



# India Benefits

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*This is a brief overview of Cerner Benefits and Policies. For complete Plan and Policy details, including eligibility requirements, see the Benefits Plan or Policy documents on the uCern Human Resources Knowledge Base.*

*For additional questions, please contact the HR Service Center at 866.434.1543*



## Health & Well-being



## Savings & Retirement



## Time & Life

# Simplicity, Choice & Flexibility

Cerner offers a complete set of benefits to address your physical, financial and emotional health. At Cerner, we believe the foundation for a successful career starts with a variety of options that meet your needs while supporting a healthy lifestyle.

You are eligible for Cerner Benefits on your first day of employment. Eligibility for Cerner Benefits will vary by benefit. Generally, most associates will be eligible for Benefits. If a benefit provides coverage for a dependent the eligible dependents will generally include your spouse, eligible children, parents and parents-in-law.



# Health & Well-being

## About Healthe at Cerner

As a consumer of health care, you have the right to information, quality care, expedited reimbursement and increased convenience. You and your family should feel empowered and have the tools to actively manage all aspects of your health and care.

Healthe at Cerner sets new standards for consumer-driven health care. By accessing the tools and participating in programs Healthe at Cerner offers, you will create and enhance the connections you need to make the best health care choices for you and your family.

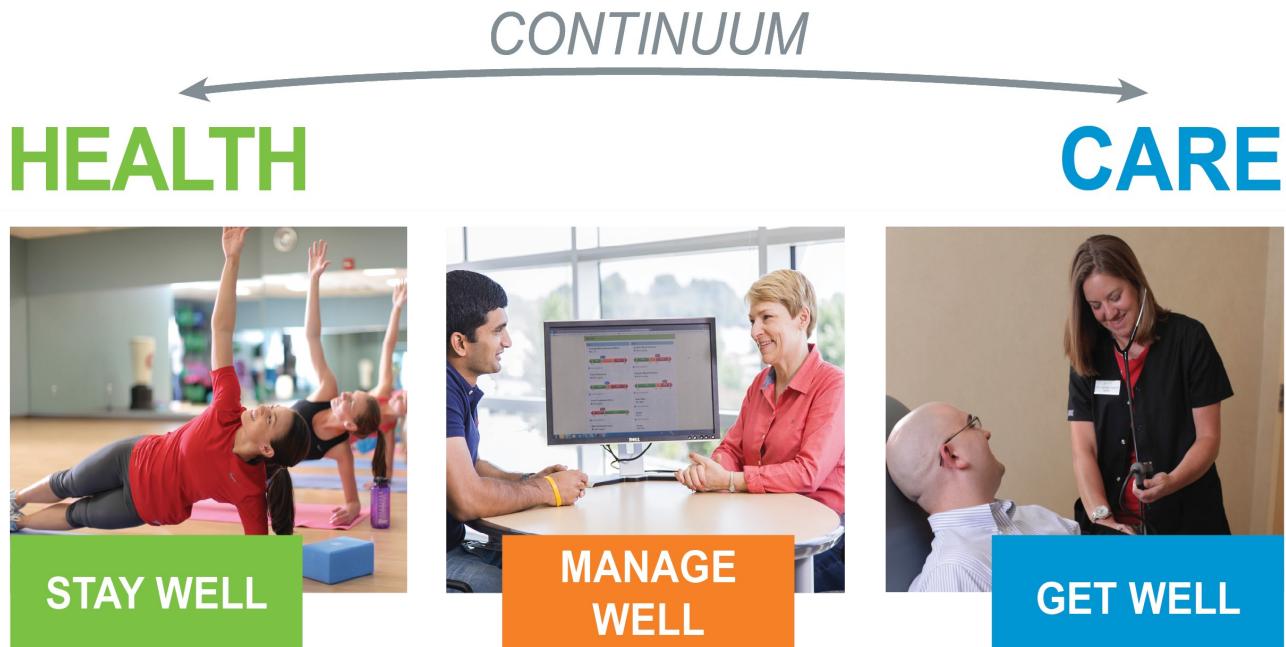
## Healthe at Cerner Portal

The Healthe at Cerner Portal, powered by Cerner Wellness, is a place where you can track your food, log steps, track cardio and strength activity and enroll in wellness classes and workshops.

Access the Healthe at Cerner Portal on <https://healtheatcernerportal.cerner.com>.

## Nutrition and Health Coach Consultations

For those needing guidance and/or motivation to start or continue on a healthier journey, associates and their family may schedule consultations with a Healthe Clinic nutritionist or health coach. Schedule an appointment online in the [Healthe at Cerner Portal](#). Associates in Kolkata and GTP, as well as virtual associates, have the option to participate in video visits with their nutritionist and health coach.



Healthe at Cerner is designed to help you Live Well throughout the course of your life by offering programs and services that span across the entire continuum of health and care.



## Healthe Clinic

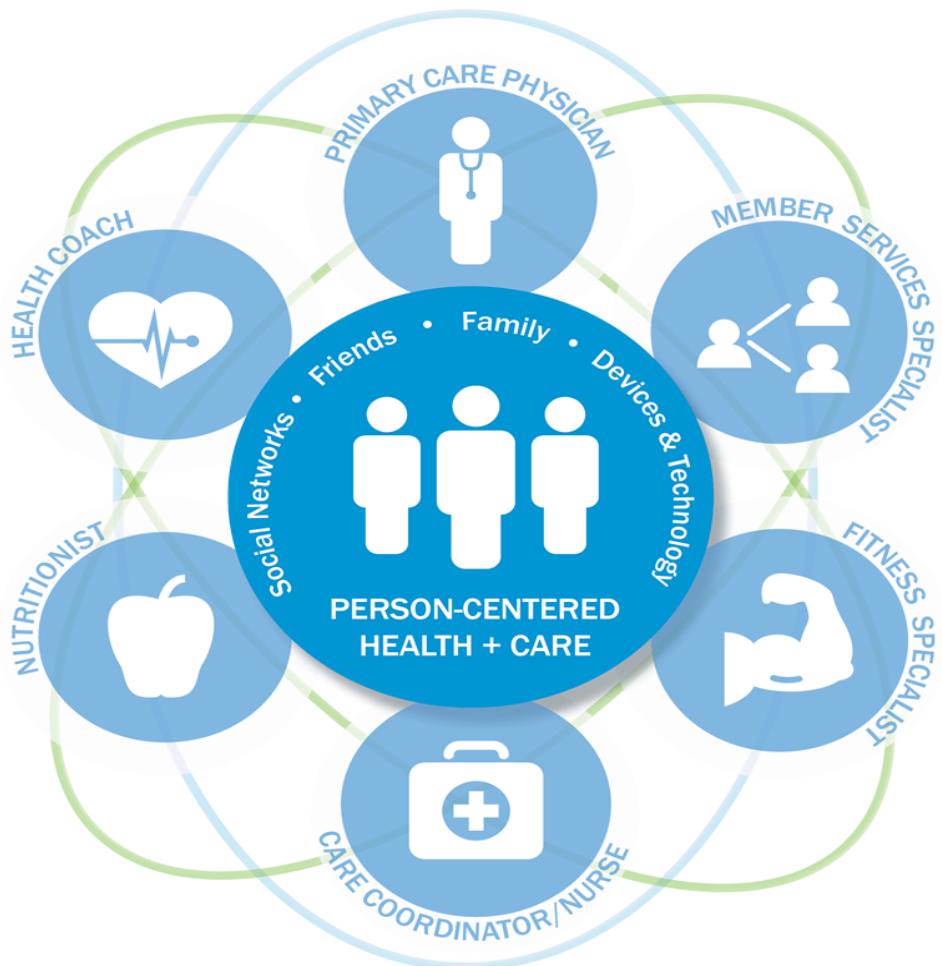
As a Cerner Associate, you have a new way to experience health and care. The Healthe Clinic at Cerner's Bangalore campus offers associates convenient, cost effective, patient-centered quality care, as well as prescription delivery services.

## Patient Experience

The Healthe Clinic is changing the way primary care is delivered. From the initial contact with clinic staff, to the collection and payment for services, the Healthe Clinic delivers a truly unique experience to associates and dependents. Emulating a service model that is often found in the high-end retail industry, where the customer is at the center of activity, the Healthe Clinic space and workflow is designed with this patient centric approach.

## The Medical Home Model and Team Care

The Healthe Clinic can serve as your Medical Home, an approach for comprehensive and ongoing primary care that focuses on partnerships between patients and their providers. Since opening in 2016, the Healthe Clinic has provided Cerner associates a patient-centered, integrated quality care in a nurturing environment. As your Medical Home, you will develop a mindful clinician-patient partnership built around trust, respect and shared decision-making. Your care team will coordinate care for both wellness and illness, a whole person care approach.





# Fitness

## Healthe Fitness Center

Located at our main Bangalore Campus, the Healthe Fitness Center is full-service, offering a robust group exercise curriculum, cardio equipment, weights and locker rooms. The Healthe Fitness Center features Technogym equipment, which uses state-of-the-art cloud-based technology. Members have access to personalized workouts designed by the fitness center specialists to meet each member's needs and goals.

In addition, the Healthe Fitness Centers offer a variety of programs and services to help members keep on track with their exercise needs. Degreed exercise professionals use health and fitness goals to create personalized exercise programs for each member. Group Exercise classes are also offered throughout the year to enhance your fitness and provide an opportunity to network with fellow Cerner associates.

## Health Club Reimbursement

Kolkata, GTP and virtual associates are eligible for health club reimbursement up to 50% of monthly individual membership fees, up to a maximum per month at approved facilities.



# Health Care



Cerner India associates have a comprehensive package of Medical benefits available to them through our partners. Oriental, the insurer, and Vidal Health, the health plan administrator, offer a national provider network with over 5500 hospitals in 360 cities across the country. For more information visit [www.vidalhealthtpa.com](http://www.vidalhealthtpa.com).

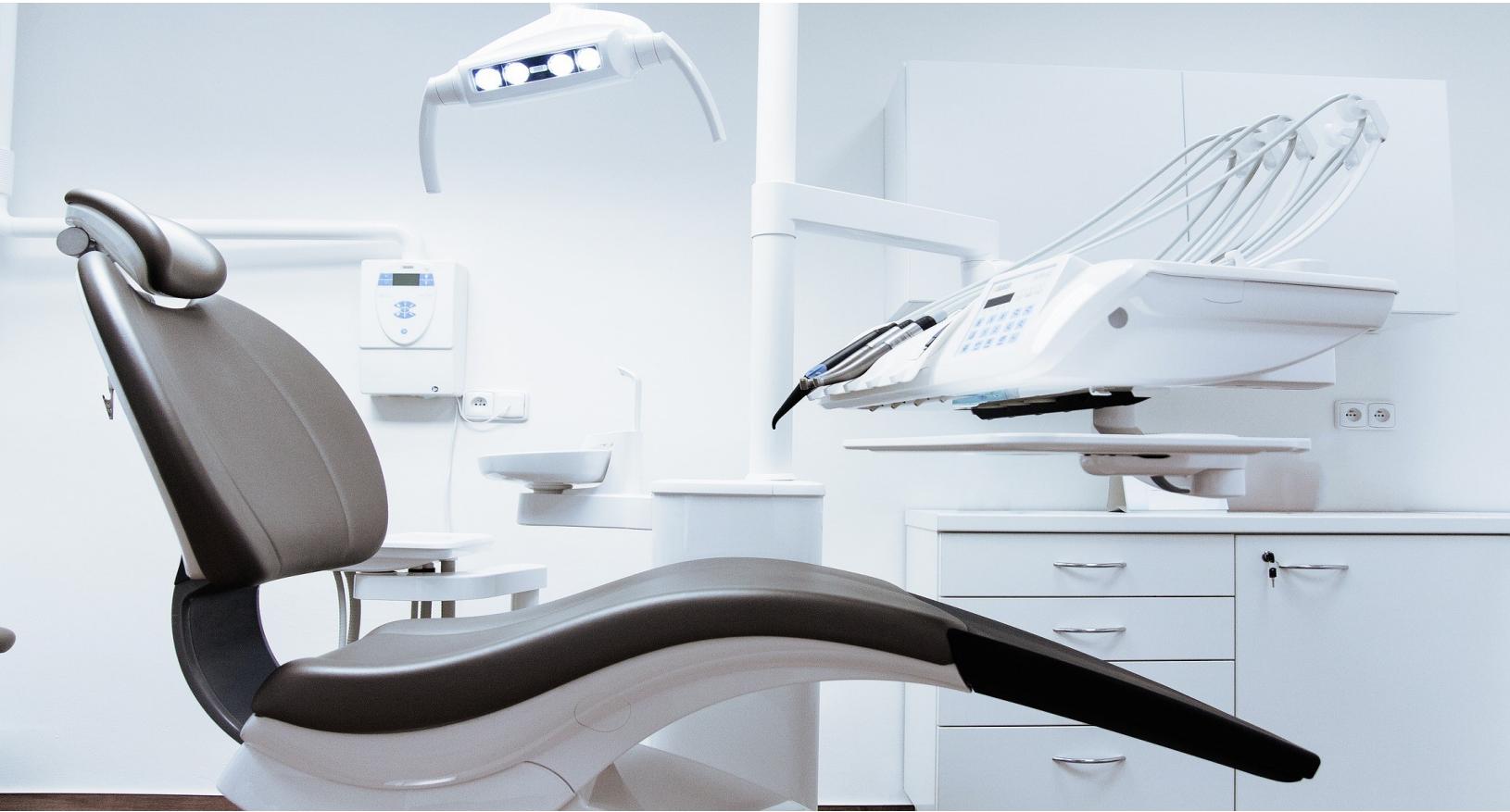
Cerner pays 100% of the premium for associates and up to five eligible dependents. Associates may cover their spouse, children, dependent parents and/or parents-in-law.

Key features of the policy include:

- Floater sum insured of Rs. 5,00,000 per family per year
- Pre-existing diseases are covered
- Includes maternity and C-section benefits
- Maternity benefit covered up to Rs. 75,000
- Baby covered from day one in the floater sum insured
- First and second year exclusions are waived
- 30 day waiting period is waived
- No restriction on room rent
- 30 days pre and 60 days post hospitalization expense are covered for all ailments ,except maternity
- Cervical vaccinations covered for all eligible members enrolled in the policy
- Associate or family member must contact Vidal Health to advise of the surgery or inpatient stay within 7 days of this occurrence
- Cashless claim system offers a quick turn around time for approval of pre-authorization requests



# Dental and Vision



Cerner India associates and family members covered under the Group Mediclaim policy have outpatient dental and vision coverage. Under this benefit, covered members are eligible for Rs 5,000 per family for dental cover and Rs 5,000 per family for vision cover on an annual basis. This is a reimbursement based benefit.

Key features of the policy include:

## Dental OPD

- Rs 5,000 per family
- Coverage for:
  - Preventive cleaning
  - Root canal
  - Scaling
  - Filling

## Vision OPD:

- Rs 5,000 per family
- Coverage for:
  - Doctor consultation and diagnosis
  - Prescription lenses



# Retirement

## Pension Plan

Cerner's comprehensive pension plan ensures the financial well being of our associates and their families. The Provident Fund account is maintained with the Regional Provident Fund Commissioner (RPFC, Bangalore).

Monthly contributions are made by both the associate and Cerner, in the amount of 12% of the associate's basic salary. Out of the 12% contributed by Cerner, an amount equal to Rs. 1,250 or 8.33% of your eligible compensation, whichever is less, will be directed to the Employee's Pension Scheme, and the remaining amount will be directed to the associate's Provident Fund account.





# Travel

## ACE Travel Assistance

Cerner provides travel life, accident and emergency medical insurance plans for associates and their eligible dependents at no cost. All eligible associates are automatically enrolled. These benefits are insured by ACE American Insurance Company.

### Travel Emergency Medical

Travel protection insurance is provided to Cerner associates travelling on international business. The plan provides the following types of coverage:

- Secondary Medical Insurance for Accidents and Illness
- Emergency Medical Evacuation and Repatriation
- Medical assistance services
- Personal assistance
- Travel assistance

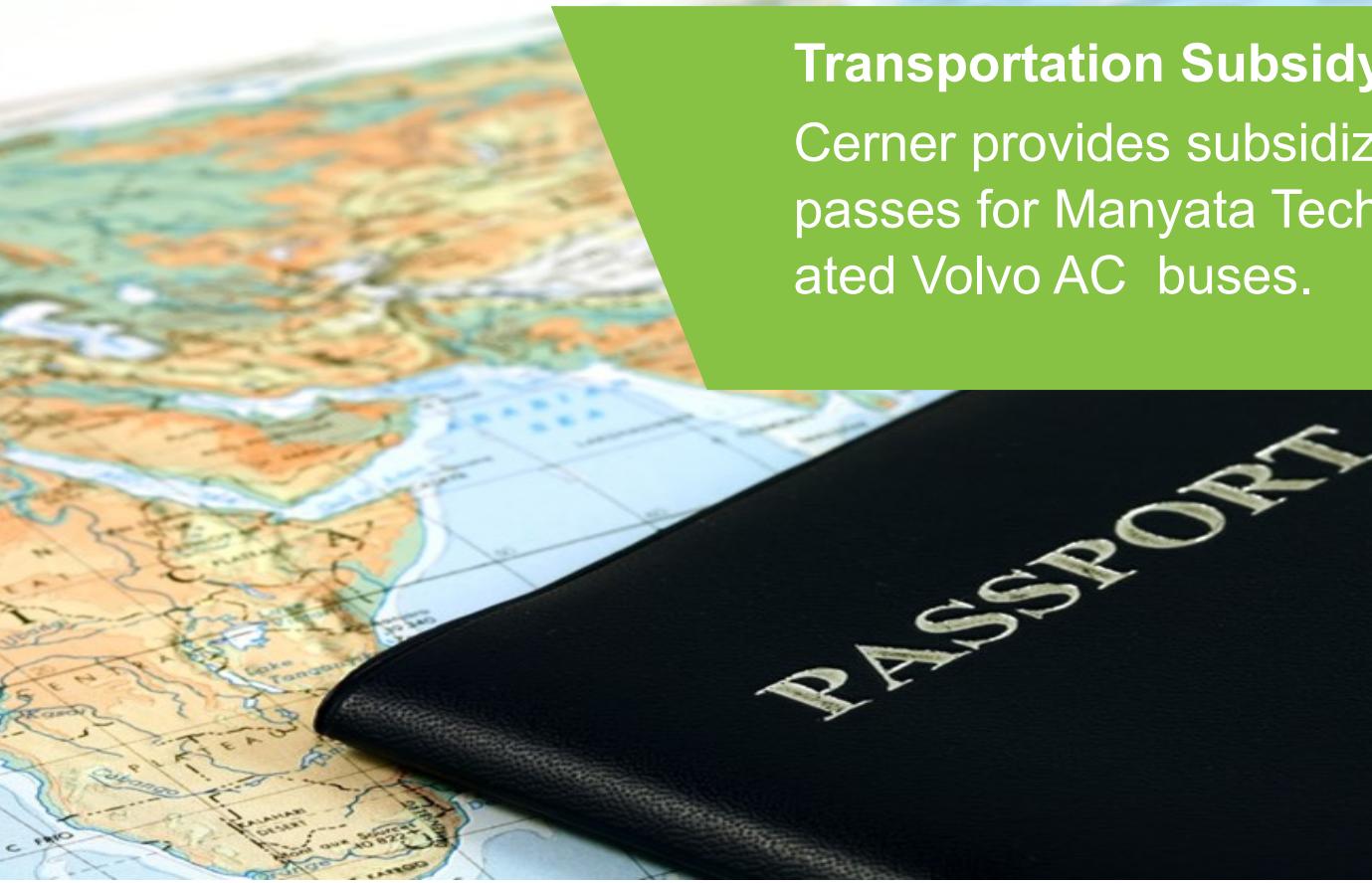
This plan is secondary insurance and will pay covered claims after any other insurance or national health care payments are made.

### Travel Life and Accident

This Plan insures you if you experience a loss while traveling on business for Cerner (including personal deviation for up to ten days) excluding normal commuting to and from work.

### Transportation Subsidy

Cerner provides subsidized bus passes for Manyata Techpark operated Volvo AC buses.





# Life and Group Accident

## Basic Life

- Premium paid by Cerner
- 3 times eligible compensation

## Group Accident

- Premium paid by Cerner
- 2 times eligible compensation
- Provided upon an associate's qualifying accident
- Supplemental to Employee's Deposit Link Insurance Scheme



# Time Off



## Time Off

Personal Time Off (PTO) at the rate of 27 days per year will be available to each associate on date of hire. PTO allows for time off from work for rest, relaxation, vacation, personal holidays, illnesses and other personal time with pay. Your PTO is accrued on a weekly basis beginning on your date of joining.

## Holiday

Cerner recognizes 10 business holidays per year when the offices will officially be closed. In addition, the offices are closed on required polling days.

## Illness

Time off for illness is based on your personal needs; if you are sick, you should stay home from work until you are well enough to return to work. Cerner provides extended sick leave after 10 days of PTO have been used for the same illness.

## Leaves

Occasionally, associates experience situations that require them to be away from their work. Cerner provides a comprehensive set of absence and leave policies, including bereavement and parental leave, to allow associates to balance personal and work needs.

- Maternity leave is available for 26 weeks (for first two children)
- Paternity leave is available for up to five days





# My Life Resources

## Associate Assistance Program

My Life Resources, provided by Magellan Health, is our Associate Assistance Program (EAP). My Life Resources is here to help and guide you in taking the steps to a more healthy, vibrant life. Access confidential tools and services to empower you and your family through a variety of different situations. Services are at no cost to you and are available via telephone or online 24 hours a day, 365 days a year.

### Services include:

- Clinical counseling—up to 6 sessions per situation
- Grief and loss, job or personal stress, depression or anxiety, anger management, substance abuse, domestic violence, marital or relationship concerns, parenting and family concerns
- Legal counseling and assistance
- Financial counseling and assistance
- Work-life services (child care, adult care, education, vacation planning, etc.)

### Additional digital tools and online support:

- On-Demand Learning such as webcasts podcasts and online training
- SmartScreener™ self-assessments (available in English and Spanish)
- Digital Cognitive Behavioral Therapy Apps & Programs focused on:
  - Sleep
  - Anxiety
  - Obsessive compulsive disorder
  - Substance use
  - Depression
- Online support
  - Clickotine app for tobacco cessation
  - Coaching services for tobacco cessation



**Get started with  
My Life Resources!**  
Visit [www.magellanascend.com](http://www.magellanascend.com)  
(code: Cerner)

**Or, call:**  
• Freephone: 000800 100 9445

# Additional Benefits



## Long Term Service Award

Cerner recognizes that the commitment to your job required to be successful does not always leave enough time to pursue all of your outside interests and professional developmental opportunities to the degree you would like. However, we also know that creativity and enthusiasm are best fostered in an environment where people have time to enjoy a wide variety of experiences. The Long Term Service Award is designed to allow eligible associates to recharge after certain career mile markers to spend time on personal and professional enrichment.

## Gratuity

Gratuity is provided to associates for the services rendered during a continuous period of employment. It is typically paid at the time of retirement but it can be paid early provided that certain conditions are met. Payout is calculated based on 15 days of eligible compensation for each completed years of service.

## Tuition Reimbursement

Cerner encourages associates to continually develop and enhance their skills through ongoing education. Cerner may reimburse full-time associates for the expenses associated with educational and skill-building courses offered through approved institutions (generally meaning an established, accredited college or institution of higher learning, including technical schools) when the course of study followed is determined to be of direct benefit to the associate in his or her career at Cerner.

These are courses that develop or enhance business, functional or technical skills relevant to the individual's current or future position. Approved courses of study generally lead to the attainment of specialized knowledge in advanced areas or to an advanced degree.

Additionally, Cerner offers many other benefits to meet the needs of our associates:

- Professional certification
- Specialty external training
- Scholarships/grants



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Human Resources

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