

### [Intuit Group Medical Coverage Outpatient Department \(OPD\) Benefits](#)

Intuit and Connect & Heal (CNH) is offering a new suite of services to you and your enrolled dependents in partnership with Aditya Birla Health, our OPD insurer. You and your family members can enjoy quick access to registered doctors and specialists anytime, anywhere, on CNH's platform or the CNH Care app. Policy period is 1 August to 31 July.

### **Frequently Asked Questions Group Medical Coverage Outpatient Services Department (OPD), Dental, and Vision Services**

**1. What is the OPD coverage limit?**

Up to INR 30,000 for the FY 25 benefit plan year (August 1 – July 31). This amount is on top of the INR 5 lac base group medical coverage sponsored by Intuit.

**2. What is covered under the OPD Plan?**

The OPD plan covers medical expenses for in-clinic consultations (i.e., general physicians, specialists, and super specialist), prescribed diagnostic tests, dental and vision checkups, and pharmacy.

**3. Who is covered under the OPD policy?**

All declared dependents on the selected plan are covered under the OPD policy and coverage is based on the plan selected.

**4. Will the OPD policy cover treatment outside of India?**

No, the geographical area covered under the policy is limited to only treatment received in India.

**5. Can I use the OPD benefit for hospitalization?**

No, the benefit can only be used for outpatient services. Hospitalisations fall under the IPD plan.

**6. How do I request OPD, dental and vision services?**

Visit the Connect and Heal portal or Care App to review available providers and services. Select "Use Benefit" under the desired service based on location and specialty. All Connect and Heal in-network providers and clinics will be cashless and will deduct from the INR 30,000 available limit. Out of network providers and clinics will require out-of-pocket payment and claim reimbursement.

**Cashless Option:** Click on "Intuit Sponsored Benefits" or the "Know your Benefits" tab on the Connect and Heal homepage and then click on "Use Benefit" under "OPD, Dental and Vision Care" or "Prescribed Diagnostics and Pharmacy"

**Reimbursement:** You can submit OPD, dental and vision reimbursement by clicking on "Intuit Sponsored Benefits" or the "Know your Benefits" tab on the Connect and Heal homepage scroll to the bottom of the page and click on "Submit Reimbursement Claims" and follow the prompts for the Intuit OPD program.

**7. How does cashless OPD, dental and vision work?**

Book an appointment with a doctor / specialist (in-clinic, hospital) via Connect and Heal and once you receive confirmation on the appointment, you can visit the clinic / hospital and the doctor's consultation charges will be deducted from your OPD, dental, and vision balance (INR 30,000). Registration fees, if applicable, and any additional tests are self-pay, and must be paid separately.

**8. What documents do I need to submit for OPD, dental, and vision reimbursement?**

Reimbursement for OPD is now 100% paperless! No need to submit hard copies. You will only need to upload soft copies of prescriptions, consultations, reports, x-rays, scanning, etc. along with receipts of payment. Additionally, upload a personalized canceled cheque (one time) and make sure that your bank details are up to date.

**9. Is a root canal treatment covered in the OPD policy under dental?**

Yes, it will be covered under OPD expenses up to the sum insured limit.

**10. Is the cost of spectacle frames/ cosmetic lenses and procedures covered in the OPD policy under vision?**

Eye Treatments (with prescription) are covered under the policy. Note: Cost of Frames & Cosmetic lenses is not covered.

**11. I have a long-term chronic condition; can I claim for these medicines?**

Yes, a doctor's prescription for any long-term or continuous drug is only valid for that one year. The prescription must be updated annually if the medication is still needed.

**12. How long does it take for OPD, dental and vision claims to be processed?**

If all documents are in order and Connect and Heal approves, the reimbursement will be processed within 5-7 working days.

Note: If documentation is insufficient, Connect and Heal will contact you via email within 3 working days to request the missing information.

**13. My claim has been marked incomplete; how long do I have to submit the required documentation?**

If your claim is marked incomplete, you will need to submit the pending documentation within 45 working days. If the required supporting documentation is not received within 45 working days of the email notification from Connect and Heal, the claim will be canceled. You will need to resubmit a fresh one with the required documentation, if this is within 60 calendar days of the date of consultation.

**14. I would like you to empanel my neighborhood doctor - is this possible?**

Yes, you can do so via the Connect and Heal Care app or on the Connect and Heal homepage. Click on "OPD/In Clinic Appointments", then "See All" (located to the right of Nearby clinics), then click "Suggest Clinic". Complete the "Nominate your preferred Clinic or Doctor for Onboarding" section. Please note that once our empanelment team confirms, you will get an update in 10 working days from the request date. Smaller clinics take up to 4 working days and larger chains up to 10 working days.

**15. Can employees continue the policy after a resignation?**

No, once an employee resigns, the plan cannot be continued, any unused balance will be forfeited.