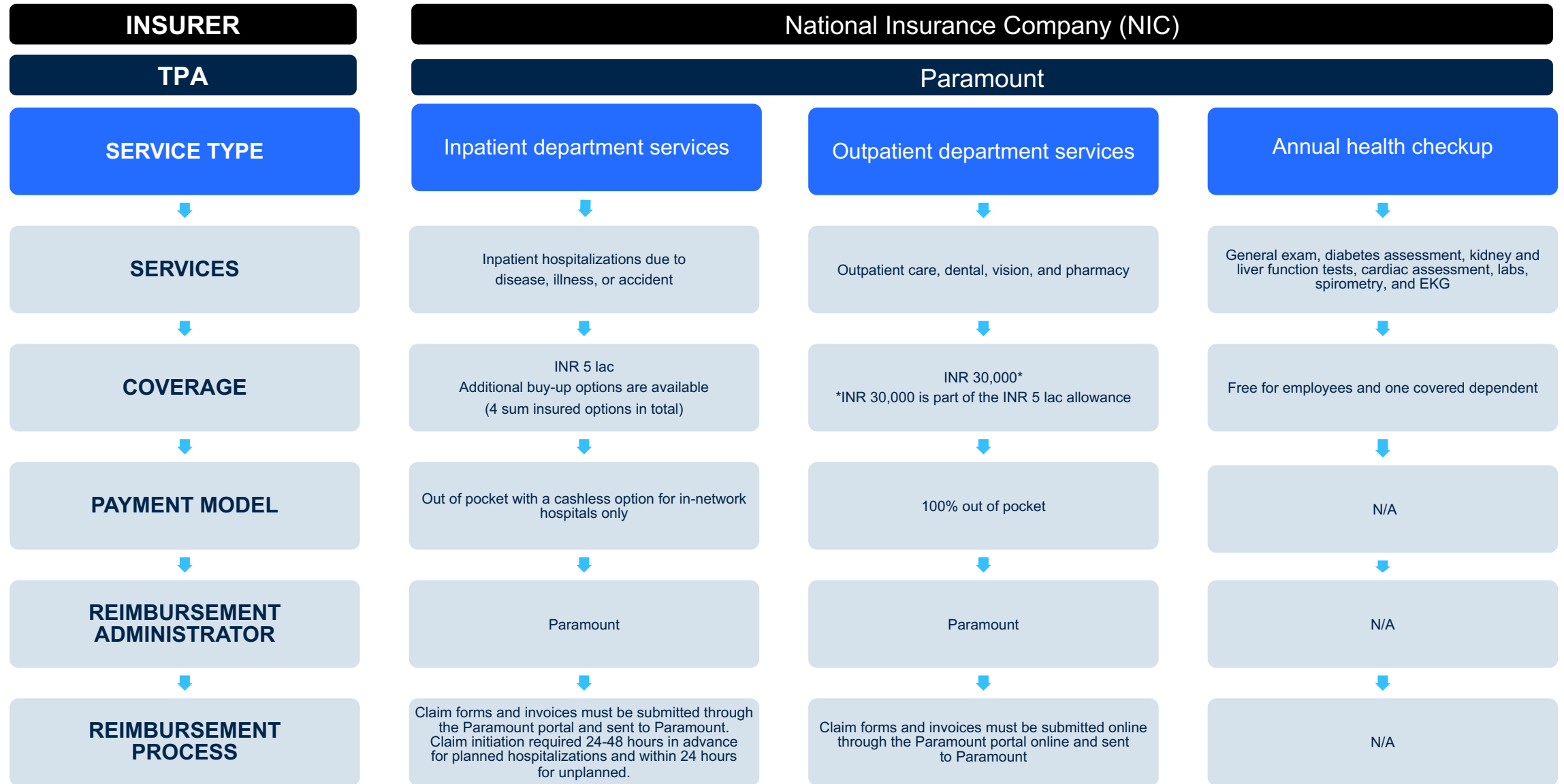


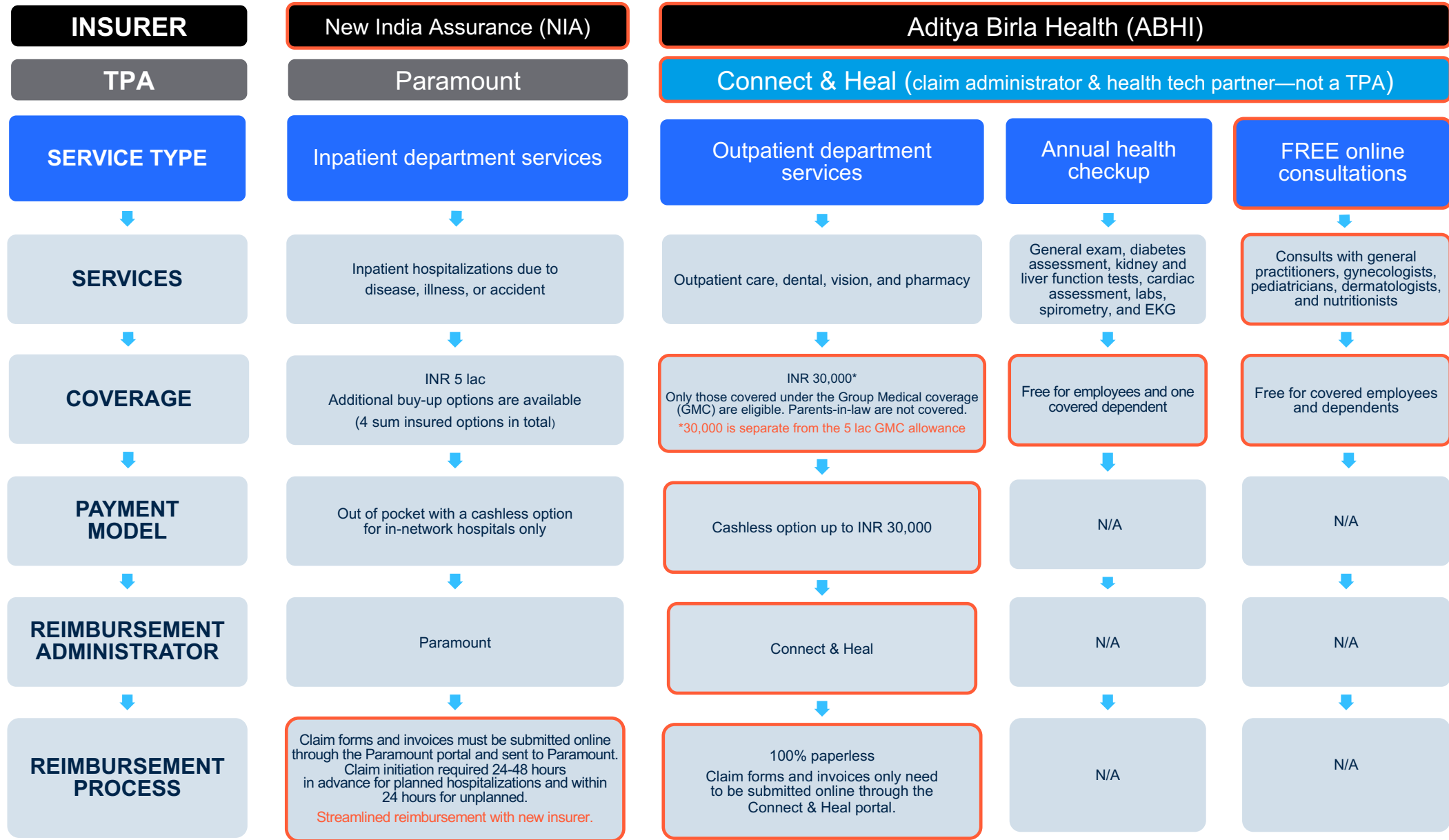
India FY25 benefit enhancements overview

Current FY24 India benefit design (from)



FY25 India benefit design (to)

NEW



New and enhanced benefits in FY25

NEW

Group Medical Insurance			
Inpatient department services			
Enhancement	New	Coverage type	Details
X		Maternity and infertility	<ul style="list-style-type: none"> Maternity sublimit increase from INR 85K to INR 1 lac Maternity terminations for medical reasons now covered Maternity complications (in the case of mother/child) and hospital room rent for dependent now covered Infertility sublimit increase from INR 85K to INR 2.5 lac
	X	Treatment for genetic diseases	<ul style="list-style-type: none"> Capped at 50% of base sum insured
	X	External congenital disease	<ul style="list-style-type: none"> Covered for medically required cases. Cosmetic treatment is not covered.
	X	Organ donors	<ul style="list-style-type: none"> Capped at 50% of base sum insured. Cost of organ not covered.
	X	HIV/AIDS	<ul style="list-style-type: none"> Capped at 50% of base sum insured and includes treatment for pre-existing HIV/AIDS
	X	Behavioural health	<ul style="list-style-type: none"> Behavioural health to include neurodivergent disorders such as (not limited to) autism, ADHD, Asperger's syndrome, etc.
	X	Mobility aids and prosthetics	<ul style="list-style-type: none"> Covered up to INR 100,000 on OPD basis Mobility aids covered: electric/manual wheelchair, crutches, mobility scooters, canes Prosthetic aids: artificial limbs, hearing aids, splints/braces Limited to once every two years for each covered member Equipment maintenance is covered up to INR 5,000 sublimit

Group Medical Insurance			
Outpatient department, dental, and vision services			
Enhancement	New	Coverage type	Details
X		Outpatient department cover	<ul style="list-style-type: none"> INR 30,000 in addition to INR 5 lac base sum insured
X		Annual health checkup	<ul style="list-style-type: none"> Sum insured is increasing from INR 10,000 to INR 12,000 per fiscal year New diagnostic test additions: iron profile, total iron-binding capacity (TIBC), transferrin saturation, and apolipoprotein A&B (PPBS) <p>Note: PPBS collection can only be performed in clinics and hospitals.</p>
	X	Online consultations	<ul style="list-style-type: none"> Free, unlimited online consultations with general practitioners, gynecologists, pediatricians, dermatologists, and nutritionists

New and enhanced benefits in FY25

Additional plans	
Intuit-sponsored and self-paid plan options	
Coverage type	Details
Parent-in-law	<ul style="list-style-type: none"> • No minimum enrollment requirement for coverage this year • No FY25 premium increase, but locked into enrollment for 2 years • 2-year enrollment lock required to avoid a 17% premium increase for FY25 • Premium for policy year 2025-26 will automatically be effective on 1 August 2025 and may increase or decrease based on claim experience and enrollment • Lock-in clause will be applicable through 31 July 2026 <p>Note: Rates for year 2 of the lock are unknown and may substantially increase</p>
Group personal accident	<ul style="list-style-type: none"> • New India Corporation will replace National Insurance Corporation as insurer • Intuit sponsored
Group term life	<ul style="list-style-type: none"> • Aditya Birla Sun Life Insurance is the insurer • Intuit sponsored