



OPTUM® Global Solutions

Ashutosh
Lead Vocalist & Guitarist
IT Support Specialist

For people who bring it all. Every day.

All of us at Optum are bound by more than our mission and our culture. While we're each one-of-a-kind, we share an incredible enthusiasm for living. When it comes time to recognize the hard work of our employees, we've put together programs and options that fully address unique lifestyles and needs. From fitness to financial planning, it's our way of saying thanks for doing **your life's best work.sm**

We offer competitive health and well-being options and we significantly contribute to the cost of benefits for you and your family. So, no matter where or when you begin a career with Optum you'll find a far-reaching choice of benefits — choices that offer greater flexibility to tailor your benefits to your individual needs.

Read on and learn about the benefits we offer our employees as part of our Total Rewards. And, learn more about your career options by



Optum Global Solutions India Benefits Summary

Rewarding Results Plan

For employees who exceed performance expectations, the Company's discretionary incentive Rewarding Results Plan, recognizes and rewards eligible employees for contributing to the Company's success.

In recognition of outstanding employee performance, incentive awards may be granted to eligible employees. Funds for the Rewarding Results Plan are based on the overall performance of the Company.

The Rewarding Results Plan features two award opportunities:

- The opportunity for special, performance-based cash and points awards (known as Bravo!) throughout the year (employees at Grade 28 & below); social recognition (all grades)
- A year-end incentive performance based opportunity paid in first quarter of the following year.

Award amounts are at the discretion of management. Reach out to your Human Capital Partner for more information on this.

Holiday Benefits

Public Holidays	10 days per year
Privilege Leave	20 days per year
Causal Leave	7 days per year
Sick Leave	7 days per year
Maternity Leave	As per government mandate
Paternity Leave	5 working days paid paternity leave
Adoption Leave	As per government mandate

Unused Privilege Leave, up to a maximum of thirty (30) days only, can be encashed at the time of separation.

Optum Global Solutions India Benefits Summary

Pay Review

The company undertakes an annual performance related pay review called Common Review, between January and December. The pay award is subject to individuals' performance and achievement of objectives. Any pay award will be effective March 1 of the next year.

Retirement

All employees will be entitled to participate in the Employee Provident Fund Scheme, and Optum will provide an employer match equal to 12% of basic salary.

Gratuity Scheme

All employees, with a minimum of 4 years and 240 days of service, will receive a payment equivalent of 15 days basic salary for every year of completed service, subject to a maximum of INR 10,00,000 (tax free) on:

- Retirement
- Resignation/termination of services
- Death or permanent disablement due to accident or disease (in such cases the minimum service of five years is not required)

Group Medical Insurance

Employees are covered under the Group Medical Insurance Policy. The policy is provided by New India Assurance Company for in-patient hospitalization, subject to a minimum of 24 hours.

The coverage is provided for various events/ailments including maternity and other pre-existing disease, for all employees and enrolled dependents (subject to terms and conditions).

Coverage will be subject to the following plan:

- Single Employee (including dependent parents): INR 350,000 (inclusive of a Sub limit of INR 100,000 per parent)
- Married Employees (Including Spouse, Children and dependents Parents) : INR 500,000 (inclusive of a Sub limit of INR 100,000 per parent)

Optum Global Solutions India Benefits Summary

Co-Pay:

- Employee, Spouse, Child claims - 10% on all Claims up to the claim amount of INR 300,000 and 20% co-pay for balance permissible claim amount above INR 300,000
- Claims for Parents: 20% co-pay on permissible claims

Voluntary Parental Top-Up: The top-up plan is designed to take effect only after the base plan is exhausted and hence, all the benefits and applicable rate of co-pay of the base plan will be mirrored in the top-up plan. The premium for voluntary top-up will be borne completely by the employee. Optum will pay this premium to the Insurer and subsequently recover from employees in 3 monthly installments- through payroll deductions:

Parents Top Up Premium Rate*					
All the top-up options are available to all employees across grades.					
Sum Insured	INR 100,000	INR 200,000	INR 300,000	INR 400,000	INR 500,000
Per Parent Premium Rate	INR 2,406	INR 5,624	INR 8,500	INR 10,000	INR 11,500

*Additional GST applicable

Group Term Life Insurance

Group Term Life Insurance is provided by Exide Life and a lump sum is payable on death in service due to accidental or natural causes. This is equal to three times of an employee's Annual Fixed Pay subject to a minimum of INR 1,000,000.

Group Accidental Death and Disability Insurance

The GAD&D insurance provided by ICICI Lombard covers temporary (short-term) disability, partial permanent disability, and permanent total disability and accidental death, subject to the limitations outlined in the policy document. The sum insured is three times the employees' Annual Fixed Pay subject to a minimum of INR 1,000,000 as applicable.

Optum Global Solutions India Benefits Summary

Company Car Lease

Employees at salary grades 27 and above are eligible to avail the Company Leased Car Benefit. Through this policy, employees can opt for a new car through company's authorized leasing vendors and also avail tax benefits.

Employee Wellbeing Programs

The company invests significantly in the wellbeing of its employees by running multiple wellness initiatives. The range of services include Health Check-ups, Flu Vaccination, Chronic Disease and Lifestyle Management Programs, Nutritional Cafeteria food, and many more.

Employee Assistance Program

The Employee Assistance Program (EAP) aims to provide confidential assistance to employees and their families for variety of concerns that are personal, legal and financial in nature.

- The EAP generally includes assessment, short-term counseling and referral services for employees and their household members.
- 24/7 support, advice and guidance available through telephone to discuss issues affecting employees.
- It is an independent and confidential EAP

Healthy Pregnancy Program - CareNine

- Care Nine program provides support and information to ensure healthy pre- and post-natal
- It is designed to reduce the risks associated with pregnancy for both women and their babies
- Available for employees and their spouses

Employee Referral Program

Employees of the Company are invited to refer individuals they know who may be suited for positions advertised. In the event a candidate referred by an employee is hired, the employee may receive a cash bonus depending on position and grade. The referral bonus will be paid only when the referred candidate has completed 3 (three) months after he/she has started employment

Optum Global Solutions India Benefits Summary

Training & Staff Development

Training (both technical and soft skills) is offered via face-to-face and web conference. Computer-based training is also offered to all employees through a learning management system called LearnSource.

LearnSource offers a variety of resources to employees, including a wide range of on-line courses, advice on how to manage a range of work situations, and the Company's standard operating procedures.

Business Book Review

For employees at management level, LearnSource also provides free access to summaries of many popular business books, with new titles every quarter. The library includes over 550 summary reviews of leading business books in leadership, business strategy, customer satisfaction and personal growth, providing a concise, chapter-by-chapter synopsis, as well as a critical evaluation of the quality and value of the book.

Education Reimbursement

In addition to the internal training program, Optum provides assistance in paying education costs for eligible employees who seek to improve their current job skills and are approved for enrollment in outside educational courses.