

FY25 Annual Enrolment FAQ - Group Medical Insurance and Parents-in-law Insurance

1) How do I enrol for my Group Medical Insurance & Parents-in-law Insurance coverage?

Group Medical Insurance & Parents-in-law Insurance enrolment takes place on the Darwin tool. You will receive an email inviting you to enrol in Group Medical Insurance coverage from [Darwin, Your Benefits Administrator](#).

Note: The enrolment window will be locked by 11:59 pm IST on July 15th 2024 and you will not be able to update the existing information after the window is closed.

2) If I do not wish to make any changes to my existing plan and coverage (both in terms of amount and dependents), do I still need to take any action?

You do not need to take any action in that case. Your current plan will be carried forward and your premium will be deducted accordingly.

3) What happens if I make a mistake in selecting the right plan/coverage?

In case you think you would like to change your current selection after completing “Checkout”, you have the option to update your benefits selection until July 15th 2024. Post that, no changes would be allowed unless triggered by life events. You can refer to [Enrolling and Making Changes](#) understand when you can make changes post annual enrolment.

4) What actions do I need to take for Annual Enrolment?

You will need to make selections for your Group Medical Insurance and Voluntary Parents-in-law Insurance as applicable.

You will also have the option to edit/ upload the Beneficiary Nomination Form for your Group Life & Personal Accident Insurance, however this is not mandatory to complete enrolment.

5) What are eligible/ ineligible dependents?

Eligible dependents are those who are eligible to be covered under the selected plan. Ineligible dependents are those who cannot be covered under the selected plan but may be eligible to be covered under another plan.

- Group Medical Insurance policy covers employee, spouse / domestic partner (including same-sex partner), children, parents depending on the plan and cover chosen.
- Parents-in-law Insurance policy covers father-in-law and mother-in-law.

6) How do I know what Plan options do I have from a coverage standpoint and how much premium would be deducted? How do I pay the premium?

Please refer to [Medical Cover and Hospitalization](#) link to see the details of the plan and premium amount.

The premium will be deducted from your salary in the August payroll.

7) How do I know if I have completed my Annual Enrolment successfully?

Once you checkout after making your selections, you will get an email confirmation from Darwin, mentioning the Plan type, the coverage amount as well as the names of all the dependents. In case you do not get this email, please recheck that you have followed all the steps on the tool to get a confirmation.

8) I have more than two children. Do I have to pay extra premium for enrolling additional children?

You do not have to pay extra premium to cover additional children beyond two. You can enrol up to three children.

9) What is the lock-in coverage clause in Parents-in-law Insurance for FY25 enrolment?

If you enrol in Parents-in-law Insurance for FY25, you cannot change or drop coverage for two years (through FY26). This 2-year lock allows us to avoid a 17% increase and maintain the current premiums for FY25. Any premium decrease or increase for FY26 will be automatically applied. If you are currently enroled, your coverage will continue through FY26.

10) How do I claim tax exemption on the Group Medical Insurance premium paid?

Group Medical Insurance premiums are automatically deducted from your payroll, and the respective tax exemptions are applied accordingly. These exemptions will be documented in your Form 16, under Section 80D of the Income Tax Act. There is no requirement to report this on the ADP portal for tax declaration or proof submission. It's important to note that tax exemptions are NOT applicable under the Income Tax Act for premiums paid towards voluntary plans for Parents-in-law.
