

## Group Mediclaim Policy (GMC)

At Granicus, employee health and wellbeing are a paramount focus and we remain dedicated towards bringing you a unique bouquet of insurance benefits. We are pleased to partner with Marsh India as our Employee Benefits consultant to bring you the Employee Group Insurance Program 2023-24.

Please note the following policy details

**Policy Period:** 01 January 2024 to 31 December 2024

**GMC Insurer:** ManipalCigna Health Insurance Co Ltd

**Third-Party Administrator (TPA):** East West Assist (EWA)

**Benefits Consultant:** Marsh India Insurance Brokers Pvt. Ltd

### Key features

- **Covers:** Family floater of INR 500,000 covering employee, spouse and 2 dependent children and 2 dependent parents/in-laws (Combinations not allowed)
- **Maternity Benefits:** INR 75,000 for Normal & C-section Delivery
- **Pre-existing ailments** covered
- **Pre and Post Hospitalization:** Covered for 60 days pre and 90 days post
- **Room Rent:** 1% of Sum Insured for Normal and 2% of Sum Insured for ICU & CCU
- **New Born Baby:** Covered from Day 1
- **All waiting period:** Waived off

### Voluntary Top-Up Plan

For FY2024 (i.e. Up-to 31st Dec 2024), all employees are eligible to opt for voluntary top up coverage at the start of the policy or upon joining.

The sum Insured are in denominations of INR 200,000, INR 300,000, INR 500,000 & INR 1,000,000 to choose from at the time of joining.

No mid-year inclusions will be allowed. All features applicable in the base cover will be applicable.

### Enrollment

All employees will get access to the wellness portal by logging to <https://wallet.ewatpa.com/>

### Note -

- All new joiners will be provided access within 30 days of their joining to enroll their dependents.
- Any addition of new dependents due to marriage or the birth of a child should be done within 30 days of the event and informed to the HR / Office Admin team.
- In case you miss the enrollment timelines, you will be unable to secure coverage for the current policy period and can only participate during the next year.

## Support Matrix:

| SPOC Name       | Email Id   | Contact No.    | Level           |
|-----------------|--|----------------|-----------------|
| General Queries | -  | 1800-202-030   | -               |
| Bhargavi Naik   | <a href="mailto:bhargavi@eastwestassist.com">bhargavi@eastwestassist.com</a>   | +91 8050202843 | Account Manager |
| Sandra P T      | <a href="mailto:sandra.pt@eastwestassist.com">sandra.pt@eastwestassist.com</a> | +91 7348856003 | Escalation 1    |
| Aji Thomas      | <a href="mailto:ajithomas@eastwestassist.com">ajithomas@eastwestassist.com</a> | +91 7736954150 | Escalation 2    |

## Group Personal Accident (GPA) Insurance

Employees will be covered for a sum assured, amounting to 24 months Gross Cash Salary (Basic, HRA and Other Allowances).

### COVERAGE DETAILS

- Geographical Limit – Worldwide
- Coverage – 24\*7

The Policy is effective from July 2022 and renewed every year.

### GPA POLICY COVERAGE

| 3 Options | 4 Benefit Component                                     | 5 Definition of Benefit  |
|-----------|---|--|
| 6 1       | 7 Accidental Death, Permanent Total/Partial Disablement | 8 On the separation of an employee from the service of the Company on account of death, his nominee would be entitled to payment equivalent to limit 2x of the CTC or 10L whichever is higher. |

Note: The policy covers for both permanent partial & total DISABLEMENT

## Group Term Life (GTL) Insurance

Employees will be covered for a sum assured, amounting to 24 months Gross Cash Salary (Basic, HRA and Other Allowances).

### COVERAGE DETAILS

- Geographical Limit – Worldwide
- Coverage – 24\*7

The Policy is effective from July 2022 and renewed every year.

### GTL POLICY COVERAGE

| 9 Options | 10 Benefit Component   | 11 Definition of Benefit  |
|-----------|------------------------|---|
| 12        | 13 Bereavement Benefit | 14 On the separation of an employee from the service of the Company on account of death, his nominee would be entitled to payment equivalent to limit 2x of the CTC or 20L whichever is higher. |