India FY25 benefit enhancements overview

Current FY24 India benefit design (from)

INSURER	National Insurance Company (NIC)		
ТРА	Paramount		
SERVICE TYPE	Inpatient department services	Outpatient department services	Annual health checkup
	•	•	
SERVICES	Inpatient hospitalizations due to disease, illness, or accident	Outpatient care, dental, vision, and pharmacy	General exam, diabetes assessment, kidney and liver function tests, cardiac assessment, labs, spirometry, and EKG
			•
COVERAGE	INR 5 lac Additional buy-up options are available (4 sum insured options in total)	INR 30,000* *INR 30,000 is part of the INR 5 lac allowance	Free for employees and one covered dependent
			ŧ
PAYMENT MODEL	Out of pocket with a cashless option for in-network hospitals only	100% out of pocket	N/A
•	+	+	•
REIMBURSEMENT ADMINISTRATOR	Paramount	Paramount	N/A
REIMBURSEMENT PROCESS	Claim forms and invoices must be submitted through the Paramount portal and sent to Paramount. Claim initiation required 24-48 hours in advance for planned hospitalizations and within 24 hours for unplanned.	Claim forms and invoices must be submitted online through the Paramount portal online and sent to Paramount	N/A

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FY25 India benefit design (to)

INSURER	New India Assurance (NIA)	Aditya Birla Health (ABHI)		
ТРА	Paramount	Connect & Heal (claim administrator & health tech partner—not a TPA)		
SERVICE TYPE	Inpatient department services	Outpatient department services	Annual health checkup	FREE online consultations
•	+	•	•	•
SERVICES	Inpatient hospitalizations due to disease, illness, or accident	Outpatient care, dental, vision, and pharmacy	General exam, diabetes assessment, kidney and liver function tests, cardiac assessment, labs, spirometry, and EKG	Consults with general practitioners, gynecologists, pediatricians, dermatologists, and nutritionists
COVERAGE	INR 5 lac Additional buy-up options are available (4 sum insured options in total)	INR 30,000* Only those covered under the Group Medical coverage (GMC) are eligible. Parents-in-law are not covered. *30,000 is separate from the 5 lac GMC allowance	Free for employees and one covered dependent	Free for covered employees and dependents
		•	•	•
PAYMENT MODEL	Out of pocket with a cashless option for in-network hospitals only	Cashless option up to INR 30,000	N/A	N/A
		•		
REIMBURSEMENT ADMINISTRATOR	Paramount	Connect & Heal	N/A	N/A
•	•	•	•	•
REIMBURSEMENT PROCESS	Claim forms and invoices must be submitted online through the Paramount portal and sent to Paramount. Claim initiation required 24-48 hours in advance for planned hospitalizations and within 24 hours for unplanned. Streamlined reimbursement with new insurer.	100% paperless Claim forms and invoices only need to be submitted online through the Connect & Heal portal.	N/A	N/A

New and enhanced benefits in FY25

Group Medical Insurance			
Inpatient department services			
Enhancement	New	Coverage type	Details
x		Maternity and infertility	 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	Capped at 50% of base sum insured
	X	External congenital disease	Covered for medically required cases. Cosmetic treatment is not covered.
	X	Organ donors	 Capped at 50% of base sum insured. Cost of organ not covered.
	X	HIV/AIDS	 Capped at 50% of base sum insured and includes treatment for pre-existing HIV/AIDS
	x	Behavioural health	 Behavioural health to include neurodivergent disorders such as (not limited to) autism, ADHD, Asperger's syndrome, etc.
	X	Mobility aids and prosthetics	 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	 INR 30,000 in addition to INR 5 lac base sum insured
x		Annual health checkup	 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) Note: PPBS collection can only be performed in clinics and hospitals.
	X	Online consultations	 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	 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 Note: Rates for year 2 of the lock are unknown and may substantially increase 		
Group personal accident	 New India Corporation will replace National Insurance Corporation as insurer Intuit sponsored 		
Group term life	Aditya Birla Sun Life Insurance is the insurerIntuit sponsored		