



TATA CONSULTANCY SERVICES

2019 BENEFIT OVERVIEW

BENEFIT	SUMMARY	IMPLEMENTATION
Medical Plans	<ul style="list-style-type: none"> Administered by Aetna Medical and Prescription coverage is bundled together. Associates can choose between a Traditional PPO Plan or a High Deductible Health Plan (HDHP) with HSA (Healthcare Savings Account) Plan. Traditional PPO Plan features copays for office visits, emergency room and prescriptions and has a \$1,500 individual (\$3,000 family) deductible and a \$4,000 individual (\$8,000 family) annual out-of-pocket maximum. High Deductible Health Plan with HSA has \$2,000 individual (\$4,000 family) deductible and \$4,000 individual (\$8,000 family) annual out-of-pocket maximum. Under the HDHP, associates have to pay 100% of cost until they meet their deductible. This plan allows for employees to set-aside pre-tax dollars into a Health Savings Account. 	<ul style="list-style-type: none"> Associates are eligible to participate from their first day of employment with TCS. Enroll in plan by filling out the appropriate online forms within 30 days of joining. <p>2019 Traditional Plan Bi-Weekly Premium: Associate Only – \$125 Associate + Spouse - \$280 Associate + Child/children – \$215 Associate + Family - \$405</p> <p>2019 HDHP Plan Bi-Weekly Premium: Associate Only – \$69.50 Associate + Spouse - \$151 Associate + Child/children – \$115.50 Associate + Family - \$220.50</p>
Dental Plans	<ul style="list-style-type: none"> Administered by CIGNA Dental. Associates can choose between a Dental HMO or Dental PPO plan. Please see plan documents for details. 	<ul style="list-style-type: none"> Associates are eligible to participate from their first day of employment with TCS. Enroll in plan by filling out the appropriate online forms within 30 days of joining. <p>2019 HMO Bi-Weekly Premium: Associate Only – \$7.18 Associate + 1 Dependent - \$11.65 Associate + 2 or more - \$19.44</p> <p>2019 PPO Bi-Weekly Premium: Associate Only - \$10.65 Associate + 1 Dependent - \$21.26</p>

		Associate + 2 or more - \$31.44
BENEFIT	SUMMARY	IMPLEMENTATION
Vision Plan	<ul style="list-style-type: none"> Administered by EyeMed Exams 1x per year Significant discounts on glasses & contacts when utilizing EyeMed network 	2019 Vision Plan Bi-Weekly Premium: Associate Only – \$2.65 Associate + Spouse - \$5.29 Associate + Child/children – \$5.35 Associate + Family - \$8.53
Flexible Spending Plans	<ul style="list-style-type: none"> Administered by PayFlex. The plan allows Associates to set aside pre-tax dollars to pay for eligible health care or child care expenses for themselves and eligible dependents. For the Health Care Flexible Spending Account, the minimum contribution is \$300 up to a maximum of \$2,650 per year. For Dependent Care Flex Spending Account, the minimum contribution is \$300 up to a maximum of \$5,000 per year. 	<ul style="list-style-type: none"> Associates are eligible to participate from their first day of employment with TCS. Enroll in plan by filling out the appropriate online forms within 30 days of joining.
Short Term Disability	<ul style="list-style-type: none"> Administered by Cigna. The Associate is covered for 66.7% of their base salary up to a maximum of \$3,000 per week. Coverage may continue for up to 12 weeks. 	<ul style="list-style-type: none"> Associates may elect upon hire. Group premium is determined by individual's income/benefit level.
Long Term Disability	<ul style="list-style-type: none"> Administered by Cigna. The Associate is covered for 60% of their monthly base salary 	<ul style="list-style-type: none"> Company paid benefit – Associate is covered from 1st day of joining.
Basic Life Insurance and Accidental Death & Dismemberment Insurance	<ul style="list-style-type: none"> Administered by Cigna. TCS provides \$50,000 Basic Life Insurance and \$50,000 of Accidental Death & Dismemberment (AD&D) insurance. Benefit Increases to One times Basic Annual Earnings (maximum \$150,000) after 1 year. 	<ul style="list-style-type: none"> Company paid benefit – Associate is covered from 1st day of joining. Maximum Benefit increases based on length of employment with TCS
Supplemental Life and Accidental Death & Dismemberment Insurance	<ul style="list-style-type: none"> Administered by Cigna. Associate has the option to purchase Supplemental Life in multiples of \$25,000 to a maximum of the lesser of 1,000,000 or 5x annual base salary. The Associate's Supplemental AD&D coverage is equal to the amount of Supplemental Life insurance, if elected. Spouse Supplemental Life is available in increments of \$12,500, to a maximum of \$200,000, but not to exceed 50% of the employee's Supplemental Life coverage. The amount of spousal Supplemental AD&D is equal to the amount of spousal Supplemental Life insurance, if elected. 	<ul style="list-style-type: none"> Associates are eligible to participate from their first day of employment with TCS. Enroll in plan by filling out the appropriate online forms within 30 days of joining.

	<ul style="list-style-type: none"> Child Supplemental Life is available in a \$5,000 or \$10,000 flat rate policy that covers all children in your family. 	
BENEFIT	SUMMARY	IMPLEMENTATION
MetLife Group Auto & Home Insurance	<ul style="list-style-type: none"> Administered by MetLife Access to special group discounts for your personal insurance needs (auto, home, renter's insurance, RV, boat, etc). 24 Hour claim reporting Extended customer service hours, including weekday evenings and Saturdays 	<ul style="list-style-type: none"> Associates are eligible to participate after 40 days of employment with TCS.
Educational Assistance/ Reimbursement	<ul style="list-style-type: none"> TCS encourages each Associate to obtain job-related certifications and training. 	<ul style="list-style-type: none"> Associates must obtain management approval for training.
401(k)	<ul style="list-style-type: none"> Administered by Wells Fargo. TCS will make a matching contribution equal to 100% of the first 3% of compensation deferred plus 50% of the next 2% of compensation deferred each pay period. The matching contribution is 100% vested immediately. The Associate contribution and company match are made on a per pay period basis. 	<ul style="list-style-type: none"> Associates are eligible to enroll after they have received their first TCS paycheck.
Commuter Benefits	<ul style="list-style-type: none"> You pay for certain work-related transportation expenses on a pre-tax basis. You can choose public transit, parking, or both! You can purchase up to \$260 in pre-tax Transit \$260 in pre-tax Parking vouchers per month. 	<ul style="list-style-type: none"> You can enroll through Payflex.com or call 1-888-284-4885. Can be started anytime during the year. Enrollments received by PayFlex before the 10th of a month become active on the 1st of the following month. Enrollment can be done for one month at a time, or can be set to renew automatically each month.
Section 529 College Fund	<ul style="list-style-type: none"> Associates are eligible to contribute to a college fund for use for future education of themselves or their designees. Associate contributions are post-tax, but any growth on those contributions is tax-free. 	<ul style="list-style-type: none"> Money may be withdrawn to fund higher education in accredited schools. If used for educational programs, it remains tax free but if used for any other reason, it becomes taxed.
Performance Appraisal	<ul style="list-style-type: none"> Appraisals will be held every six months during employment. After the first year, Associates will fall into TCS's appraisal schedule. 	<ul style="list-style-type: none"> All Associates will be provided formal feedback on their performance.
Vacation		

	<ul style="list-style-type: none"> 10 days of vacation per year for the first five years of service. 	<ul style="list-style-type: none"> Accrual of vacation days begins upon the first day of employment accumulating at the approximate rate of .8219 days for a 30-day month.
BENEFIT	SUMMARY	IMPLEMENTATION
Vacation (cont.'d)	<ul style="list-style-type: none"> Vacation increases to 15 days per year after five years of service. 	<ul style="list-style-type: none"> These days may be carried from one year to the next, and can be accrued with a maximum of 20 days.
Sick Days	<ul style="list-style-type: none"> Associates are eligible for 5 sick days per year. The year is based on fiscal year (April 1st of each year) 	<ul style="list-style-type: none"> Accrual of sick days begins upon the first day of employment with TCS, accumulating at the rate of 1 day per month up to a maximum of 5 per year. These days may be carried from one year to the next, and can be accrued with a maximum of 9 days.
Holidays	<ul style="list-style-type: none"> 10 paid holidays each year. When working on client site, schedule will revolve around client's holidays. 	<ul style="list-style-type: none"> Eligibility commences upon first day of employment with TCS.

NOTICE

This summary is for informational purposes and is not a guarantee of benefits.
TCS reserves the right to revise its benefits offerings at any time with or without notice.