

**TATA PENSION FUND**

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**Built for Retirement  
Ready for Healthcare**

Introducing

**Tata Pension  
NPS Swasthya Fund**



**Retirement + Healthcare + Top Up Insurance**

**in One Plan**

Disclaimer: This scheme is offered as a Proof of Concept (PoC) under the PFRDA Regulatory Sandbox and is not a regular NPS scheme. Benefits are limited and subject to modification or discontinuation; in such cases, subscribers may transfer their corpus to the Common Scheme and exit as per applicable PFRDA regulations. Accordingly, opening and maintaining a Common Scheme account is mandatory along with NPS Swasthya

As life expectancy increases and medical costs continues to outpace general inflation, retirement planning must also account for potential healthcare expenses –without derailing long-term retirement goals.

**Introducing Tata Pension NPS Swasthya Fund**, a scheme that integrates long-term retirement planning with healthcare flexibility. The fund helps to ensure your savings work toward building a secure retirement corpus while also offering access to funds for eligible medical needs when required.

This fund is an additional offering from National Pension System (NPS) and one needs to invested in the existing common scheme of NPS.

## WHY TATA PENSION NPS SWASTHYA FUND?

- The fund aims to help subscribers build a financially secure retirement while also ensuring access to liquidity for medical needs during the vesting period
  - Tata Pension Fund has tied up with Medi Assist (a leading third-party administrator (TPA))
    - ◊ Medi Assist network covers over 15500 hospitals across 1264 cities
    - ◊ Seamless cashless payments for both OPD and hospital expenses
  - Subscribers are permitted to withdraw up to 25% of their total contributions under the Swasthya Scheme to cover medical expenses at any Point of Contact within the Medi Assist network. If the claim amount exceeds 25% of the corpus, entire amount can be withdrawn
  - See your NPS Swasthya Fund corpus grow with market-linked returns. (growth is subject to market risk)
  - Tax benefits will be as per the Income Tax Act, 1961.
  - Minimum Contribution :
    - ◊ For subscribers opting only for Tata Pension NPS Swasthya Fund: Minimum subscription amount shall be ₹ 25,000/- (Rupees Twenty-Five Thousand only), and in multiples of ₹ 1/- thereafter.
    - ◊ For subscribers opting for Tata Pension NPS Swasthya Fund along with the super top-up add-on at the time of subscription to the Scheme: Minimum subscription amount shall be four-times of premium (inclusive of GST) of selected option, or ₹ 25,000/- (Rupees Twenty-Five Thousand only), whichever is higher.
- For NPS account to be considered as active, a minimum contribution amount of ₹ 1,000/- (Rupees One Thousand only) is required to be made by the subscriber in a financial year.
- Total charges will be 0.30% of the AUM p.a.
  - Regulatory oversight under PFRDA guidelines, ensuring transparency and compliance.



## VESTING, EXIT & SWITCHING



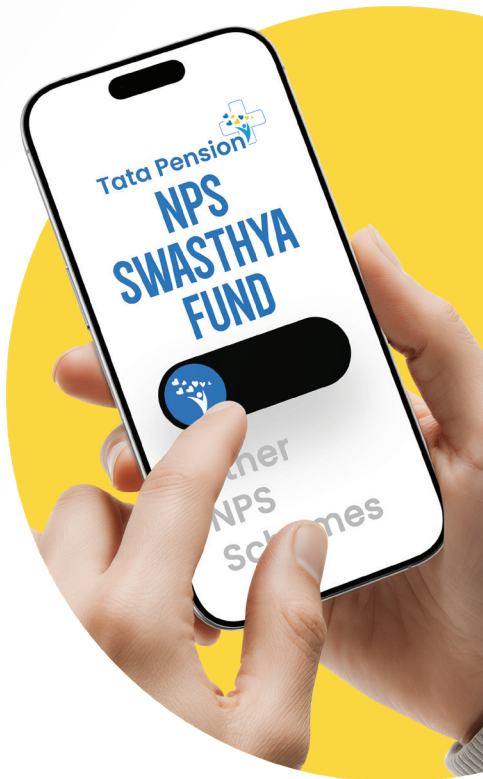
- This fund is launched under the Multiple Scheme Framework with a Minimum vesting period: 15 years
- Exit is allowed post vesting age of 15 years OR at Age 60 OR at retirement, whichever is earlier (for retail subscribers only)
- Subscriber shall be permitted to make partial withdrawals to meet out-patient or in-patient medical expenses as and when such expenses arise up to 25% of their own contributions in Swasthya Fund. Such withdrawals will be permitted after accumulation of minimum corpus size of ₹ 25,000/-.
- Complete withdrawal as lumpsum will be permitted for medical expenses if the medical expenses exceed the amount of 25% of own contribution;
- During or at the end of the vesting period, subscribers are permitted to switch from this Scheme to any Common Schemes under Tier I.

## FUND INVESTMENT STRATEGY

- Equity: **25 – 50%**
- Debt (Corporate Bonds / Government Securities) : **50% – 75%**
- Short term investments: **Up to 10%**
- Risk level: **Moderately High**
- Investment universe as **prescribed by PFRDA**

## WHO SHOULD INVEST

- Any Indian Citizens who wishes to cover health related costs from their investments
- Age Band
  - ◇ Tata Pension NPS Swasthya Fund: Minimum age – 18 Years. Maximum age – 84 Years and 364 days or such other age as specified by the PFRDA
  - ◇ For availing Super Top-up insurance: Minimum age – 18 Years. Maximum age – 65 Years or such other age as may be specified by the respective insurer



## EXCLUSIVE MEDI ASSIST BENEFITS FOR NPS SWASTHYA SUBSCRIBERS

Outpatient Benefits	
Diagnostics/ Health Checks	Upto 25% discount on MRP across all diagnostic tests at over 10,000+ diagnostic centers / hospitals
Doctor Consultations	<ul style="list-style-type: none"> <li>• Priority booking across 1 Lakh+ Doctors for appointments across 50+ cities &amp; upto 10% discount.</li> <li>• ₹1000 off on MediBuddy Gold - 3-month program (unlimited specialist tele consults for family of 4 at Rs. 1499 for 3 months instead of Rs.2499 .</li> </ul>
Pharmacy /Medicines	<ul style="list-style-type: none"> <li>• 5%-18% discount on medicines</li> <li>• Free home delivery above ₹499</li> </ul>
Vision Care / Spectacles	<ul style="list-style-type: none"> <li>• upto 50% off on Frames at 3000+ stores across India</li> </ul>
Dental Care Procedures	<ul style="list-style-type: none"> <li>• upto 10% off on Dental Procedures at 3000+ Dental clinics</li> </ul>
Second Opinion Program	<ul style="list-style-type: none"> <li>• Rs. 1000 worth End-to-end surgery second opinion benefits for free</li> <li>• Dedicated concierge for hospital selection &amp; facilitation and coordination — pre, during &amp; post surgical recovery</li> </ul>
Care programs	Special discounts on <ul style="list-style-type: none"> <li>• Maternity care program</li> <li>• Chronic care programs</li> </ul>
Inpatient cashless Benefits	
Network Coverage	15500+ hospitals empanelled
Presence and servicing	31 States & Union Territories 1264 cities 3200+ Pin codes
Discounts	<ul style="list-style-type: none"> <li>• 5% -25% on overall billing depending on hospitals</li> <li>• Packaged pricing for more than 130+ common procedures across 11348+ hospitals</li> </ul>
Hospital Integration	Online Integration with hospitals for claim submission
Instant Discharge	Zero wait time with Raksha Prime

## SUPER TOP-UP INSURANCE FEATURE

Subscriber can opt for a Super Top-Up health insurance cover, which is currently, provided by Aditya Birla Health Insurance Co. Ltd.

The premium for this Super top up will be debited from the Subscriber's Swasthya Scheme Account.

This cover is governed solely by the insurer's policy wordings. Refer to the top-up insurance details on [www.tatapensionfund.com/nps-swasthya](http://www.tatapensionfund.com/nps-swasthya)

Start planning your retirement with **healthcare flexibility today!**