

Benefits

edge

KNOWLEDGE SERIES



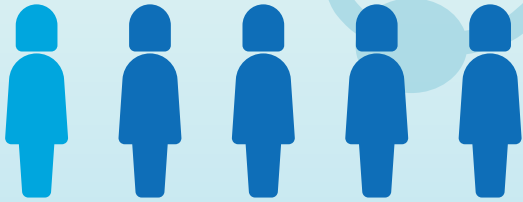
HEALTH BENEFITS REIMAGINED

A NEW VISION FOR WOMEN'S HEALTH COVERAGE

EDITION **04**

July, 2025

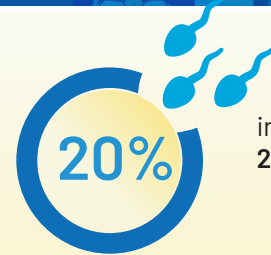
Did You Know?



1 in 5

Indian women have **PCOD or PCOS**, yet group health plans may exclude diagnostic tests and hormone therapy¹¹.

Prudent's clients' claims show, **infertility** claims have increased by



in the last 2 years.

1 in 7



Indian couples face **infertility**. However, most employer plans still do not cover **IVF, IUI, or fertility counselling**⁷. Each cycle of IVF may cost between INR 2.5 – 3 lac.



8 in 10 women face **menopause symptoms**. Fewer than one in four receive treatment, and hormone therapy may not be included in most policies¹⁵.



Breast cancer cases rose **11%** in one year.

Less than 1% of women aged **30 to 49** go for regular screening⁶, and India records one breast **cancer** diagnosis every four minutes¹⁶.



Women in corporate India are **three times** more likely than men to seek **mental health** consultations⁹.



72.2% of female respondents report high **stress levels**¹, yet stigma persists.



One woman dies from **cervical cancer** every



and it is the second most common cancer among women¹⁶.

Executive Summary

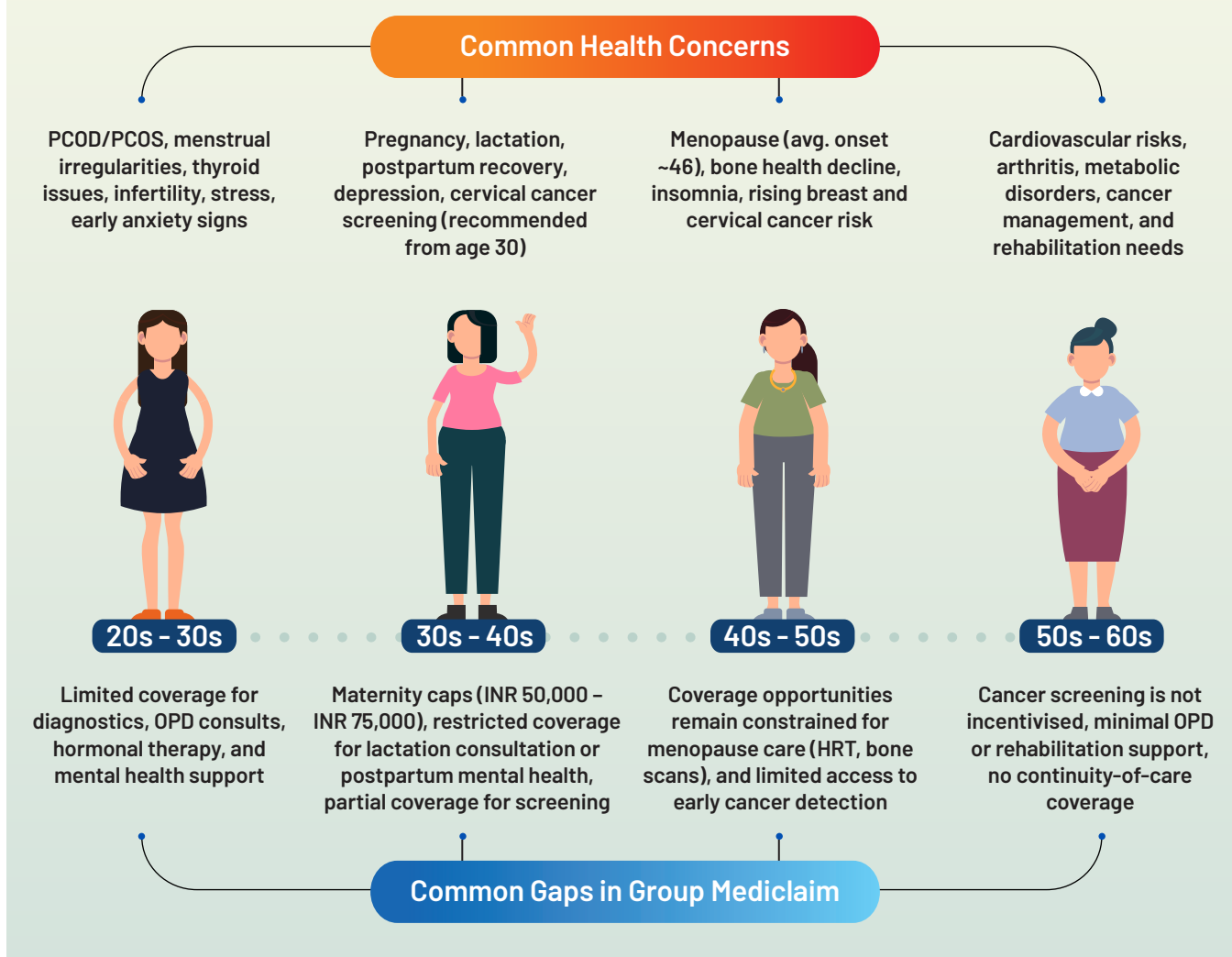
Increased women workforce among corporate organisations has led to a growing need to evolve corporate health benefits to reflect women's distinct and unmet health needs. While maternity coverage is a standard offering among 99% of organisations, critical areas such as PCOD, infertility, menopause, mental health, and cancers remain underrepresented. These gaps impact individual well-being along with workforce productivity, retention, and overall business performance.

As women in the workforce are spread among various life stages, there is a strong case for rethinking benefit design to better reflect needs as per their life stages. This paper highlights key gaps, outlines emerging trends, and shares actionable strategies for building inclusive and equitable health policies.

Prioritising women's health supports stronger teams, healthier workplaces, and long-term organisational growth.

A WOMAN'S HEALTH JOURNEY IN THE WORKPLACE

A woman's health needs evolve through life stages, but group health benefits in India remain largely static, failing to meet the shifting priorities.



KEY INSIGHTS

	Current Scenario	Gaps in Insurance	Way Forward
 PCOD	<p>PCOD affects 1 in 5 young Indian women¹¹, characterised by hormonal imbalances. Symptoms impact daily work, yet awareness and proactive management are low.</p>	<p>Group Mediclaim policies generally exclude PCOD-related treatments as they are mostly OPD expenses. Comprehensive coverage for ongoing management, including lifestyle interventions and specialised consultations, is also limited.</p>	<p>Corporates should offer wellness programs for early detection and lifestyle management. Educational workshops and OPD coverage for consultations and severe cases can empower employees and reduce stigma around PCOD.</p>
 Infertility	<p>Infertility rates in India have seen a significant rise, impacting a growing number of individuals and couples.</p>	<p>Most corporate health plans exclude IVF and fertility treatments or offer partial support. This leads to high out-of-pocket costs and emotional strain, despite increasing demand and rising claim trends.</p>	<p>Companies should push for comprehensive group insurance covering fertility treatments, including IVF, with reasonable limits. Provide access to counselling and support groups. Flexible work arrangements can support women undergoing treatment.</p>
 Mental Health	<p>Women in corporate India face more stress and are three times more likely than men to seek mental health support. Stigma and a lack of open dialogue persist, limiting access to timely care.</p>	<p>Despite mandates, many Group Mediclaim insurance policies primarily focus on in-patient services for mental health coverage². Out-patient consultations, therapy, and counselling, crucial for early intervention and ongoing management, are frequently not covered or have low limits, leading to high out-of-pocket costs.</p>	<p>To maximise the ROI, corporates should reallocate wellness budgets toward mental health services women engage with. Investing in flexible therapy, personalised care, and co-designed benefits drives real utilisation and strengthens overall workforce well-being.</p>

KEY INSIGHTS

	Current Scenario	Gaps in Insurance	Way Forward
 Menopause	<p>Menopause, starting at an average age of 46.2 years in India, affects a significant female workforce segment⁸. Over 80% of surveyed women report work-life impact, with 26% taking time off⁴. Support mechanisms are often lacking.</p>	<p>Menopause-related treatments like Hormone Replacement Therapy (HRT) and specialised consultations are rarely covered on an OPD basis under group health insurance. As a result, women often manage symptoms without financial, emotional, or social support, impacting productivity and well-being.</p>	<p>Advocate for insurance covering menopause management. Create supportive workplace cultures through awareness, flexible policies, and menopause champions.</p>
 Breast Cancer	<p>Breast cancer is India's most common cancer among women, with a rising incidence.</p>	<p>Corporate plans often cover hospitalisation but may exclude advanced therapies and long-term follow-up. This results in high out-of-pocket costs and limited access to comprehensive care.</p>	<p>Prioritise comprehensive health plans covering screening, early detection, and treatment. Promote awareness and subsidised screening via insurance riders and integrated benefits. Align with global health policies that include regular screening to ensure early diagnosis and equitable care.</p>
 Cervical Cancer	<p>Cervical cancer is a major concern, with critically low screening rates (2% of Indian women)¹⁰.</p>	<p>While treatment is covered, comprehensive preventive care like HPV vaccination and regular screenings are often not adequately covered under standard Group Mediclaim policies. This means the financial burden of preventive measures often falls on individuals, hindering widespread adoption.</p>	<p>Integrate comprehensive education, prevention and early detection programs. Advocate for insurance coverage for HPV vaccination and screenings through flexible benefits or OPD programmes, and organise awareness drives and facilitate access to screening camps.</p>



Conclusion

Reimagining corporate health benefits for working women in India is a strategic imperative for a productive, engaged, and equitable workforce. Moving beyond basic maternity benefits to a holistic approach for women's health enhances well-being, reduces absenteeism, and improves retention. Organisations need to re-look at various aspects of women's care and add various benefits through personalisation, flexible benefits, Employee Assistance Programs (EAP), and an OPD program.

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