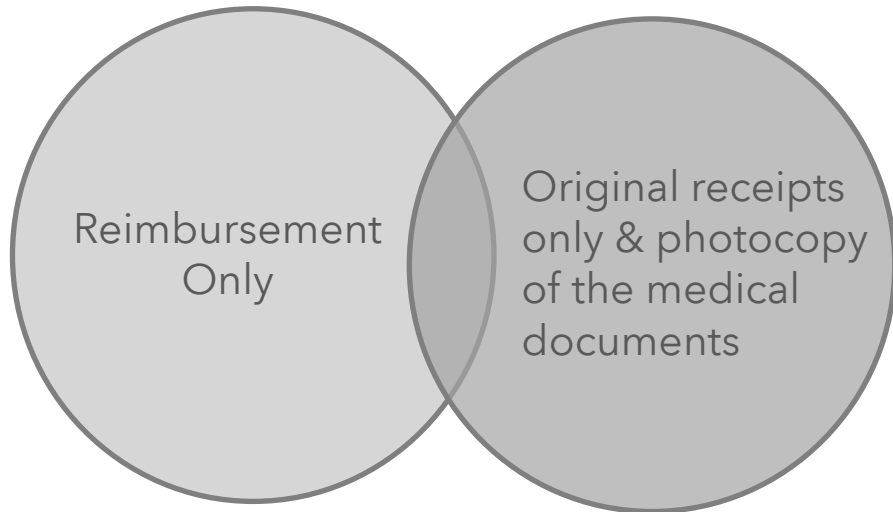
What is OPD

The OPD benefit gives you the coverage for outpatient expenses such as Diagnostics tests, medicines, Doctor consultation and more. Offered as part of our Chronic Management Program, this benefit is available at all diagnostic centers, pharmacies and outpatient clinics.

Plan Coverage

Family includes – Employee + Spouse + Children + Parents

Claims Process



OPD Benefits

OPD Benefits Extension Definitions

Benefits	For Intuit
OPD Benefits	Overall limit of INR 30,000 for OPD, Dental and Vision, per fiscal per family. Only employees and their enrolled dependents are eligible for this benefit. Benefit is not applicable for Parents-in-Law Policy
	OPD Benefit: <ul style="list-style-type: none"> a) Doctor consultations. b) Medicines based on doctors prescription only. c) Any investigation prescribed by a specialist i.e. routine blood work, X ray, ECG, MRI, CT scans etc. d) Cost of COVID test with prescription only to be covered as part of OPD limit. e) Consulting Psychologist or Psychiatrist not under IPD hospitalization
	<ul style="list-style-type: none"> a) Non Allopathic consultations, medicines and treatments are not covered. b) To be submitted within 60 days from date of purchase of medicine/consultation c) Routine health check-ups will not be admitted. d) Online consultations are not covered.
	Dental Benefit: <i>All with Prescriptions</i> <ul style="list-style-type: none"> a) Root canal and related expenses (X-Ray to be submitted) b) Doctor consultations c) Medicines d) Extractions e) Fillings f) Dental Consultations g) Dental X-RAY
	Vision Benefit: <ul style="list-style-type: none"> a) Eye Tests. b) Cost of Spectacle glass (without frame). c) Cost of Lenses based on vision test and doctors prescription. <i>(N/A for Contact lenses)</i> d) Doctor consultations e) Medicines.

Voluntary Parent In Law Medical Plan

Operational Aspects

- The sum insured options for PIL program INR 3 Lakh & INR 5 Lakhs
- The PIL plan is placed with the same insurer and TPA who underwrites the Group Medical Policy for operational efficiency
- Nomination for this policy is done once a year & not in between the policy period except for the new joiners
- The main medical plan sum insured is extended only base plan dependents, PIL can claim only from PIL policy.
- The PIL sum insured could be utilized for all ailments, except for Maternity and other capped ailments



Note

- *The new joiners can declare their dependents for the PIL voluntary program within 10 days from their date of joining.*
- *Post the declaration window closes, no request for enrolment shall be entertained.*

Benefits of Intuit's PIL vs Retail Parental Plan

- The Plan covers all pre-existing ailments, unlike the retail plan, which has a four-year cap.
- It is an exact duplicate of our corporate plan's terms and conditions.
- The PIL sum insured could be utilized for all ailments, except for Maternity and other capped ailments
- The PIL plan is placed with the same insurer and TPA who underwrites the Group Medical Policy for operational efficiency

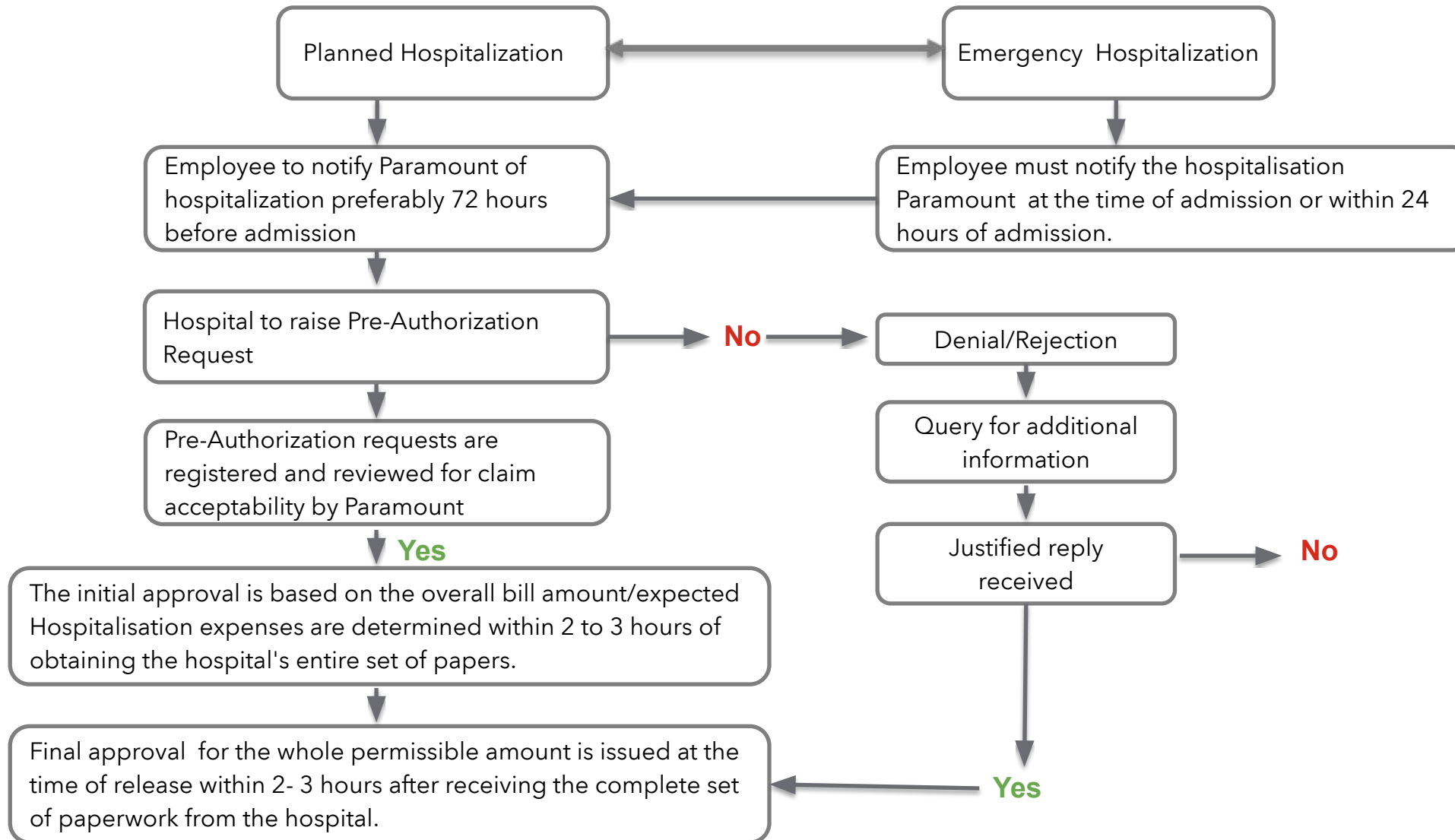
Benefits Enhancements & Additions in FY-24

Benefit	Coverage Details
Robotic Surgery	All type of Robotic Surgery is covered up to 50% of the Sum Insured
Advance Cancer Care	All type of cancer treatment are covered up to Sum Insured. Cancer related Robotic surgeries covered upto maximum sum insured.
COVID - Home Quarantine Cover	Covered for INR 50,000 per family
Mental Health Coverage	Increased IPD Limit to INR 2,50,000
ARMD (Age Related Macular Degeneration)	Covered with a sublimit of INR 35,000 per eye

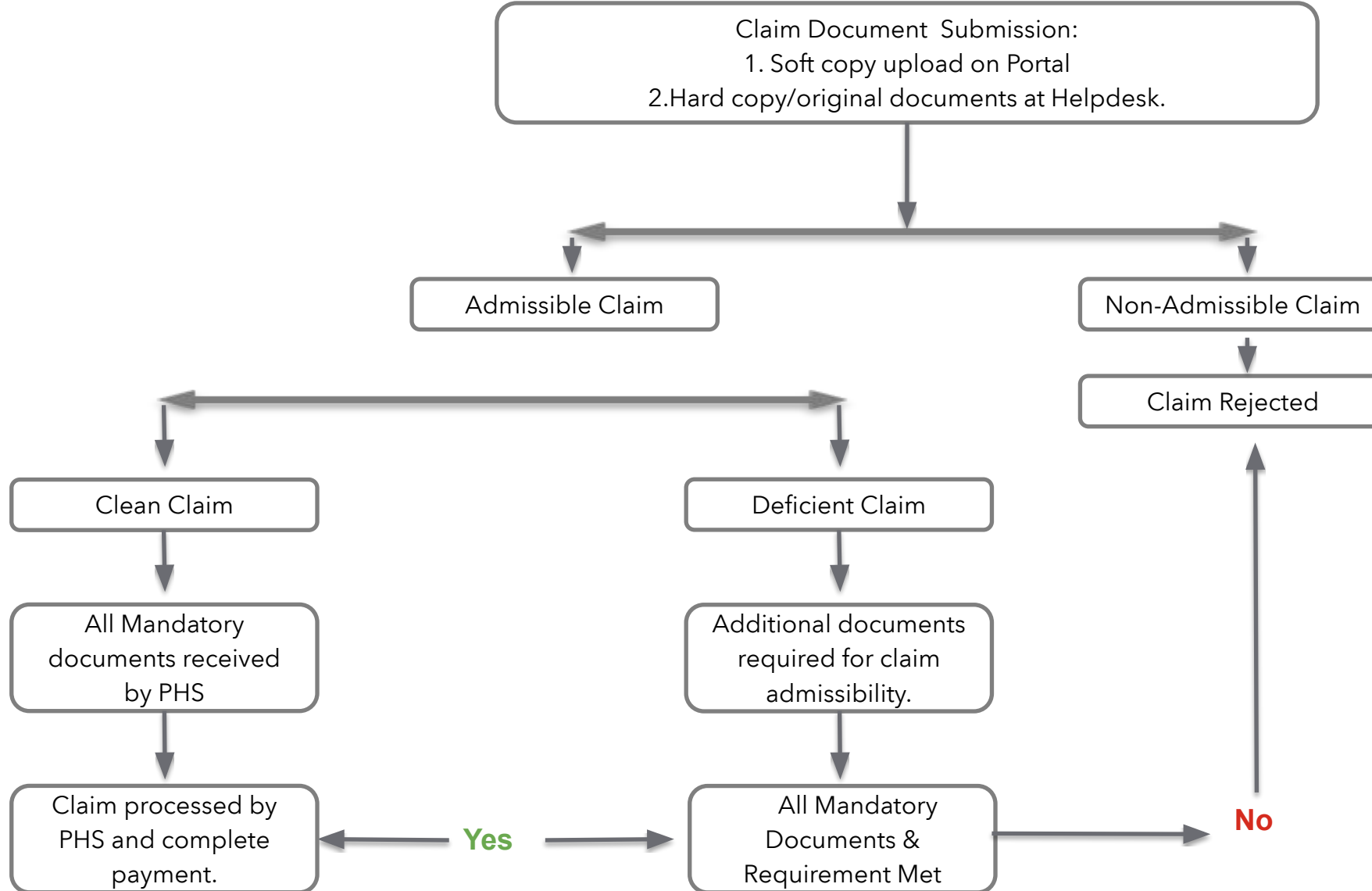
Benefits Enhancements & Additions in FY-24

Advance Cancer Care Benefit	Currently In Intuit 's GMC	Added Post Renewal- FY 24
Oral Chemotherapy	Yes (Only 50%of SI)	Yes (Increased to FSI)
Adjuvant Chemotherapy	No	Yes
Targeted Chemotherapy	No	Yes
Hormonal Treatment	No	Yes
Stem Cell Therapy/ Bone Marrow transplant	No	Yes
Immunotherapy	No	Yes

Cashless Claims Procedure for GMC



Reimbursement Procedure for GMC



SPOC & Escalation Matrix for GMC & OPD

TPA: Paramount Health Services & Insurance TPA Private Limited

Level 1

Primary Contact: Pavan Kumar

Email ID: helpdesk.intuit@paramounttpa.com

Contact Number: 87259 65661

Escalation Contact: Devaraj

Email ID: helpdesk.intuit@paramounttpa.com

Contact Number: 86898 28679

Level 2

Escalation Contact: Caroline Janet

Email ID: caroline.g@paramounttpa.com

Contact Number: 86559 53534

Escalation Contact: Shrividya

Email ID: shrividya.s@paramounttpa.com

Contact Number: 81960 29790

Broker: Marsh India Insurance Brokers Pvt. Ltd.

Level 3

Primary Contact: Anil Kumar D

Email ID: intuit@marsh.com

Contact Number: +91 8655915872

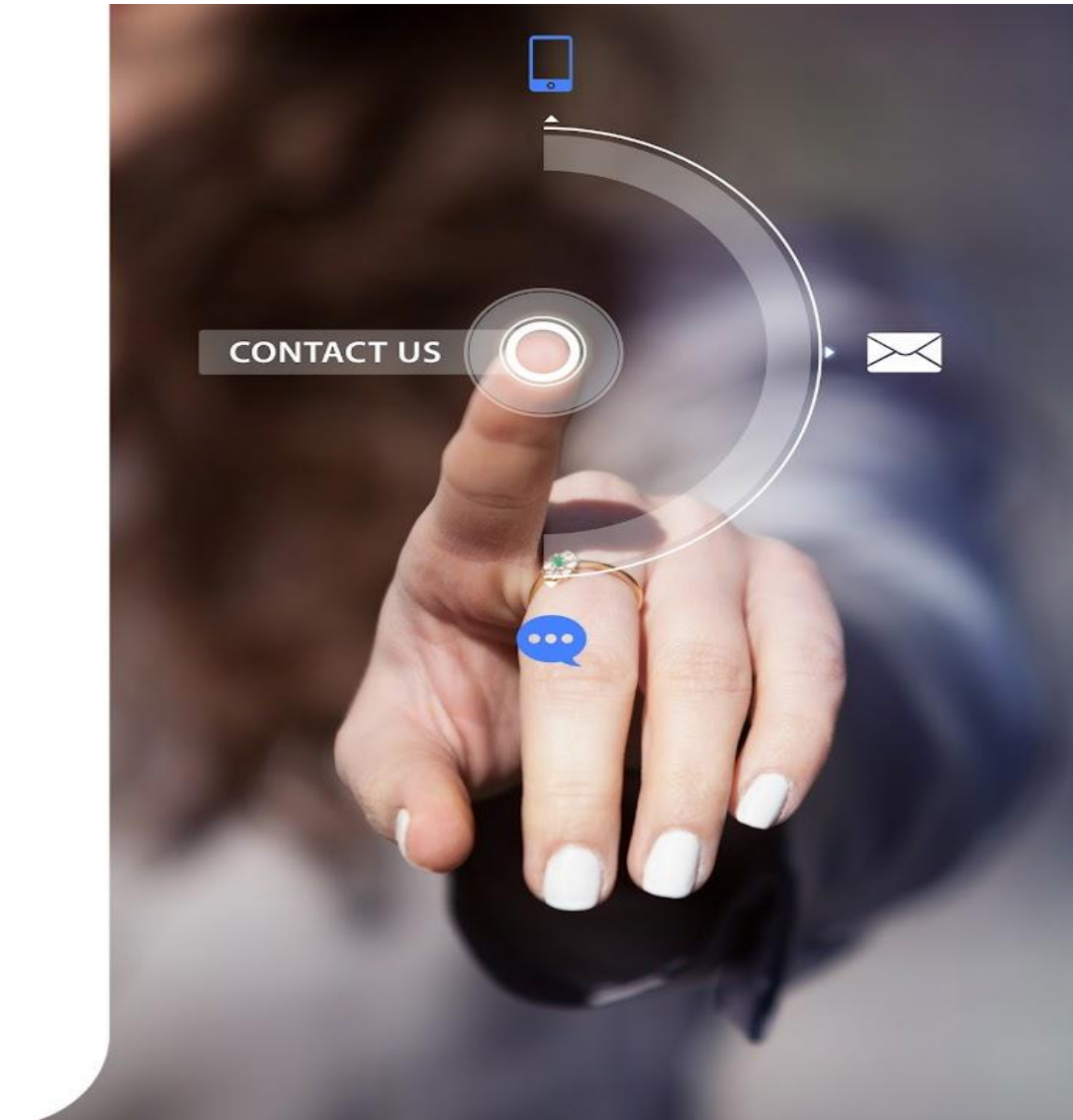
Escalation Contact: Ramu M

Email ID: ramu.m@marsh.com

Contact Number: +91 99867 12527

Final Escalation Contact: Ramesh Mohan

Email ID: Ramesh.mohan@marsh.com



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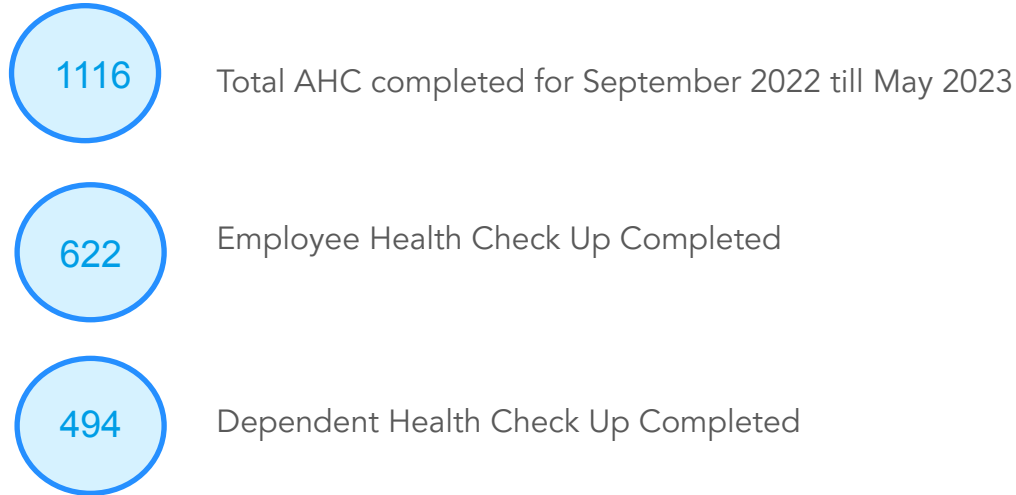


Annual Health Check (AHC)

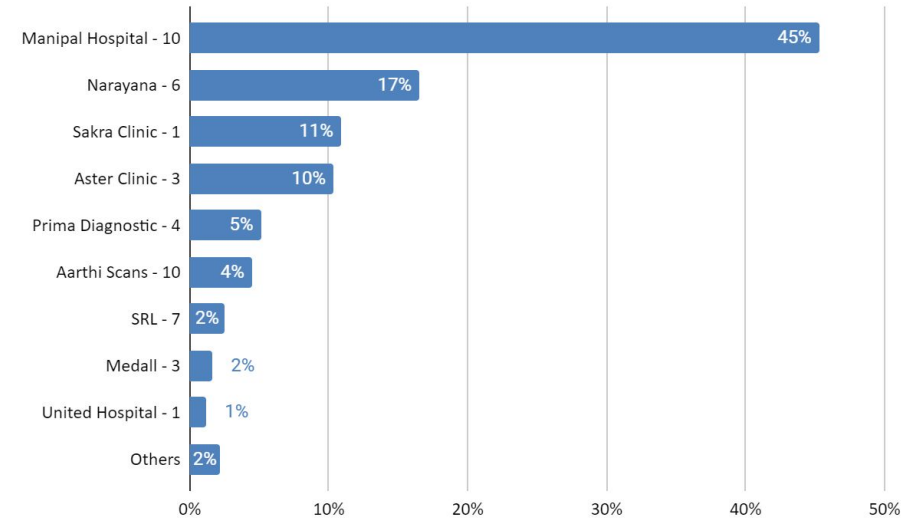
Intuit Annual Health Check Update

Overview

Annual Health Check Utilization Overview



Top utilized centres



New Empanelment Post Go Live

- Sakra Clinic
- Aster Clinic
- Manipal Hospitals - 6 additional now we have 10 centers

Callouts

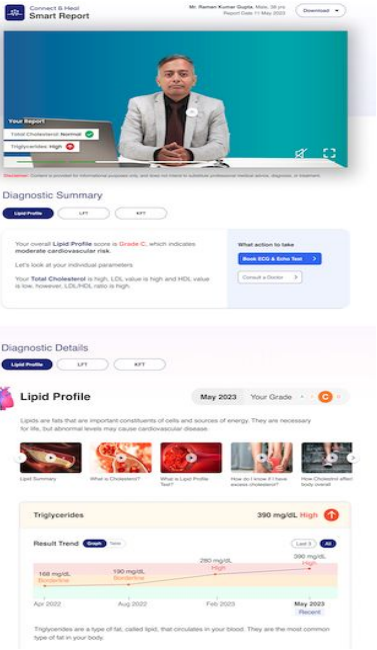
- **280+** bookings already received in July
- Health Check Up facilitated across 50+ cities
- Dedicated 24/7 support to address employee's concern

- Notes :
- Our AHC provider is Connect & Heal (C&H)
 - Annual health check for employee and one dependents where the cost is picked by Intuit
 - We use Paramount Health Services (our Medical TPA's) portal as a landing page for C&H web page
 - Mode of Check Up are In Clinic & Home Collection

Tests Enhancements & Tests Additions in FY-24

	Intuit Below 35 Male	Intuit Below 35 Female	Intuit Above 35 Male	Intuit Above 35 Female
New Addition	Spirometry	Spirometry	Spirometry ECG CRP	Spirometry ECG CRP

CNH New Smart Report



Dental Screening Camp: Q2

This is an onsite activity in which basic examination of teeth, gum and mouth will be. This helps in keeping the Oral health under check

Vision Screening Camp: Q3

The main aim behind organizing basic vision eye camps is to create awareness among people and provide them various services like eye care education, basic eye check ups etc

Bone Density Screening Camp: Q4

BMD test measures how much calcium is in an area of bone. This test helps detect osteoporosis and can help in analysing your risk of bone fractures

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Group Personal Accident Cover (GPA)

Coverage Details

Policy Benefits	
Sum Insured	3 times of Annual CTC
Coverage	Worldwide
Dependent Coverage	No

Benefits / Extensions	Coverage
Accidental Death	Yes – 100% of SI
Permanent Total Disability	Yes – 100% of SI
Permanent Partial Disability	Yes – Percentage of sum insured as per the schedule of the policy
Temporary Total Disability (Weekly Benefit)	Yes – 1% of Sum Insured subject to maximum of INR 10,000 per week or actual weekly salary whichever is less for 104 weeks.
Accidental Medical Benefits	Yes – Covered up to 40% of the compensation paid in settlement of a valid claim under this Policy or 10 % of the Sum Insured or actual, whichever is less.
Terrorism Extension	Yes – Covered

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Group Term Life Cover (GTL)

Coverage Details

Policy Benefits	
Sum Insured	3 times of Annual CTC
Coverage	Worldwide*
Eligibility criteria	Having attained between 18 years and not more than 65 years of age. The coverage will expire upon insured's 60th birthday or conclusion of the membership or employment
Dependent Coverage	No
Benefits / Extensions	Coverage
Death	In the event of death of a member from any cause (natural/ accidental), provided that this shall occur while the insurance of such member is in force, an amount determined in accordance with the Policy Schedule shall be paid (100% of the Sum Insured)
Critical Illness	Equal to Base Life Cover capped at 10 lacs. Cover applicable only on 13 named critical illnesses.
Free Cover limit	Capped at 4,00,00,000. All members with coverage exceeding Free Cover Limit will be required to fill Covid 19 Medical Questionnaire and complete individual underwriting. Free Cover Limit shall apply only to members less than or equal to 65 years of age. Members aged 66 years and above will be required to complete individual underwriting for full sum insured proposed.
Accelerated Terminal illness (TI)	Covered - In the event of the Member being Diagnosed with a Terminal Illness during the Base Cover Term before attaining age of 80 years, and provided that the Cover is in force as on the date of Diagnosis, the Terminal Illness Benefit equal to 50% of Sum Assured capped at 50 Lakhs on Death shall be paid as a lump sum

Note:

The Scheme covers only the individual employees meeting the eligibility conditions and fulfilling Aditya Birla Sun Life Insurance Limited Underwriting requirements

* Please reach out to the SPOC to know the list of countries that have been excluded

Acronyms

GMC	Group Medical Coverage Insurance
GPA	Group Personal Accident Insurance
GTL	Group Term Life Insurance
E + S + 2C + 2P/PIL	Employee + Spouse + 2 Child + 2 Parents / Parents In Law
ESC	Employee / Spouse / Child only
P/IL	Parents / Parents In Law
Parents / IL	Parents / Parents In Law
mts	Months
TPA	Third Party Administrator
PPN	Preferred Provider Network
GIPSA	General Insurers Public Sector Association
SI	Sum Insured
IPD	Inpatient Care
OPD	Outpatient Department
CY	Current Year
PY	Previous Year
incl	Including

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Other Benefits

INTUIT



Maven  MAVEN

Maven

About Maven

What is Maven?

Virtual Care is tailored for you and your family. Regardless of where you are in your family's journey,

When can Maven Support?

- Fertility and Family Building
- Maternity and Newborn Care
- Parenting & Pediatrics
- Menopause and Ongoing

Why do I need Maven?

- Maven is a forward-thinking strategy to closing the gap left by the outdated health-care system.
- Enhancing care for women and families, we think we can create a more equitable healthcare system and a better society for all
- Support both medical and mentally for the couples dealing with infertility on their own
- With specialist paediatric help, Maven helps bridge the gap between becoming a new parent and returning to work.

Maven

What we Offer For Intuit Employees

Offerings

- Eligibility – All full time employees and their spouses
- A personal Care Advocate who will act as a trusted guide to assist you navigate Maven platform, link you with providers, and be by your side throughout your family's journey.
- Unlimited video chat and texting with physicians, nurses, and coaches from 35+ specialities, including fertility, mental health, and paediatrics
- Virtual workshops lead by providers and validated content customised to your journey

Note : Intuit pays for this service, and it's completely confidential services

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1:1 Help Employee Assistance Program(EAP) Partner



1 to 1 Help

About EAP

What is EAP?

EAP is a confidential service which equips and supports you as you meet life's challenges. It offers a range of reliable personalized help from professional counsellors as well as self-help resources.

When do I need EAP?

- If you are confused about a decision or under a lot of stress and it is hard to think clearly.
- If you want to develop a personal skill like relationship building, anger management or time management.

Why do I need EAP?

- Your EAP has professional and well-trained psychologists/counselors.
- They are trustworthy, objective and non-judgmental and they create a safe space for you.
- You can gain clarity and a fresh perspective, so you can cope more effectively and even change and grow.
- There are research-based benefits to the process.

1 to 1 Help

What we Offer For Intuit Employees

Offerings

- Eligibility – You and your 3 dependents (Parents, Spouse and Children above 18 years) can avail EAP
- Content- You get access to a range of different offerings like scientific assessments, videos, articles, handbooks, visual guides, podcasts, etc.,
- Counselling services- From professional counsellors are accessible 24/7 through a secure portal. You can avail up to 6 counselling sessions per issue per year.
- Diet and Nutrition consultations – You can consult with a dietician and a nutritionist to help you meet your wellness goals
- Legal and Financial consultations – You can consult with a lawyer and a chartered accountant to guide you with any legal or financial concern.

Note : Intuit pays for this service, and it's completely confidential services

Benefits @ Glance

Health Care & Physical Wellbeing

- Expat Health Care
- Home Health Care Service
- Home Sample Collection
- Virtual OPD consultation
- Second Opinion
- Pharmacy @ Doorstep
- Health Assessment
- Wellbeing for Life
- Wellness Coaching

Emotional & Financial Wellbeing

- Adoption Assistance
- Child Care Reimbursement
- Surrogacy Assistance
- Rethink and Care
- Safe Space
- NPS
- PF
- ESPP
- Gratuity

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Thank You

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Annexure

Document Checklist for GMC

Documents needed for Reimbursement Claims	Documents needed for Cashless Admission
IRDA claim forms- Part A &B	PHS Ecard
Declaration form for PPN/GIPSA hospitals (only when cashless is not availed in network hospital)	ID Proof of employee (Aadhaar Card/PAN Card)
NEFT Details: Cancelled cheque soft copy with name same as in Intuit ID card	ID Proof of Patient (In case of dependents)
ID Proof of employee (Aadhaar Card/PAN Card)	ID proof is not required in case of minors/Children<14 years
ID Proof of patient (Aadhaar card)	Reach out to your SPOC
Employers Leave Certificate & Details of salary	<ul style="list-style-type: none"> ● In case of any hospitalization for assistance ● To understand the coverages & Policy T&C ● To know about Network Hospitals ● If you are unable to understand any communication / auto mailer from PHS ● To know status of reimbursement claims
Original discharge summary / Day care summary ,hospital bills & receipts	
Implant invoice (in case implants used in surgery)	
Investigation / laboratory reports with original medicine bills & receipts	

Note:

- Query for additional documents can be raised on the scrutiny of submitted documents, to decide the admissibility of documents. Eg. Hospital registration certificate, Doctor registration no./certificate, Copy of FIR/MLC in case of accidental injury etc

Intuit Annual Health Check Update

Existing package

Below 35 years

	In Clinic		Home Collection	
	Female	Male	Female	Male
Physical Evaluation (Height, Weight, Waist-to-Hip, BP)	Y	Y		
CBC with ESR	Y	Y	Y	Y
Fasting Blood Sugar, Post-prandial blood sugar*	Y	Y	Y	Y
Total Lipid Profile (8 Parameters)	Y	Y	Y	Y
Liver profile	Y	Y	Y	Y
Kidney profile	Y	Y	Y	Y
Thyroid Profile - TSH	Y	Y	Y	Y
Complete Urine Examination	Y	Y	Y	Y
Vitamin Profile	Y	Y	Y	Y
Calcium	Y		Y	
Ultrasound Whole Abdomen	Y	Y		
ECG	Y	Y		
Chest X-Ray		Y		
Physician consultation	Y	Y	Virtual	Virtual
Pap smear with gynecologist consultation	Y			

Above 35 years

	In Clinic		Home Collection	
	Male	Female	Male	Female
Physical Evaluation (Height, Weight, Waist-to-Hip, BP)	Y	Y		
CBC with ESR	Y	Y	Y	Y
Fasting Blood Sugar, Post-prandial blood sugar*	Y	Y	Y	Y
HBA1C	Y	Y	Y	Y
Total Lipid Profile (8 Parameters)	Y	Y	Y	Y
Liver profile	Y	Y	Y	Y
Kidney profile	Y	Y	Y	Y
Thyroid Profile - T3, T4, TSH	Y	Y	Y	Y
Complete Urine Examination	Y	Y	Y	Y
PSA	Y		Y	
Vitamin Profile	Y	Y	Y	Y
Calcium	Y	Y	Y	Y
Chest X-Ray	Y	Y		
Ultrasound Whole Abdomen	Y	Y		
TMT/Echo	Y	Y		
Physician consultation	Y	Y	Virtual	Virtual
Pap smear with gynecologist consultation		Y		
Sono-Mammogram		Y		

SPOC & Escalation Matrix for Annual Health Check

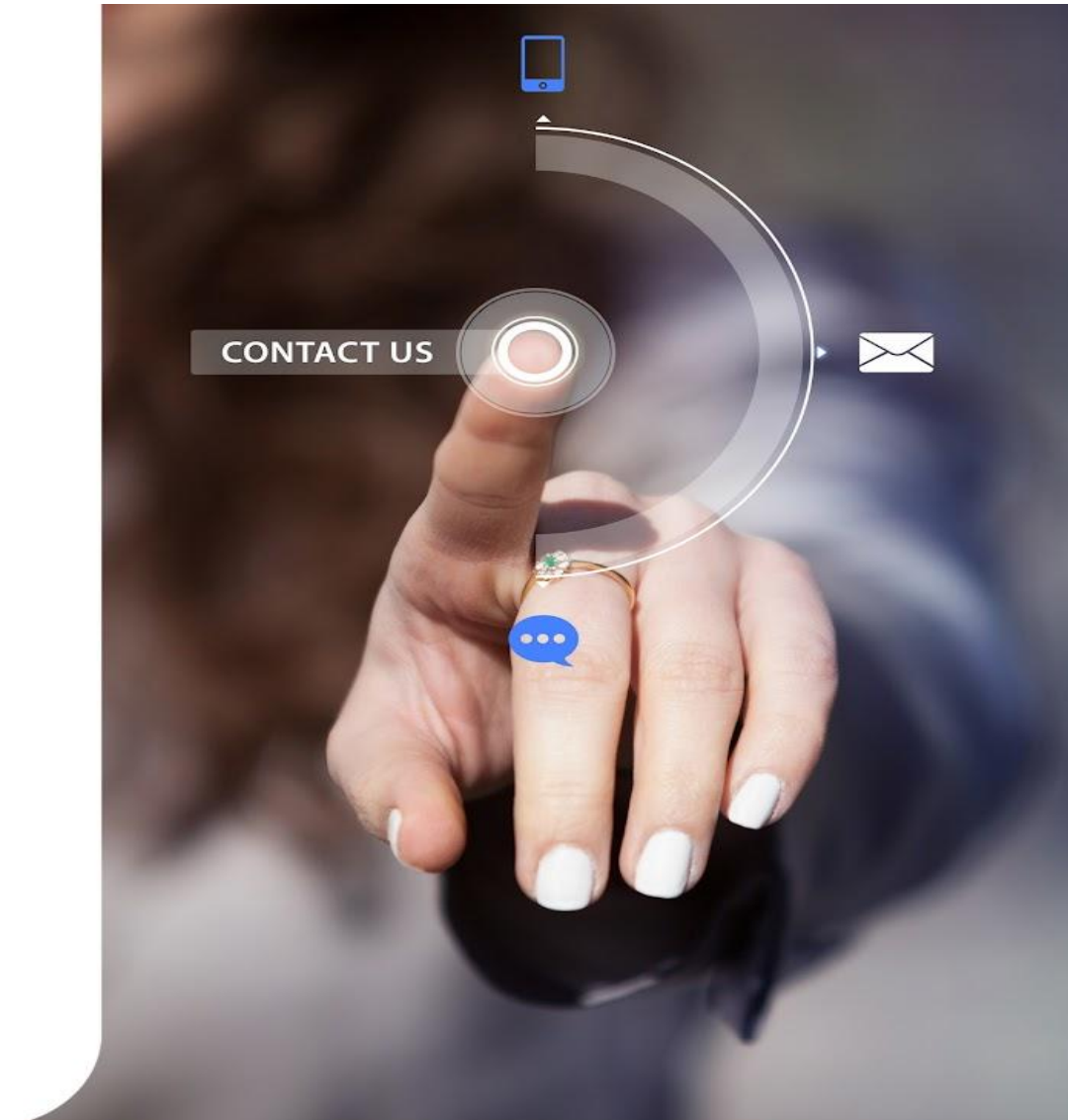
Level 1

Rohit Singh
Email : intuit.support@connectandheal.com
Contact Number: +91 8088128136

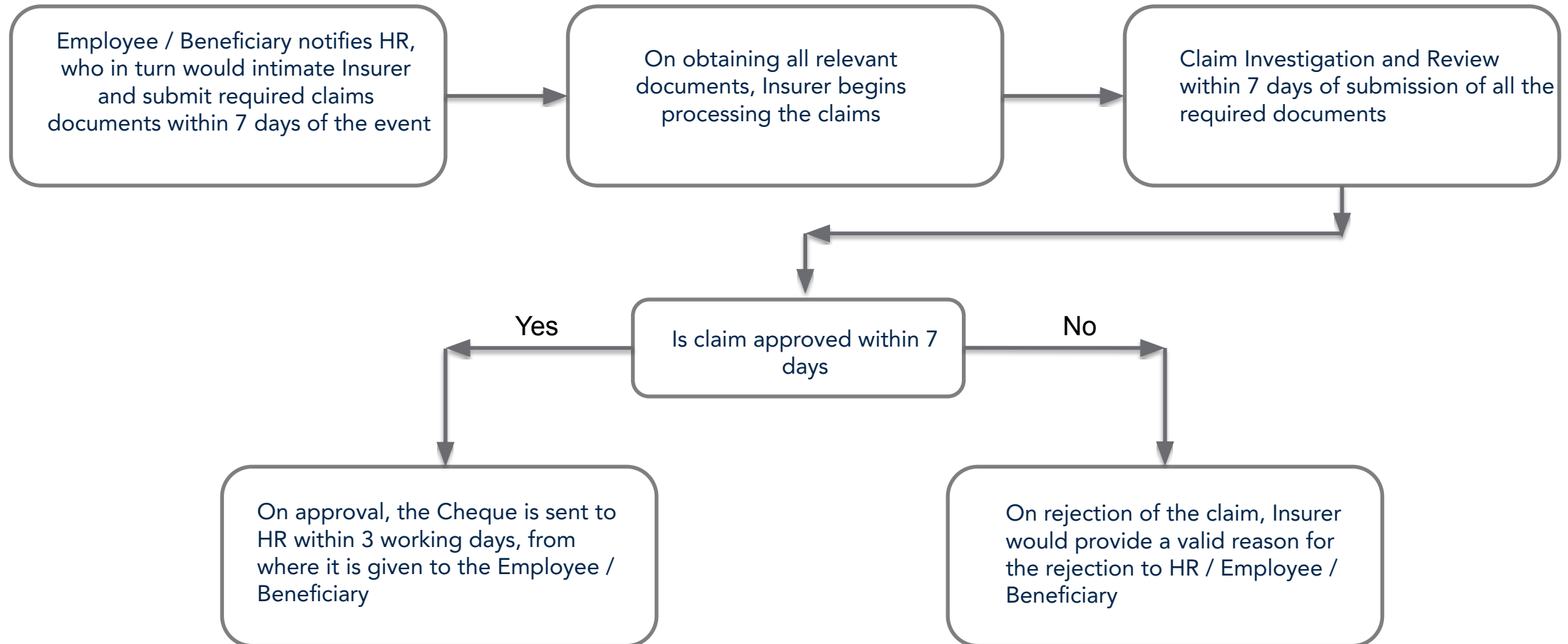
Level 2

Anil Kumar D
Email ID: Intuit@marsh.com
Contact Number: +91 8655915872

Final Escalation Contact: Ramesh Mohan
Email ID: Ramesh.mohan@marsh.com



Claims Procedure for GPA



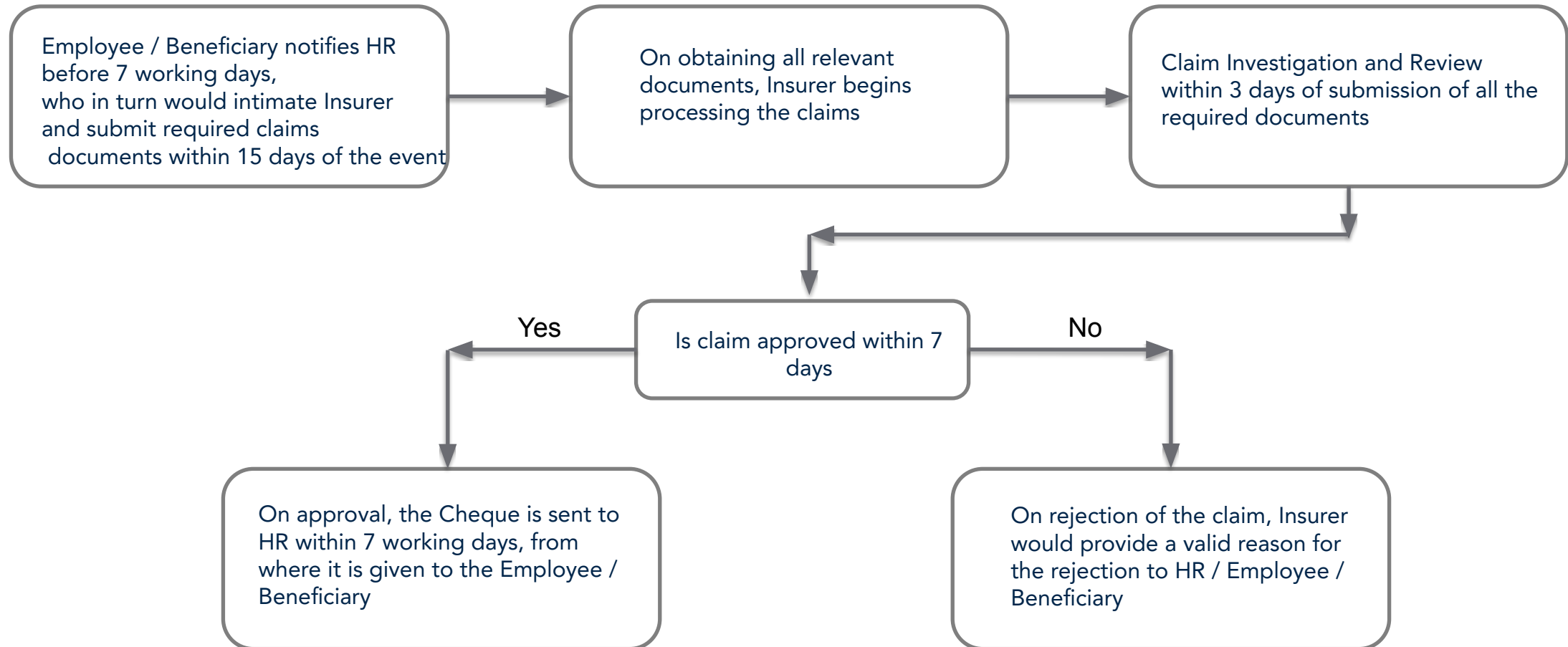
Document Checklist for GPA

Weekly Benefit Claims	Dismemberment / Disablement Claims	Death Claims
Completed Claim form	Completed Claim form	Completed Claim form
Doctor's Report	Doctor's Report	Doctor's Report
Disability Certificate from the Doctor, if any	Disability Certificate from the Doctor, if any	Death Certificate
Investigation/ Lab reports (x ray etc.)	Investigation/ Lab reports (x ray etc.)	Post Mortem/ Coroner's report
Original Admission/discharge card, if hospitalized	Original Admission/discharge card, if hospitalized	FIR (First Information Report)
Employers Leave Certificate & Details of salary	Police Inquest report, wherever applicable	Police Inquest report, wherever applicable
Original medical bills with prescription	Photograph of the injured with reflecting disablement, Medical Bills with prescription / treatment papers	Indemnity cum declaration bond & No objection certificate

Note:

- *Please retain photocopies of all documents submitted*
- *The claim documents should be submitted to the respective HR at your location*
- *Above mentioned documents are basic documents required to process & settle a claim. Insurer may raise request for additional documents if required on case to case basis*

Claims Procedure for GTL



Document Checklist for GTL

Claim form (completely filled)
Death Certificate (original or attested)
Attendance record & Salary Slips (last 2 months)
Identification of deceased (photo ID with DOB)
Member enrollment form
Post Mortem report (if performed)
A certified copy of the FIR filed with the Police authorities
A certified copy of the Driving License if death occurred while driving
Particulars of beneficiary and Proof of identity of beneficiary (if claim is payable to beneficiary)

Note:

- *Please retain photocopies of all documents submitted*
- *The claim documents should be submitted to the respective HR at your location*
- *Above mentioned documents are basic documents required to process & settle a claim. Insurer may raise request for additional documents if required on case to case basis*

SPOC & Escalation Matrix for GPA & GTL

Broker: Marsh India Insurance Brokers Pvt. Ltd.

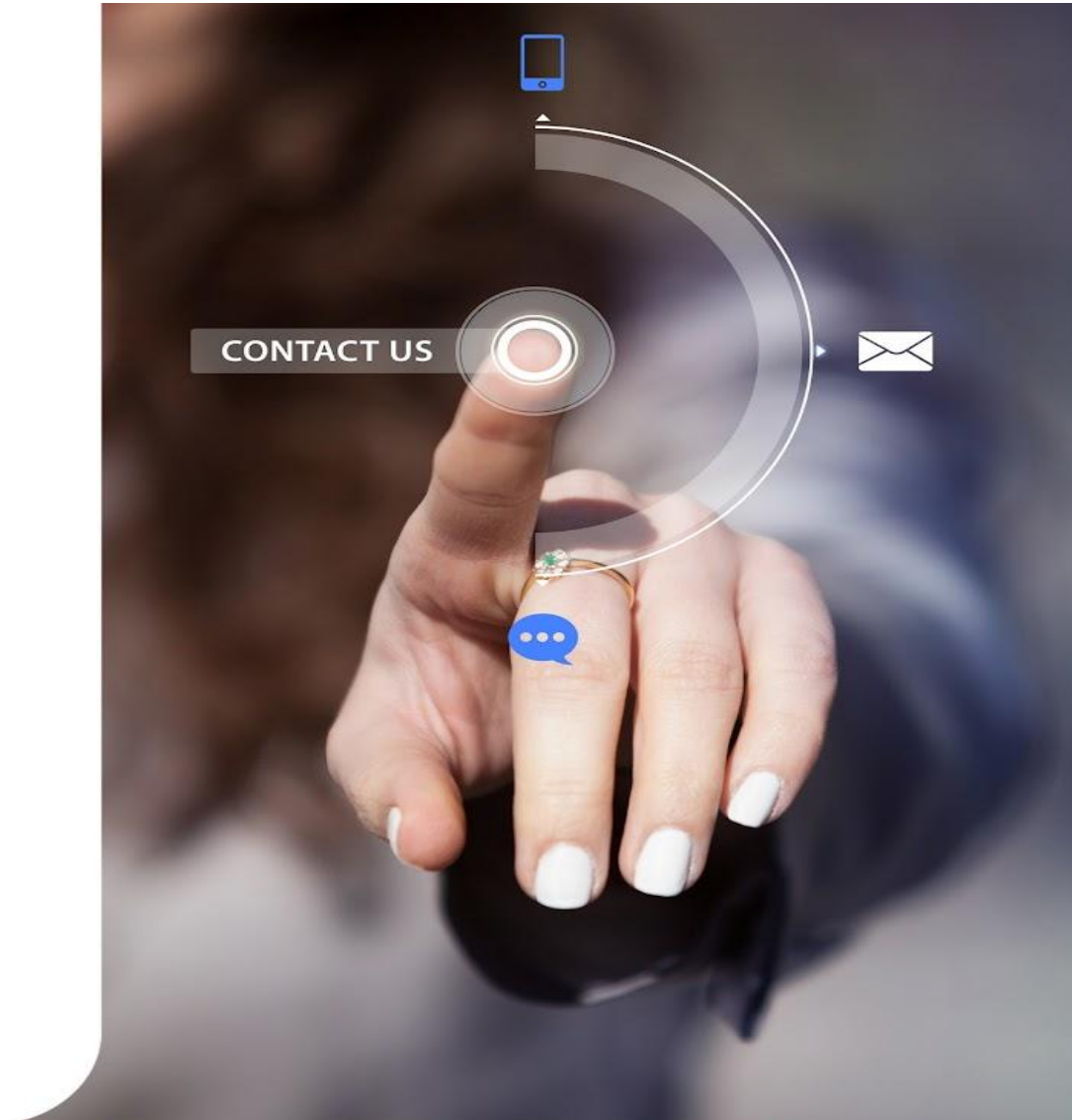
Primary Contact: Anil Kumar D

Email ID: Intuit@marsh.com

Contact Number: +91 8655915872

Final Escalation Contact: Ramesh Mohan

Email ID: Ramesh.mohan@marsh.com

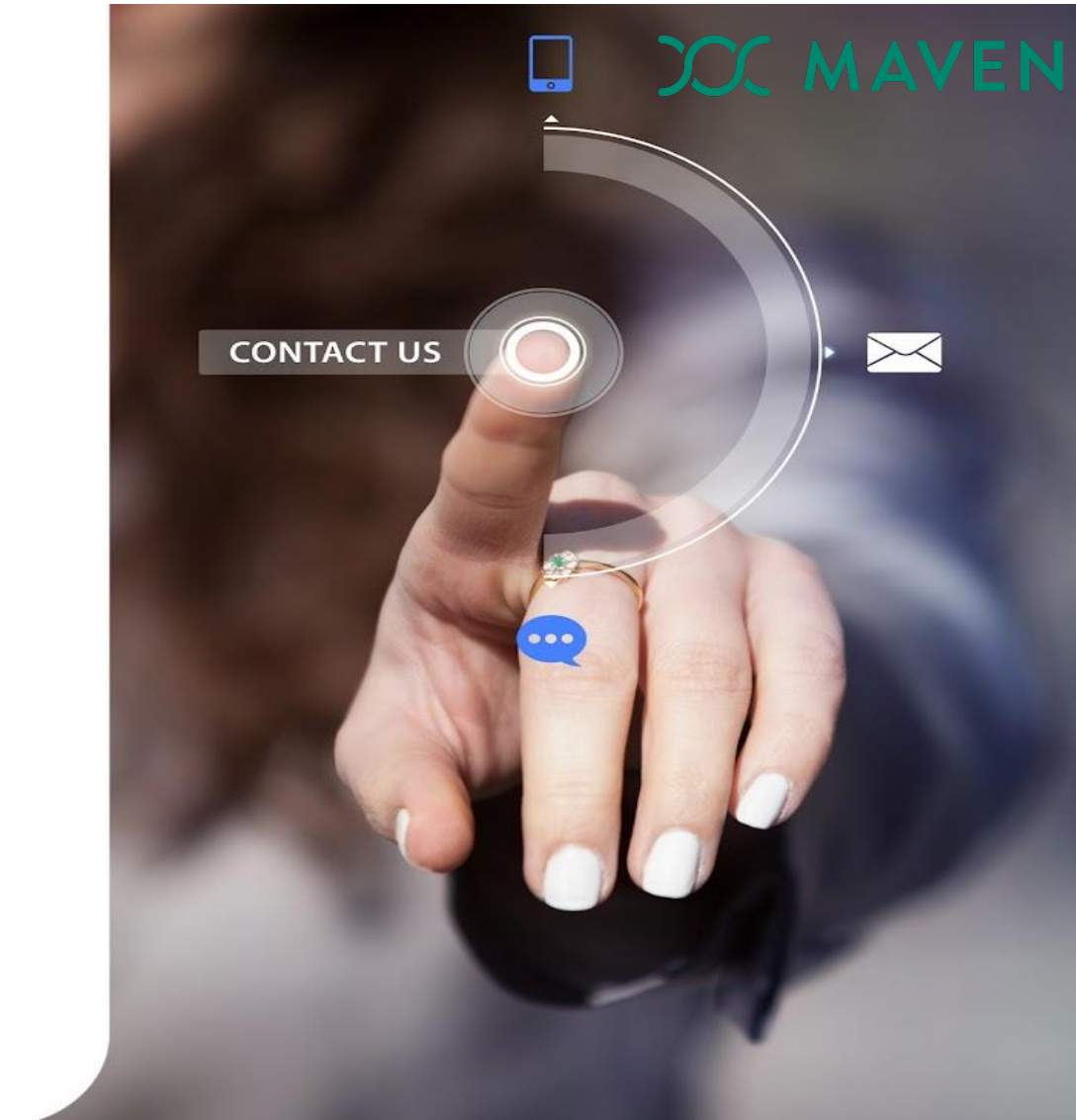


SPOC & Escalation Matrix for Maven

You can reach Maven



Activate your free membership by scanning the QR code,
downloading the Maven Clinic app, OR
visiting mavenclinic.com/join/intuit



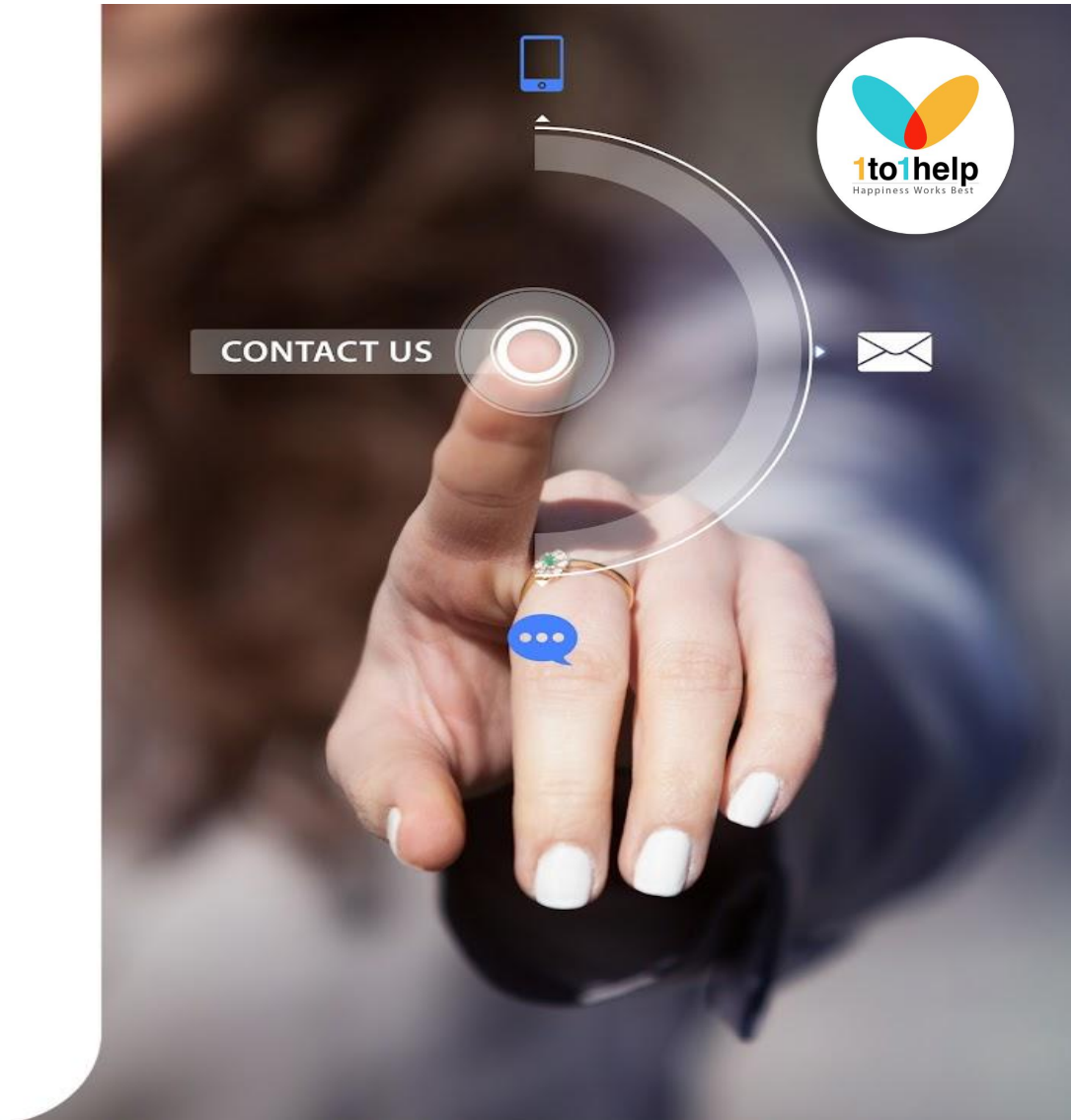
SPOC & Escalation Matrix for EAP

You can reach 1to1help on

Toll-free numbers:

- 1800-258-8999
- 1800-258-8121

Website: www.1to1help.net



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