

# Top Up Health Insurance Policy Details

**Insurer:** United India Insurance Company Limited

**Primary Insured:** Individual employee of Adobe India, who opts for the Top up cover **Principal**

**Insured:** Adobe India

**Policy Period:** 1st April 2026 to 31st March 2027

The Insurer would issue a top up policy in favor of Adobe India which would be valid for a tenure of 12 months as per the policy period mentioned above. Employees will be issued certificates for the tax year (1st April 2026 to 31st March 2027).

1. The Top up Health Insurance policy will have the same cover as per the Base Group Health Insurance Policy (Policy issued by United India Insurance Company Limited for year 2026-27) except No cover on capped ailments like Maternity, OPD, Cataract etc.
2. Co-payment clause on parental claims would not be applicable to the Top Up Health Insurance plan
3. Employees having the family definition of 1+6 in the Base Group Health Insurance policy can opt/enroll 1+6 in a Top Up policy and employees with the family definition of 1+4 can opt/enroll 1+4 in top-up policy. Only the dependents enroll in base policy can be covered in Top up plan
4. If both employee and spouse are working with ADOBE, then they both can opt for cover as "Self" along with their individual set of parents under the Base and Top Up policy. Children of such employees can be covered by either of the two.
5. Employees who have registered claims in 2025-26 Top Up Health Insurance policy can only continue the same Top Up or reduce the Top up to a lower limit. They cannot opt for a higher Sum Insured limit. For instance, if an employee has opted for INR 10 lacs top up Sum Insured in 2025-26 and had registered a claim under Top-up policy, the employee can continue the Top Up in 2026-27 for Sum Insured of INR 10 lacs or reduce it to a lower limit. The employee will not be allowed to opt for Top Up Sum Insured beyond INR 10 lacs.
6. The Top Up Health Insurance cover will have a base deductible of INR 7 lacs for the employee, employee's spouse or partner (same gender), employee's three kids whereas it will be INR 5 lacs for dependents parents/parents in law on floater basis.
7. To avail Top Up sum insured, hospitalization should be within the Top Up policy period only. Admission before or after the Top Up policy period will not be eligible to claim under the top up sum insured.
8. There will be no Pro-rata basis refund of premium in case of exit from the organization. The Top Up coverage will continue until 31st March 2027 with same deductible (as mentioned above). Post separation from Adobe till the expiry of Top up Policy, the member will have to bear the cost of deductible to avail the Top Up sum insured.
9. Employees can opt for the Top up Health Insurance through the Medi Assist enrollment portal and then make the premium payment via NEFT/QR SCAN. Individual 80D certificate will be uploaded in the Medi Assist portal for those who have opted for the Top up Health Insurance plan, post 60 days from the date of submission of NEFT and subject to reconciliation of the data by the insurance company.
10. Enrollment window will be open from **1<sup>st</sup> April to 20<sup>th</sup> April 2026** for all existing employees, post which no new additions and dependent will be permitted for the existing employees.



11. The New member additions, i.e., newborn baby and spouse or partner (same gender) within the 45 days from the date of the event (subject to the declaration/enrollment on the Medi Assist Portal).
12. Third Party Administrator (TPA) for the Top up Health Insurance individual cover would also remain the same as the Base Group Health Insurance policy, i.e., Medi Assist Insurance TPA Pvt. Ltd.