



OPTUM Global Solutions

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## 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.<sup>sm</sup>**

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 plan, Rewarding Results, 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 awards (known as spot awards) throughout the year (employees at Grade 28 & below)
- A year-end incentive performance based opportunity paid in first quarter of the following year.

Award amounts are at the discretion of management. More information is available from your Human Capital representative.

## 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 that 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 four 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)

## Concierge Services

Optum is committed to helping you balance your busy personal life, with the busy Work day. Concierge Services, provided by The Global Help Desk, are now available to you for a nominal fee, conveniently on-site at Optum. Examples of services available include: Travel planning, personal banking assistance, dry cleaning, courier services, party planning, and tickets to the cinema.

## Health Insurance

Employees are covered under the Group Health Insurance Policy. The policy is provided by The New India.

Assurance Company for in-patient hospitalization, subject to a minimum of 24 hours for events/ailments such as accidents, maternity and pre-existing disease coverage, for all employees and enrolled dependents. The Company will also provide coverage for parents up to the age of 80 years at the point of entry into the plan. Cover will be subject to the following plan:

- Single Employee (Including dependents 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 an permissible 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

Top-Up: The top-up plan is designed to take effect only after the base plan is exhausted and hence, all the benefits (except maternity) 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 100% by the employee. Optum will pay this premium to the Insurer and subsequently recover from employees in 3 monthly installments.

Sum Insured	1,00,000 per Parent	2,00,000 per Parent
1 Parent	2,406	5,624
Both Parents	4,812	11,248

*All figures are inclusive of applicable taxes.*

### Term Life Insurance

Term Life Insurance is provided by PNB MetLife India 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.

### Personal Accident Insurance

The personal accident insurance 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.

### Medical Reimbursement

The company will reimburse employees' primary care medical expenses (subject to submission and approval of appropriate receipts, invoices, etc.), up to a maximum of INR 15,000 per annum per employee plus dependents (spouse/children).

# Optum Global Solutions India Benefits Summary

## Company Car Lease

Employees at certain grades and above are eligible to avail the company leased car benefit under this policy to have a new car through Company's authorized Leasing vendor i.e. ALD Automotive for a fixed tenure of three years. The choice of car will be made by the employee at the car values outlined in the policy document.

## 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 Management Programs, Smoking Cessation Program 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

- The Healthy Pregnancy Program (HPP) 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 Programme

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 on the first pay period after a referred employee starts.

# 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.

## Reimbursement of Professional Registration Fees

The Company, subject to the signing of a payback agreement, may reimburse a maximum of two registration or membership fees (professional bodies to be confirmed), subject to a maximum overall cap. This will be at the discretion of management.