

# Employee Benefits & Eligibility

Optum India offers comprehensive benefits to you and your dependents. Eligibility and enrollment follow Indian benefits and regulatory norms. Below are the key details.

## FAQ:

### **Q: What are the health insurance plans available to me?**

A: All full-time employees are covered under the corporate group health insurance plan (hospitalization, day-care procedures, outpatient cover, emergency, etc.). There may be optional plans (enhanced or premium) that you can opt for at your cost.

### **Q: Am I eligible for the employee wellness program?**

A: Yes. All employees are eligible to participate in wellness programs that include preventive health checkups, fitness reimbursements, mental health counseling, telemedicine, and wellness challenges accessible via the Wellness Portal.

### **Q: How do I enroll my family members in my health plan?**

A: You can enroll dependents (spouse, children, parents) during the annual enrollment window (usually June–July). Upload identity, proof of relationship, and medical records (if required) in the HR benefits portal.

### **Q: Can I change my benefit selections mid-year?**

A: Benefit changes are allowed only during the annual enrollment period or in case of qualifying life events (e.g., marriage, birth, death, loss of other coverage). Changes outside these windows are generally not permitted.