

GMC Terms and Condition - 2023-24	
Entitles	M/s. INTUIT INDIA PRODUCT DEVELOPMENT CENTER PVT LTD M/s. INTUIT INDIA PRODUCT DEVELOPMENT CENTER PVT LTD-UNIT I M/s. INTUIT INDIA TECHNOLOGY AND SERVICES LLP
Scope of Coverage	Family Floater (1+5)  Graded Sum Insured within the mentioned policy will operate on Floater Basis: Employee + Spouse/Domestic Partners + Children (max up to age of 25 years) + 2 Parents. (No age restriction for parents) 3rd Child would be covered if declared by the employee during enrolment in DARWIN
Sum Insured Plans - A,B,C,D & E (Default plan A paid by employer and others are employee contribution based on the plan choosen by them)	<b>Plans</b> Plan A- Sum insured on family floater basis will be decided on the basis as mentioned INR 500,000 - Employee+ Spouse+ Children (Max. Upto Age Of 25 Years) OR Employee + 2 Dependent Parents (Premium Paid by Intuit) For coverage towards 3rd & 4th Child is covered. Sum insured on family floater basis will be decided on the basis as mentioned  Plan B- INR 700,000 - Employee+ Spouse+ Children (Max. Upto Age Of 25 Years) + 2 Dependent Parents (Premium contribution by employee for additional sum insured of INR 200,000)  Plan C- INR 800,000 - Employee+ Spouse+ Children (Max. Upto Age Of 25 Years) + 2 Dependent Parents (Premium contribution by employee for additional sum insured of INR 300,000)  Plan D -INR 1,000,000 - Employee+ Spouse+ Children (Max. Upto Age Of 25 Years) + 2 Dependent Parents (Premium contribution by employee for additional sum insured of INR 500,000)  Plan E - INR 12,00,000 - Employee+ Spouse+ Children (Max. Upto Age Of 25 Years) + 2 Dependent Parents
Pre & Post Hospitalization Expenses	30 days and 60 days
Pre existing diseases	Covered for all
Time exlsusion ( 30days, 1st year, 2nd year, 3rd	waived off
Maternity Coverage	Covered
Maternity Sub-Limit	Maternity Expenses Benefit as per policy, subject to limit of INR 85,000/- for Normal and INR 85,000/- for C-Section or actual bills whichever is less and 9 months waiting period is waived for maternity benefit. In case of Twins, the Maternity limit will be increased by additional Rs.15,000/-.
Pre & Post natal Expenses	Pre-natal and post-natal 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 - Things which are covered: i. Major scans as prescribed by the treating doctor (copy of the prescriptions & report to be produced) ii. Any other tests/diagnostic tests as prescribed by the treating doctor (copy of the prescriptions & report to be produced) iii. Regular Doctor consultations iv. Medicines as prescribed by the treating doctor (copy of the prescriptions) v. All the bills need to be in original and in printed format (no handwritten bills accepted).
Maternity others	Maternity benefit is payable for first two living children maternity event only. Maternity Conditions: a)The maternity benefits are applicable only if the expenses are incurred in hospital/nursing home as inpatient in India. b)Claims in respect of deliveries for only first two children will be considered in respect of any one insured person covered under the policy or any renewal thereof. Those insured person who are already having two or more living children will not be eligible for this benefit. c)Expenses incurred in connection with voluntary medical termination of pregnancy during the first twelve (12) weeks from the date of conception are not covered.
Baby Day1 Cover	The coverage will be up to the Floater Sum Insured limit till first discharge and thereafter becomes part of the family floater on specific inclusion.
Well Baby expenses	Initial well baby check & care' covered up to INR 10,000 within the maternity limit.
Room Rent (inclusive of nursing charges and duty doctor charges)	Room, Boarding, Nursing expenses as provided by the Hospital/Nursing Home. Room rent is limited to Single standard non sharing AC room & No cap on ICU. It is further declared and agreed that in case a higher category Room is opted in the hospital the charges/expenses will be limited to the rates applicable for eligible Room rent category only. All other hospital charges/expenses will be limited to the rates applicable for eligible Room rent category only.

CIN : U10200WB1906GOI001713

IRDA Registration No. : 58

नॅशनल इन्शुरेन्स कंपनी लिमिटेड  
नेशनल इन्शुरेन्स कम्पनी लिमिटेड  
National Insurance Company Limited  
Registered & Head Office : 3, Middleton Street, Kolkata-700 071

ನೊಂದಾಯಿತ ಮತ್ತು ಪ್ರಧಾನ ಕಛೇರಿ : 3, ಮಿಡಲ್ಟನ್ ರಸ್ತೆ, ಕೊಲ್ಕತ್ತಾ-700 071  
पंजीकृत एवं प्रधान कार्यालय : 3, मिडिलटन स्ट्रीट, कोलकत्ता-700 071  
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ಕೈರ್ಗ್ರೇವ್ ಕಾರ್ಯಾಲಯ : 144, 2ನೇ ಮಹಡಿ, ಶುಭರಾಂ ಕಾಂಪ್ಲೆಕ್ಸ್, ಎಂ.ಸಿ. ರಸ್ತೆ, ಬೆಂಗಳೂರು-1 | ಬೆಂಗಳೂರು ಕ್ಷೇತ್ರೀಯ ಕಾರ್ಯಾಲಯ : 144, ದ್ವರಾ ತಲ, ಶುಭರಾಂ ಕಾಂಪ್ಲೆಕ್ಸ್, ಎಂ.ಸಿ. ರಸ್ತೆ, ಬೆಂಗಳೂರು-1 | Regional Office : 144, 2nd Floor, Shubharam Complex, M.G. Road, Bangalore-1.

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Infertility	<p>a) Infertility treatment to be covered if treatment taken at OPD.</p> <p>b) The limit for the same is restricted to INR 85,000/- (up to the maximum maternity limit).</p> <p>c) In case the delivery happens during the same policy year, subsequent to the Infertility treatment if the incurred expenses are fully utilized up to INR 85,000/-, then employee will be eligible for an additional amount as per the Maternity limit (Normal delivery or C-section) and both the maternity options available to an employee during a policy period will be exhausted.</p> <p>d) Infertility Treatment to be covered for the following named procedures (Day care as well as In-patient)</p> <p>i. IVF (In-Vitro fertilization)</p> <p>ii. IUI ( Intrauterine Insemination)</p> <p>iii. ICSI ( Intra Cytoplasmic Sperm Injection)</p> <p>iv. Laparoscopy/Hysteroscopy (Minimal Invasive Surgery)</p> <p>v. PCOD (Polycystic Ovaries)</p>
Surrogacy expenses	Covered upto Maternity Limit, Infertility Treatment (For Male & Female) are covered upto Maternity Limit.
Terrorism & epidemic and Internal Congenital disease	Covered
External Congenital Disease	covered in case of life threatening scenarios.
Cataract Surgery	Coevered with usage of Mono focal and Multi focal lenses
Salary protection:	<p>a) Applicable only for employees.</p> <p>b) Will trigger when the employee has exhausted his leave balance.</p> <p>c) Covers cases of medical exigency not covered under the GPA policy.</p> <p>d) Payout terms INR 60,000/- or 50% of the salary whichever is less for a period of 3 months up to an overall aggregate policy limit of INR 10,00,000/- for the policy year.</p> <p>e) Payout is subject to HR/Management. Intuit should have the option of reinstate the cover during the policy period upon exhaustion on payment of additional premium.</p>
Ambulance	Covered Up To INR 5,000/- Per Incidence. Air Ambulance covered up to INR.10,00,000 for the entire group with a sub limit of Rs.25,000/- per event.
Ayurveda & Homeopathy Treatment:	Sublimit for Ayurveda and Homeopathy - 20% of sum insured for any one illness. The Company 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.
Lasik Surgery	Maximum up to INR 50,000 for both eyes (No restriction on power, Not applicable for cosmetic treatment)
Dental	Dental surgeries are covered in case of accident.
Oral Chemotherapy	Covered up to 50% of Total sum insured. 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.
Gender Reassignment	Sex realignment surgery (on top of medical insurance) - restricted to only two cases per policy year. a) Up to INR 5L of one-time reimbursement towards the surgery. b) Up to INR 60K annually towards Hormone Replacement Therapy
CAPD- Continues Ambulatory Peritoneal Dialysis	Covered up to 50% of sum insured.
Day Care Procedure	Day Care Procedure (requiring less than 24 hours hospitalisation) are covered.
Special cover	If the admission is done in the Network Hospital, and if the procedure is listed out in GIPSA Procedure, then the claim will be dealt with, only as per the GIPSA rates for that procedure. o Reimbursement Claims exceeding GIPSA package rates in GIPSA Network Hospitals to be considered on a case to case basis for a maximum of 10 cases (inclusive of all Intuit entities) within the entire policy period. o Reimbursement claims to be submitted to the TPA within 30 days from the date of discharge.
Psychiatric treatment	covered on IPD basis up to INR.50,000 per claim.
Comprehensive Health Check-up	Health checkup covered for employees and dependents with limit of INR 10,000 per family. No premium to be charged for AHC, Intuit will pay as per utilisation



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<p><b>OPD BENEFITS</b></p>	<p>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</p> <p><b>OPD Benefit:</b> 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 to be covered as part of OPD limit.</p> <p>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 checkups will not be admitted. d) Online consultations are not covered.</p> <p><b>Dental Benefit:</b> 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</p> <p><b>Vision Benefit</b> a) Eye Tests. b) Cost of Spectacle glass (without frame). c) Cost of Lenses based on vision test and doctors prescription. d) Doctor consultations e) Medicines</p>
<p><b>Death of employee</b></p>	<p>In case of death of member, complete amount will be paid including non-medical expenses</p>
<p><b>Robotic Surgery</b></p>	<p>All type of Robotic Surgery is covered up to 50% of the Sum Insured</p>
<p><b>Advance Cancer Care</b></p>	<p>All type of cancer treatment are covered up to Sum Insured. Cancer related Robotic surgeries covered upto maximum sum insured. 1. Oral Chemotherapy, 2. Adjuvant Chemotherapy, 3. Targeted Chemotherapy, 4. Hormonal Treatment, 5. Stem Cell Therapy/ Bone Marrow transplant, 6. Immunotherapy</p>
<p><b>COVID - Home Quarantine Cover</b></p>	<p>Covered for INR 50,000 per family</p>
<p><b>Mental Health Coverage</b></p>	<p>IPD Limit to INR 2,50,000</p>
<p><b>ARMD (Age Related Macular Degeneration)</b></p>	<p>Covered with a sublimit of INR 35,000 per eye and a policy sublimit of INR.10 lakhs</p>



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