Adobe Systems India Pvt Ltd Employees Healthcare FAQs
Effective 14th December, 2017

1. What has changed in the Medical Insurance plan?
   Adobe now offers family floater coverage of INR 700,000 with a sublimit of INR 500,000 for parents. The benefit covers Employee, Spouse, 2 children and parents. 20% co-pay is applicable on parents’ claims which mean 20% of the approved amount is paid by the employee.

2. What is a Family Floater plan?
   In a Family Floater plan all insured members are covered on floater sum insured basis. The sum insured for a family floater is the maximum liability for any all claims made by all the insured members. One single policy takes care of the hospitalization expenses of your entire family. Family Floater Health Plan takes care of all the medical expenses during sudden illness, surgeries and accidents.

3. Can I increase my sum insured coverage?
   Yes, you can increase the sum insured coverage by purchasing the top-up cover. This policy gives you an option to enhance the sum insured to desired level by paying premium. Options available include Family floater Sum insured coverage of INR 1,2,3,4, 5, 7,10,15,20 Lacs and the entire amount can be used for parents (there is no sublimit on their coverage). Policy terms and conditions are the same as company sponsored policy. You are eligible for the tax benefit under section 80D of Income Tax.

4. What is Co-Payment?
   Co-payment means a cost-sharing requirement under a health insurance. A co-payment does not reduce the sum insured coverage. Employee needs to bear 20% of the claimed amount as a part of co-payment in case of parental claims. For instance, if the approved claim is INR 100,000, employee will need to pay INR 20,000.

5. What is the maximum number of claims allowed over a year?
   There is no maximum to the number of claims; however the maximum amount which can be settled is equivalent to your family sum insured.

6. What happens to the policy coverage after a claim is filed?
   After a claim is filed and settled, the policy coverage is reduced by the amount that has been paid out on settlement for the rest of the policy year.

   Let’s take an example. In January you start a policy with coverage of INR 700,000 for the year. In April, you make a claim of INR 100,000 for spouse. The coverage available to you for the rest of the policy year will be the balance of INR 600,000. In October, there is a claim of INR 700,000 for your mother, you can use up to INR 500,000 as per the policy conditions. You will still have coverage of INR 100,000 (for yourself, spouse and children) for rest of the year. At policy renewal, the coverage reverts to INR 700,000.
7. **What are other enhancements in the policy?**

Following benefits are included in the medical policy in the current year:

<table>
<thead>
<tr>
<th>Benefit</th>
<th>New Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Surrogacy Cover</strong></td>
<td>Applicable up to maternity sum insured. Only available to Employee who takes help of a surrogate mother for childbirth Subject to infertility having been medically established in either of the partners, Subject to Documentary Requirements as per Insurer</td>
</tr>
<tr>
<td><strong>Additional day care procedures</strong></td>
<td>Extended list of day care procedures is now covered under policy.</td>
</tr>
<tr>
<td><strong>Bariatric Surgery</strong></td>
<td>Treatment for Morbid obesity and related complications to be covered on hospitalization basis, subject to terms and conditions of the insurance policy.</td>
</tr>
<tr>
<td><strong>No deduction in case of death during hospitalization</strong></td>
<td>Any deductions (co-pay, non- payable expenses etc.) is not applicable in case of death of insured member during hospitalization</td>
</tr>
<tr>
<td><strong>Cover for “No Active line of treatment” in case of life threatening situation</strong></td>
<td>Applicable only for employees faced with a situation at office premises.</td>
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</tbody>
</table>

8. **What are the family friendly benefits under the GMC Policy?**

Adobe offers several family friendly benefits under the GMC Policy.

- **Maternity cover** – Policy covers maternity expense for up to INR 100,000 from day 1. The benefit is applicable for the first two children. Pre and post-natal expenses and baby expenses are covered for up to INR 5,000 each within the Maternity limit.

- **Infertility** - Covers treatment related to infertility treatment on both IPD/ OPD basis for both male/ female employees and their spouses. Expenses up to a total of INR 50,000 are covered in a policy year. Additionally, 20% co-pay applies on infertility related claims.

- **Surrogacy (new benefit)** – Expenses are covered up to maternity sum insured of INR 100,000.

9. **What happens in the scenario where both my parents claim?**

In case both of your parents claim, they are subject to the total of INR 500,000 with 20% co-pay. This is different from current plan where they “each” can claim up to INR 300,000 subject to 20% co-pay. We recognize this might result in a bigger out of pocket for employees. However, the new design is

a. Developed based on the claim trend which indicates such scenario is not very likely
b. To address majority of the cases and allow employees to optimize the coverage

If you foresee a significant medical need for both parents, we recommend that you enroll into the top-up plan. There is no sublimit for parents in the top-up plan and they can use the complete sum insured. Company facilitated top-up plan has an advantage of covering all pre-existing diseases from day 1 and the typical waiting periods are waived off.