

NEO HR Services Session for India

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Updated as on Apr2021

Legal disclaimer: In the event of a discrepancy between the information in this summary and official plan documents, the plan documents will prevail. Intel reserves the right to amend, reduce, suspend or terminate any program or benefit, at its sole discretion, at any time, by appropriate action of its board of directors or their delegates, or as specified in any applicable plan document.

All benefits are subject to the terms & conditions of the program. Refer to Circuit for more details.

The benefits in this presentation are applicable to permanent and regular full-time employees



AGENDA:



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PAY & INCOME TAX



- ✓ Total cash comprises of Base Pay and Bonuses (APB/Commission & QPB)
- ✓ Intel India has a 12 months salary structure (1st month pro-rated)
- ✓ Payroll cut off date is 15th calendar day of every month
- ✓ You need to Declare your investment declaration to get tax benefit
- ✓ Your pay will be credited on last working day of every month

✓ Employee Self Service (ESS) Tool

- > myTaxMethod : Old tax regime (by default) or New tax regime (One-time option)
- myInvestments: Declare investments & House Rent Allowance (HRA)
- > myFlexibleBenefits: HRA allocation from Residual Pay
- > myTaxSimulator: understand the tax impact to select the right tax method
- > Important Points:
 - > Submission between 1st (8 AM IST) & 15th (6 PM IST) --> considered in current month's tax calculation
 - > Submissions beyond 15th (6 PM IST) will be considered in the next month's tax calculation
- Declare the amounts you plan to invest at the beginning of the year & submit proofs during FY year-end
 - > Tax (Investment) proof collection / submission happens online annually once a year in <u>January</u> each year
- Allocate House Rent Allowance (HRA) in FlexibleBenefits and declare monthly house rent in myInvestments
- Online Pay slip and Tax Computation Sheet (ITCS) is available in ESS tool for viewing / download on last <u>calendar</u> day of every month.

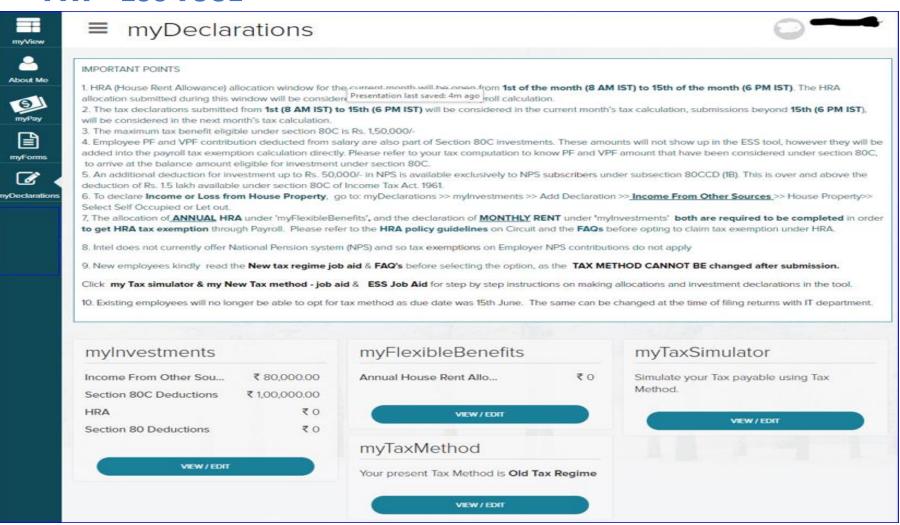
Refer to the Guidelines & more info @ Circuit > Pay & Benefits > Compensation > Pay

Checklist of actions to be completed immediately after joining/ by 15th (payroll cutoff) → New Employee Checklist - Pay & Benefits

Provides a brief description of various pay elements → Pay Elements Description

Refer to Pay Modeling Application & My Package Tool - NonCommissions

PAY - ESS TOOL



Guidelines & more info @ Circuit > Pay & Benefits > Compensation > Pay

1. To know more about how to use the ESS Tool, please refer to this ESS Job Aid document

New tax method FAQs & Tax simulator & new tax method job aid

2. To know more about the documents to be submitted for all other investment declarations, click here

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MY TAX DECLARATIONS

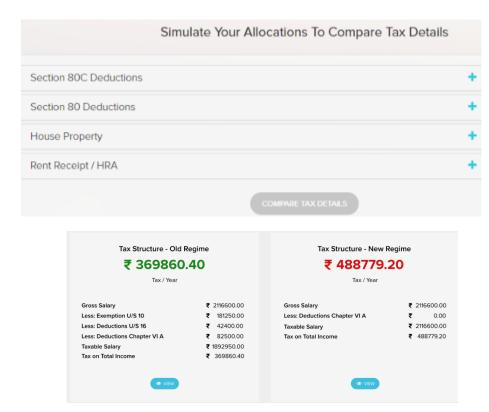


- <u>myTaxMethod</u>: Effective April 2020-21 individuals have an option to pay taxes as per the new tax method (under section 115BAC) or continue with old tax method.
 - New tax method provides reduced tax rates; however, employees have to forego most of the tax exemptions, e.g., Standard deduction, PT, employees PF, Chapter VI A etc, loss from house property)
 - · Old tax method is considered by default, change needed if employee wishes to opt for new tax method
 - Employee can opt for the preferred tax method only once with employer. (by 15th of the month)
 - Option to change the tax method is available at the time of filing returns with the income tax department.
- > myInvestment: Exemptions / declarations allowed through payroll
 - ➤ New Tax regime: Declaration of income from let-out property & income from other sources
 - > Old tax regime: House Rent Allowance (HRA), loss from house property, Chapter VI A deductions -life insurance/medical insurance premium, PPF, etc. Eligible deduction from payroll will be directly considered for tax exemption
 - > Previous employment income: (Optional). Declare Gross Income, Profession Tax, PF, TDS (Income-Tax)
 - Ensure uniform tax method is declared to all the employers
 - During year-end proof submission window please resubmit tax proofs to claim exemptions.
 - Interns rehired as employees effective April 2020 also need to declare
- <u>myFlexibleBenefits</u>: Applicable in old tax regime for HRA allocation from Residual Pay

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MY TAX SIMULATOR

> my Tax simulator: allows high-level comparison of the tax differences between the existing tax regime and the new tax regime.



Disclaimer: The tax stimulator is only meant to provide a quick & an easy access to basic tax calculation of the estimated impact of the new provisions. This does not purport to give correct tax calculation in all circumstances. It is advised to refer to the income tax provisions for the actual impact and eligibility. Intel does not take any responsibility or provide any advice on tax method.

BANK ACCOUNT - SALARY CREDIT



- > To submit their bank account number (savings account) to Payroll immediately upon joining through Bank Account eForm for credit of salary.
 - New or Transfer-in or Rehired
- If your bank account details submitted in eForm after cutoff date (i.e. 15th of the month), your salary will be processed through offcycle payment.
 - Submitted between 16th to 30/31st end of month -> Off-cycle payment by end of first week of the following month
- > You have the option to get your salary credited in any of the seven banks mentioned below.
 - **⇒** Citibank
 - **⇒** ABN Amro
 - **⇒** Duestche
 - ⇒ HDFC
 - **⇒** HSBC
 - ⇒ ICICI
 - ⇒ SBI



- ➤ If you do not have a bank account in any of these banks, it will be your responsibility to open an account (savings account) on your own and submit the account number to payroll through the Bank Account eForm.
- ▶ If you need documents like address proof and employment letter refer to <u>HR Standard Letters</u> <u>Request Process</u> or use eform tool "<u>Employee Letters tool</u>"

Refer to the Guidelines & more info @ Circuit > Pay & Benefits > Compensation > Pay https://employeecontent.intel.com/content/hr/pay/bank/Bank Account.html

Bank Account cum PAN – eForm

Step 1 : Fill in Bank Branch Inform	
Bank Name:	Please Select Bank Name ▼
IFSC Code:	bifurcations of wrong entry and the common
Re-enter IFSC Code:	errors done
Step 2 : Fill in Bank Account Inform	mation
* Account Holder Name: (Help?)	
* Account Number:(Help?)	
* Re enter Account Number:(Help?)	
* PAN Number: If you are a transfer in employee from another country and you don't have "PAN" please enter as "ILH" in the PAN field. Once you are allotted the PAN, resubmit the form with PAN. Step 3: Fill in Employee Reimburs	sement Account Number (ERA
Number) * Required for Outbound Relocatees	Only
ERA Number:	
Re-Enter ERA Number:	
	pay into my bank account as indicated above. I understand that I am responsible ation and Intel is not responsible for any delays or non-payment caused by vided by me.(Help?)
I do hereby declare that the PAN (Ponowledge	ermanent Account Number) stated above is true and correct to the best of my
Need help?	aliathilite i ann aban Cat up uala
 If this is a guideline, process of If this is a technical issue with 	
If this is a technical issue with	the erorm then Contact IT TAC
SUBMIT Close	
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Income Tax Slab (Apr2020 - Mar2021)

Income Range in INR per Annum	New Tax Rate for FY2020-21	Old Tax Rate for FY2020-2021	Cess Rate
	Without Deduction & Exemption	With Deduction and Exemption	
1 – 2,50,000	0%	0%	0%
2,50,001-5,00,000	5%^	5%^	4%
5,00,001 – 7,50,000	10%		
7,50,001 – 10,00,000	15%	20%	4%
10,00,001-12,50,000	20%		
12,50,001–15,00,000	25%	30 %	
15,00,001 and Above 30%		30%	4%

Surcharge

Taxable Income < 50 Lakhs – 0% Surcharge
Taxable Income between 50 Lakhs and one Crore – 10% Surcharge
Taxable Income between 1 Crore and 2 Crore – 15% Surcharge
Taxable Income between 2 Crore and 5 Crore – 25% Surcharge
Taxable Income beyond 5 Crore – 37% Surcharge

Human Resources

SPECIAL ALLOWANCE



✓ Section 10 of the Income Tax Act, provides a long list of tax exemptions especially for the salaried employees to reduce the burden of taxing, as below which are a common market practice in India.

Conveyance allowance
Medical reimbursement

Standard deduction INR 50,000 per annum

Special Allowance
Compensate for additional resultant tax due to the absence of these components.

Special Allowance is a fixed amount per Grade and is paid out monthly

Guidelines & more info @ Circuit > Pay & Benefits > Compensation > Pay >

Special Allowance / HRA FAQ → https://employeecontent.intel.com/content/hr/pay/allowance/introduction-hra-revision-special-allowance-fags.html

HRA-HOUSE RENT ALLOWANCE

Context:

- ✓ Component of salary commonly provided by employers to employees in India
- ✓ Provides employee with tax benefit (exemption) on the amount paid by them towards their rented accommodations every year
- ✓ Optional benefit "Opt-in" Participation is voluntary
- ✓ NOTE: HRA is **NOT** available if you have opted for **New Tax Regime**.

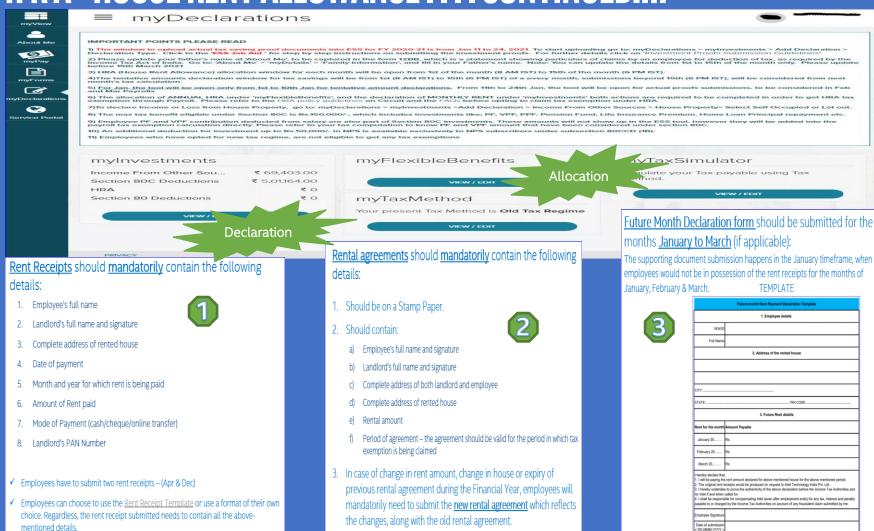
Employee Action required on HRA in payroll ESS Tool

- 1. <u>Allocation</u> (annual from available residual pay)
 - ✓ Can be done any month (1st to 15th calendar day) from Apr onwards in ESS tool under "myFlexibleBenefits"
 - ✓ Recommended to do it as early as possible
- 2. <u>Declaration</u> (one time date range, monthly rental enables tax benefit) in ESS tool under "myInvestments"
 - ✓ Allocation and Declaration actions, are both required to be completed, in order for employees to get HRA tax exemption through Payroll
- 3. Submission (online proof submission during window period in Jan each year) in ESS tool under "myInvestments"
 - 1) Rent receipts
 - 2) Rental agreement
 - 3) Future month declaration (Jan, Feb, Mar)

Guidelines & more info @ Circuit > Pay & Benefits > Compensation > Pay >

HRA Policy page → https://employeecontent.intel.com/content/hr/pay/allowance/house-rent-allowanceindia.html

HRA-HOUSE RENT ALLOWANCE.... CONTINUED....



Guidelines & more info @ Circuit > Pay & Benefits > Compensation > Pay >

HRA Policy page → https://employeecontent.intel.com/content/hr/pay/allowance/house-rent-allowanceindia.html Employees can choose to use the Rent Receipt Template and Future Month Declaration form

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Retirement

Provident fund

- <u>Statutory</u> monthly contribution
- Employee contributes 12% of basic salary
- Employer contributes another 12% of basic salary
- Existing UAN continues
- KYC update (Bank, Aadhar, PAN)
- PF Transfer (online your action needed 60days after joining Intel)
- Reminder: New joinee Online Form 11 Ensure to fill, acknowledge/sign and submit online. Send soft copy to HR Records (grp_indiahrrecord@intel.com)

India PF Do-It-Yourself Guidelines

Topics

- Guidelines
- EPF Advance to Fight Covid-19 Pandemic
- UAN & KYC
- Provident Fund

Guidelines

Please access the guides and follow the steps to perform your PF transactions on your own in the EPFO portal. If you encounter errors or issues while performing PF transactions, you may contact intel.india@adp.com for assistance.

- · Member UAN activation process guidelines
- · Member modify basic details guidelines
- Member KYC Upload process guidelines
- · PF online transfer process guidelines
- · PF Online withdrawal process guidelines
- PF Advance non-refundable loan guidelines



Voluntary Provident fund (VPF)

- Only Employee contributes
- Can contribute upto 88% of basic salary
- New enrollments possible during the window period i.e., Apr & Oct every year
 - ✓ April 1 April 15 (1st window) or
 - ✓ Oct 1 Oct 15 (2nd window) only.

Gratuity

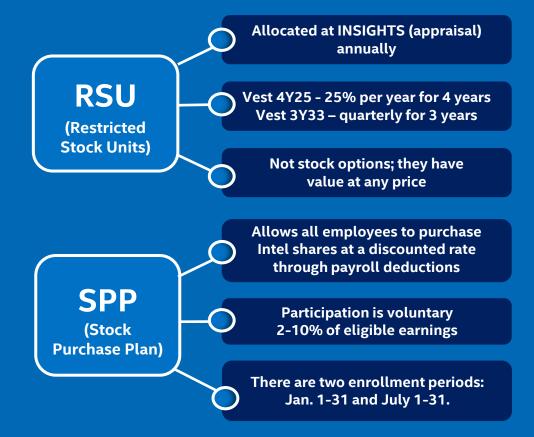
- For every year of service after completing 4 years 240 calendar days of continuous service on EXIT
 - 15/26 of last drawn monthly basic X years of service at Intel India
 - Capped at INR 20,00,000

Guidelines & more info @ Circuit >

Provident fund → https://employeecontent.intel.com/content/hr/benefits/retirement/Gratuity.html
Voluntary Provident Fund → https://employeecontent.intel.com/content/hr/pay/fund/VPF.html
PF DIY guidelines → https://circuit.intel.com/content/hr/benefits/retirement/india-pf-diy-guides.html

STOCKS: A QUICK RECAP





SPP Cycle	Period of payroll deductions	Payment to employees
SPP cycle -1:	Aug to Jan Payroll	31st March (through Main Pay)
SPP cycle-2:	Feb to July Payroll	30th Sep (through Main Pay)

Guidelines & more info @ Circuit > Stock →

https://employeecontent.intel.com/content/entrypage/2930fa64-efb5-4a71-bd17-7d451f0cdc26.html

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Intel India Benefits explainer:



KEY BENEFITS: TIME OFF/LEAVE

Time Off:

- 1) 1. Short term in nature
 - 2. Examples: Annual Vacation, Special Day Off, Bereavement, etc.
 - 3. Auto-approved in the system for certain Time Off. Manager will receive notification.
 - 4. Employee to have prior alignment with the manager on the Time Off, before submitting the request in Workday

Leave of Absence (LoA):

1. Long term leave

2

- 2. Examples: Maternity, Paternity, Adoption, etc.
- 3. Employee status will change to "On Leave"
- 4. Employees to have prior alignment, share softcopy of the documents thru email with the manager on LOA, before submitting the request in workday

1 " <u>Time Off</u> " Plans	Description	Max Entitlement	
Annual Vacation	Refers to paid number of days each year that an employee is allowed	20 days	
Annual Vacation (Intern)	<u>Interns</u> paid number of days each year that an <u>intern</u> is allowed to	be away from work	20 days
Long term Sickness Time Off	Refers to time away from work due to <u>employee</u> illness for a <u>lor</u>	g period of time	30 calendar days
Special Day Off	Special Day Off refers to a paid <u>Flexi</u> time off for <u>any special occasion</u>	of employees' choice	1 day
Short term Sickness/Casual Time Off	Refers to time away from work due to illness of self or dependents for	a <u>short period</u> of time	12 Days
Short term Sickness Time Off (Intern)	Intern Sickness time away from work due to illness of self or dependen	nts for a short period of	12 Days
<u>Bereavement</u>	Refers to a period of time that company allows employee not to com	ne to work because a	Per Event - 5 Calendar days
<u> Maternity - Tubectomy Time Off</u>	Refers a period of time that company allows <u>female employee</u> to be	away for a number of	Per Event - 14 Calendar days
<u> Maternity - Gradual Return Time Off</u>	Refers to a period of time when an <u>female employee</u> transitioning	back to work from	31 calendar days
Compensatory Time Off	Refers to additional paid discretionary time off in recognition for extended hours that a to work above and beyond what is normal for the job position (e.g. if work performed o	Discretionary as per respective	
<u>compensatory rancon</u>	schedule of work & as approved by manager)	,	management approval
" <u>Leave of Absence</u> " Plans	Description	Max Entitlement	Leave Family
Adoption Leave (Female employee)	Paid LoA for adopting a child for a <u>Female</u> ee	182 calendar days	Family Leave
Adoption Leave (Male employee)	Paid LoA for adopting a child for a <u>Male</u> ee	42 calendar days	Family Leave
<u>Maternity Leave</u>	Paid LoA for maternity event for a Female ee	182 calendar days	Family Leave
<u>Paternity Leave</u>	Paid LoA for Paternity event for a Male ee	42 calendar days	Family Leave
<u> Maternity - Commissioning Mother Leave</u>	Paid LoA for Commissioning mother event for a Female ee	182 calendar days	Family Leave
Ceased Pregnancy Leave	Paid LoA for Miscarriage event for a Female ee	42 calendar days	Family Leave
<u> Maternity - Illness Leave</u>	Paid LoA for maternity related illness for a Female ee	31 calendar days	Family Leave
<u>Medical Leave</u>	Paid LoA on <u>Medical</u> grounds	365 calendar days	Employee Sickness Related Leave
Medical Leave - Unpaid	UnPaid LoA on <u>Medical</u> grounds	365 calendar days	Employee Sickness Related Leave
Paid Leave Of Absence	Paid LoA on <u>Personal/Non-Medical</u> grounds	365 calendar days	Special Circumstance Leave
Personal Leave Of Absence	UnPaid LoA on Personal/Non-Medical grounds	365 calendar days	Special Circumstance Leave
Paid Special Circumstance Leave	Paid LoA	-	Special Circumstance Leave

Guidelines & more info @ Circuit > Menu > Pay and Benefits > Time Off > Leaves >

India Time off & Leave Entry page Frequently Asked Questions

Content table page
Quick Reference Guides

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KFY BENEFITS: TIME OFF/LEAVE



How to get started in Workday

1. Start by familiarizing yourself with the newly revamped and enhanced time off and leave Circuit page. Find all the necessary information - policies, process, guides, job aids, FAQs – in one central location.



2. To apply for time off or leave, go to Workday then click on My Time Management.



Managers can also view and manage their teams' time off from the *Time and* Absence module.



- 3. Make use of the following Quick Reference Guides to perform the relevant tasks.
- 4. If you have more questions, you can also refer to these Frequently Asked Questions or the Workday Job Aids Library.

Guidelines & more info @ Circuit > Menu > Pay and Benefits > Time Off > Leaves >

India Time off & Leave Entry page Frequently Asked Questions

Content table page **Quick Reference Guides**

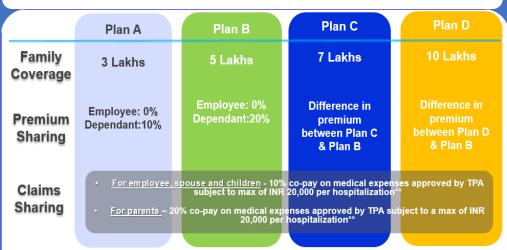
KEY BENEFITS:

Healthcare - Group Mediclaim policy

Hospitalization (GMC)

Policy will provide a cover for expenses incurred towards hospitalization / domiciliary hospitalization on account of illness / diseases/ injury sustained for all regular blue badge employee and his/her enrolled dependents.

- √ Your coverage has started from your joining date
- ✓ Medi Assist will send an email within 15days joining containing your logins to Medibuddy portal
- ✓ You will need to select a "Plan" and Enroll your dependants within 10 days of receiving email from MediAssist.
- \checkmark 1+5 → Spouse/Domestic Partner, Children, Parents <u>or</u> Parent-in-law
 - Insurer Bajaj Allianz General Insurance Co. Pvt. Ltd.(BAGIC)
 TPA MediAssist



** Repeat hospitalization for same illness within 120 days is treated as one hospitalization

PLEASE NOTE

You need to select a plan and enroll your dependents

Failure to do so, will lead to employee being covered under Plan A

Hospitalization

- Blue badged employees and dependents
 - · Optional family floater plans
- ICE & Interns defaulted to Plan A with no dependent
 - Co-insurance: (max 20,000 per hospitalization)
 - ✓ Employee, Spouse/Domestic Partner, Children: 10%
 - ✓ Parents: 20%
- Cap amounts for specific ailments
 Cataract: Rs. 30,000 per eye; Knee replacement: Rs.
 250,000 per knee; Maternity: Rs. 100,000 per delivery restricted to first 2 instances, etc.
- · Premium co-share deducted from December salary
- Your medical concerns can be addressed through multiple channels / contacts:
 - ✓ Your logins into Medibuddy tool
 - ✓ Dedicated email-id,
 - √ 24 hours phone(IVRS),
 - ✓ weekly once Helpdesk person at your site
 café
 - ✓ MediAssist Escalation matrix

Healthcare (Ailment Restriction under the policy

1 10 30001 10 1/ 1/01			
Coverage	Conditions	Limit	
	Policy covers other alternative treatments such as Ayurveda & Homeopathy		
	if it is taken in the registered hospital (as per the hospital definition).		
Ayurveda & Homeopathy Types of Treatment	Cashless facility is not available for Ayurveda claims. "Panchkarma"	25% of Individual Family Sum Insured	
	treatment constituting Nasya, Vamana, Virechana. Nirooha Vasti & Sneha Vasti, shall be paid under Ayurvedic benefit.		
	Hormone replacement therapy/ Immuno therapy/ Biological therapy/		
Hormone Replacement Therapy/Immuno	Targeted Therapy injection prescribed for cancer treatments only will be	Up to a limit of INR 25,000/- per sitting	
Therapy/Biological Therapy/Targeted Therapy	covered only on doctor's recommendation when parenteral chemotherapy	subject to maximum of SI limit	
	not advised.	· ·	
	For cancer related treatments as a follow up measure PET scan will be		
PET Scan	allowed only once during the policy period up to INR 10,000/- after	Up to a limit of INR 10,000/-	
	application of co-pay		
Cataract	Cataract coverage is extended in the policy	INR 30,000 per eye	
	As per the Gazette Notice from National Pharmaceuticals Pricing Authority		
Knee Replacement	of India dated 16th of Aug, 2017, Implants listed in Knee Replacement	INR 250,000/- per Knee	
киее керысентен	(titanium alloy, oxidized zirconium, cobalt chromium, etc.,) and range from	ii4K 250,000y - per Kliee	
	INR 4,090/- to INR 38,740/-		
	As per the Gazette Notice from National Pharmaceuticals Pricing Authority	INR 8,261/- + Taxes for Bare Metal Stent,	
Coronary Angioplasty Stents	of India dated 13th of Feb, 2017 order No: S.O. 412(E), coronary stents are	Drug Eluting Stent & Bio-Degradable Stent to	
	listed under Essential Medicines and the charges of Bare Metal Stent, Drug Eluting Stent & Bio-Degradable Stent has been revised	be charged at INR 30,080/- Taxes	
	Continuous Peritoneal Ambulatory Dialysis (C.A.P.D.) in cases where		
Continuous Peritoneal Ambulatory Dialysis (C.A.P.D.)	absolutely necessary is covered in the policy	50% of the Individual Family Sum Insured	
	Child birth including Normal and Caesarean Section delivery can be availed		
	for first two incidents only under this policy, irrespective of whether the	Maternity or Infertility related treatment, put	
Maternity & Infertility	event/s took place prior to employment with Intel (applicable for employees	together capped up to INR 100,000/- (it	
The tarriety of the tarriety	or spouse only - No Pre and Post-natal charges are payable under maternity	remains the same for all Plans (i.e., A or B or	
	benefit)	C or D)	
Condor Booligement Suggest	Gender realignment surgery coverage subject to WPATH Protocol document.	He to ledicidual Femily Supelectured	
Gender Realignment Surgery	Dependants above 18 years are eligible.	Up to Individual Family Sum Insured	
Genetic Disorder Coverage	Genetic Disorder are covered, the same would be evaluated based on each	Up to Individual Family Sum Insured	
delitere bisoloti estellage	admission.	op to manual ranner same	
	Internal Congenital is covered under the current plan.		
	However, External Congenital coverage is also added from 2020 policy		
Congenital	period.	Up to Individual Family Sum Insured	
	Treatment to achieve only aesthetic / cosmetic appearances without any	-,	
	positive effect on physiological functions will not be admissible		
	For example: Imperforate Anus, Congenital Umbilical Hernia		
	Inpatient treatment of mental health conditions relating to psychiatric,		
	psychosomatic, developmental, anxiety, stress related disorders are covered Psychiatric/mental illness/suicide attempt caused treatments will be covered		
	under OPD/IPD as per terms and conditions of the benefit. The coverages		
	must be as per Mental Health Act 2017.		
Mental Health	illust de as per Mental Health Act 2017.	Up to Individual Family Sum Insured	
Welles Health	Psychiatric consultation/medication, as part of pre/post hospitalization	op to marriagar ranning sum maured	
	expenses, will be covered under the Group Medical Insurance Policy.		
	Any Psychiatric consultation/ medication required outside of the pre/post		
	hospitalization duration should be claimed under the Outpatient policy (Not		
	applicable for Gender Realignment Surgeries)		
	Medical Expenses incurred for Hospitalisation of the Insured Person as a		
	consequence of alcoholism, drug or substance abuse or any indicative condition. in-	Up to Individual Family Sum Insured	
Alaskal and Dava Abova	patient rehabilitation / detox / de-addiction treatment expenses for alcohol, drug	_ p	
Alcohol and Drug Abuse	and substance abuse will not be covered.	Unite FOR Of SI	
Modern Treatment	Modern Treatment Methods and Advancement in Technologies (as per the list) cyber-knife treatment, Gamma Knife treatment, Stem Cell Transplantation, Robotic	Upto 50% Of SI	
	Surgery, Fernto laser treatment for eye and Cochlear Implant treatment will be	50% Copay	
Cyber Knife	applicable for each eye each event.	30% Copay	
·	Medical Expenses incurred for Hospitalisation of the Insured Person during the	He to Individual Espails Supe Incomed	
Suicide / Self Inflicted Injury	policy year	Up to Individual Family Sum Insured	

Other BENEFITS:

Risk & protection



Group Term Insurance (Life insurance) with FGI



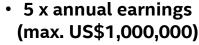
 3 x Target T-cash (Annual Base Pay + Bonus Goal APB/commission)

• Max: INR4,00,00,000

Min: INR10,00,000







International travel emergency care: Aetna





(Annual Base Pay + Bonus Goal APB/commission)

• Max: INR4,00,00,000

Min: INR10,00,000

Benefits:

- Death due to accident
- Permanent total disablement
- Permanent partial disability
- temporary total disablement

Guidelines & more info @ Circuit > Menu > Pay & Benefits > Health and Wellness > HealthCare Benefits > Group Insurance

GTL → https://employeecontent.intel.com/content/hr/benefits/insurance/Group Term Life Insurance.html

GPA → https://employeecontent.intel.com/content/hr/benefits/insurance/Group PersonalAccident Insurance.html

BTA → https://employeecontent.intel.com/content/hr/benefits/insurance/International_Business_Travel_Accident_Insurance.html

Other BENEFITS:

WELLNESS



Health for life (HFL)

- Step 1: Health check (Offsite or Onsite yearly once)
- Step 2: Health Risk assessment
- Step 3: Health coach
- Complete all 3 steps and receive a free health check for 1 dependent
- Medi Assist Medibuddy portal







Employee Assistance Program (EAP)



- A Professional Coaching/ Consultation service offered to employees with Work- or Personal- related issues that may affect workplace performance or personal well-being.
- Confidential place to talk about your concerns with a non-judgmental professional
- Developing new insights or different perspectives on the situation or problem
- Develop new coping strategies and healthy ways to cope or resolve conflict
- Identify ways to strengthen support systems

Outcome?

Greater personal effectiveness &

Greater professional effectiveness

EAP (WLC) Entitlements

- •5 face to face/ telephonic consultations per employee per issue
 - •24/7 hotline local & global access
 - Unlimited email consultation
 - Access to E-learning platform

Guidelines & more info @ Circuit > Menu > Pay & Benefits > Health and Wellness > Wellness Programs >
Lyfeline (HFL) → https://employeecontent.intel.com/content/hr/benefits/wellness/hfl-lyfeline-intro-ind.html
EAP → https://employeecontent.intel.com/content/hr/worklife/eap/Employee Assistance Program Hotline.html
EAP online resource → https://hd-lms.netdimensions.com

DENTAL

Other BENEFITS:

Healthcare - Outpatient Program

Coverage	INR 25,000 per annum		
Outpatient Services	 Doctor Consultation Diagnostic Tests Dental Vision (Capped at INR 10,000) a) Within 10,000 Vision limit, contact lens capped at INR 4,000 Pharmacy through cashless only (Capped at INR 10,000) Non-emergency 		
Premium	To be fully borne by Intel		
Claim Sharing	20% co-pay on all claims		
Eligible Population	Regular BB ees (excludes ICE & interns)		
Dependents	 Extended to same set of dependents enrolled in medical insurance (i.e.) Employee + up to 5 Dependents (Spouse/Domestic Partner, Children, Parents or Parents-in-law) No separate enrollment process for OPD 		
Administration	Through insurance provider (BAGIC) administered by TPA (Mediassist) Reimbursement is subject to soft copy submission within 30 calendar days of the payment and validation of supporting documentation. (Prescription, Report, Receipt)		
Mode of Claiming	Both Cashless through online portal & Reimbursement by insurer • Pharmacy claims will be through cashless only		

Guidelines & more info @ Circuit > Menu > Pay & Benefits > Health and Wellness > Healthcare Benefits > Outpatient Program Policy Page → https://employeecontent.intel.com/content/hr/benefits/healthcare/outpatient-program-india-faq.html

Other BENEFITS:

Family friendly

> Introducing the Day Care Reimbursement Program



- 1. Day Care Reimbursement Program
 - Receipt based reimbursement of fee
 - for children upto 6 years INR 6,000 p.m. per child
 - 2. Day Care Discount Program
 - specific discounts at select day care Centres



Elder Care Program

This thoughtful program provides your parents and parents-in-law with care and comfort, through the following services



Transport and Escort service



Elder Care Helpline



General Physician Visit



Home Health Aide



Home Nurse Visit



Home Sample Collection



Physiotherapist Visit

Guidelines & more info @ Circuit > Menu > Pay & Benefits > Health and Wellness > Wellness Programs > Elder Care → https://employeecontent.intel.com/content/hr/benefits/wellness/elder-care-ind.html

Guidelines & more info @ Circuit > Menu > Pay & Benefits > Family > Childcare & Education >

Reimbursement → https://employeecontent.intel.com/content/hr/worklife/family-care/day-care-discount-program.html

Discount → https://employeecontent.intel.com/content/hr/worklife/family-care/day-care-discount-program.html

Other BENEFITS:

Human Resources

FINANCIAL ASSISTANCE

- ✓ Employee can apply for a loan of up to 2 times monthly salary for any one the following:
 - 1. <u>Emergency Loan Program</u> (ELP) for unforeseen illness/Accident/Death in family
 - 2. <u>House Rent Deposit Advance</u> (HRDA) for paying the security deposit
 - 3. <u>Extended Education Program</u> for employee's professional growth
- ✓ Amount recovered in 12 interest free Equated Monthly Installments (EMI), Employee pays perquisite tax.
- ✓ Refer <u>Circuit</u> for Financial Assistance Program Guideline and Q&A.



Resource: MediBuddy tool











MEDICAL POLICY

Know your health policy terms & conditions and more. Enrol your family for health policy cover. Upon enrollment, you can view and print your Medi Assist e-card for identification.



HOSPITALIZATION

Search for your nearest network cashless hospital. Send us an intimation for an eCashless Hospitalization.

Notify us before you are discharged from hospital for speedy settlement.



OUTPATIENT PROGRAM

Book Doctor Consultation, Diagnostic Tests, Dental , Vision and Pharmacy through Intel's Outpatient Program.



CLAIMS

Submit your reimbursement and Outpatient claims online or track your claim status in real-time.



Home Treatment Only.

Supplementary COVID Insurance Plan





LYFELINE

Lyfeline brings wellness to your workplace and helps you identify your current state of health and risk factors, and helps you get expert advice on your physical and mental well-being.



ELDER CARE PROGRAM

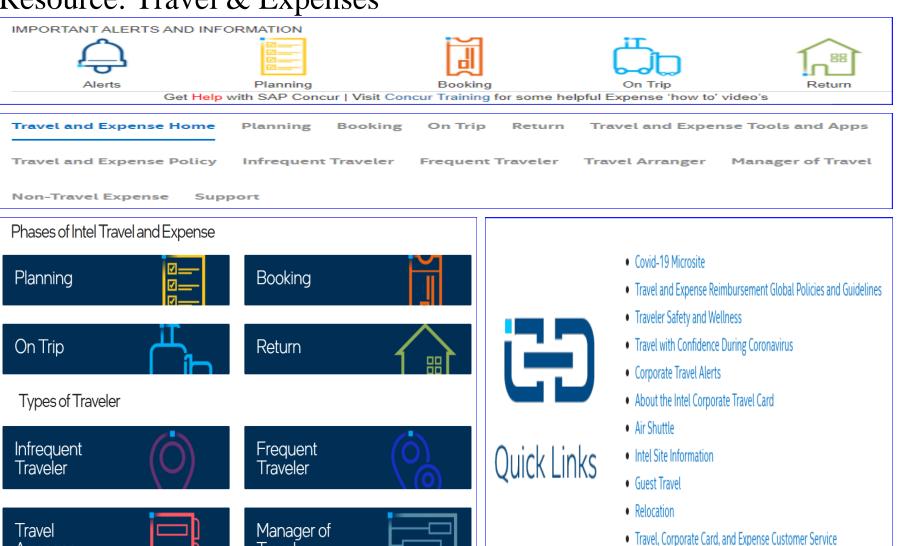
Book Transport and Escort Service, Home Health Aide, General Physician, Physiotherapist and Nurse visits through Intel's Elder Care Program.



DAY CARE REIMBURSEMENT

Claim Reimbursement for Day Care expenses.

Resource: Travel & Expenses



Guidelines & more info @ Circuit > Menu > Travel & Expenses >
Review the SAP Concur User Welcome page or visit the Travel and Expense site

Travel

Arranger

Resource: - SAP Concur Tool

Welcome to the New Concur Expense Experience

Concur Expense just got a whole lot easier.

NextGen Expense is Concur's upgraded expense reporting experience. This update will make your expense reporting more intuitive, integrated, and efficient. Here's what you can expect:



QUICKER EXPENSE REPORTING

Add and create expenses from one location, fix issues fast, and easily discover which corporate card charges are ready to be expensed. All this means you'll be able to complete your reports more quickly than before



STRAIGHTFORWARD EXPENSE DETAILS

From itemizations to attendees, you can easily view and edit details when you open an expense. And your receipt is visible, so you can easily reference it while you work on the expense.



FASIER ITEMIZING

The update gives you more space to do your itemizations and makes it possible to itemize room rates by night - which translates to quicker, simpler, and more accurate expense reporting.



SIMPLE ATTENDEE MANAGEMENT

Easily find the people or groups you'd like to add as attendees. You'll also have more room to work. meaning you can see everything you need to manage your attendee list for an expense at once.



FASTER ALLOCATIONS

See everything you need to complete your allocations at once so you can get your task done more quickly.



FREQUENTLY ASKED QUESTIONS

Have a question about the new UI?

Learn More

Travel and Expense Ho

ooking On Trip Return Travel and Expense Tools and Apps

Travel and Expense Policy Frequent Traveler Travel Arranger Manager of Travel

Planning Your Trip

Non-Travel Expense Support

The first phase of Intel travel is Planning. This phase describes and identifies all information you should review prior to booking your trip. There are guidelines, country-specific sections, travel and safety information, and many more helpful resources. All Planning pages will be identified by the Planning icon. Also, be sure to keep your eyes open for planning information within content pages in the other phases as you prepare for your trip.



- > Traveler Checklist Domestic Travel
- > Traveler Checklist International Travel
- > Travel with Confidence During Coronavirus
- > Intel Corporate Travel Card Q&A Global
- > Applying for an Intel Corporate Travel Card
- > About the Intel Corporate Travel Card > Intel Corporate Travel Card Application Process
- > Intel Corporate Travel Card Application Process
- Greater Europe (GER)
- > Intel Corporate Travel Card Application Process > Personal Travel Rewards
- Greater Americas (GAM)
- > Intel Corporate Travel Card Application Process
- Latin America (LAR)
- > Traveler Safety and Wellness

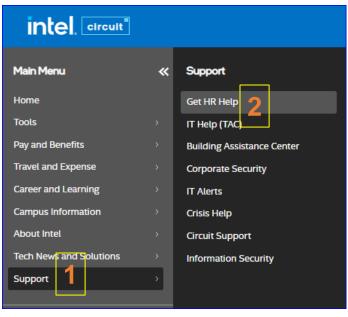
- > Visas and Work Permits
- > SAP Concur Expense Bank Profile Set Up
- > Creating a Travel Profile
- > SAP Concur Travel Booking Tool Travel Profile
- > Travel Profile Designating a Travel Arranger
- > Business Travel Insurance and Assistance
- > Travel and Expense Reimbursement Global
- > Preferred Travel Service Providers
- > Preferred Travel Agency Directory

Policies and Guidelines

- > Non-Intel Guest Traveler Policy
- > Submitting Non-Intel Travel Requests in Concur
- > Travel Approval Required
- > Global Export Compliance

Intel Confidential **Human Resources**

RESOURCE: GET HR HELP - ONE STOP FOR ALL HR RELATED QUESTIONS



✓ New HR chatbot – "AskHR"



✓ Any HR-related questions? Contact GET HR Help

You can get support from a live HR agent by submitting an e-ticket, or via chat or phone. You can expect an answer to your e-ticket within 9 business hours. If you would like more immediate help, use chat or phone during business hours.

If you wish to open an HR ticket, please use the submit a ticket button below. Your issue will be addressed as soon as possible.



Live Chat

I can't work this out by myself and need help right now.



Ticket

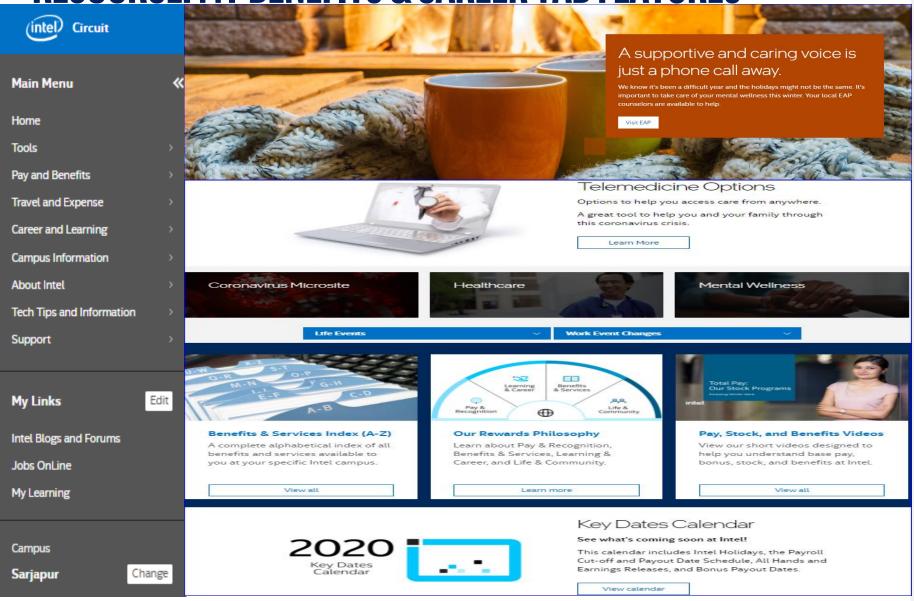
I can't work this out by myself, but it's not urgent. Response in 1 business day.



Call an Agent

I have a complex issue and want to talk to someone on the phone.

RESOURCE: MY BENEFITS & CAREER TAB FEATURES





Resource: HRS – Support Model



- 1. NEO Session material
- 2. Search in
 - Circuit
 - Every Tue Newsletter (ES Corner)

3.	Get help directly from our partners for the following topics:			
J.	For questions regarding	Contact	Online or email or Phone at	
	Provident Fund (PF)	ADP	intel.india@adp.com	
	 ✓ Medical Insurance ✓ Wellness – Health for Life ✓ Elder Care Program ✓ Day Care Reimbursement ✓ Outpatient Program 	Medi Assist	intel@mediassistindia.com	

4. Get HR Help





Summary and key points

Fill, Sign & Complete all the Pending Onboarding document/forms (if any) grp_indiahrrecord@intel.com



- Submitting the three nomination forms: (GTL, Gratuity & PF)
 - ✓ Take a printout of all the three nomination forms
 - ✓ Fill and sign the same (take assistance of the sample forms for each of these)
 - ✓ Drop it in the ES drop Box.

> Fill and submit online

- 1. At Medi Buddy portal you need to select a "Plan" and make changes / enroll your dependants within 10 days of receiving email from MediAssist.
- 2. Access ESS tool between 1st and 15th of a month to do the Tax Regime selection, Investment Declarations and HRA allocation.
- 3. Update your Bank and PAN details in the bank account e-form
- 4. Stock Purchase Plan (SPP) enrollment.
- 5. Voluntary Provident Fund (VPF) enrollment.
- PF Transfer forms to be filled and submitted online (if applicable)
 - ✓ Ensure KYC is updated
 - ✓ Form 13 Application for Transfer of EPF Account
 - ✓ Circuit > My Life & Career > Supplemental Financial Benefits > Employee Fund > Provident Fund Guideline
- > Check with manager and apply for American Express Corporate Travel Card



Questions

