

Leave Policy

Approval Matrix

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| Title: Leave Policy | No.: Ver2.1 |
| Applicability: All Permanent Associates of Carelon Global Solutions India LLP | |
| Approver(s): Subhashini Sriram - HR, Carelon | |
| Process Owner: Kameshwari Danturti- HR, Carelon | |
| Reviewer – Debasmita Sahoo, Senior Manager – HR Process Excellence, Carelon | |

Version History

| Ver No | History | Approval Date | Effective | Description of changes |
|--------|---------------|---------------|-------------|--|
| 1 | Initial Draft | 01-Jun-18 | 01-Jun-18 | New Draft |
| 1.1 | Revision | 15-Jul-18 | 15-Jul-18 | Leave Categories for Hyderabad |
| 1.2 | Revision | 22-Oct-18 | 22-Oct-18 | Included Adoption Leave and Carry forward limit for Hyderabad |
| 1.3 | Revision | 30-Mar-19 | 30-Mar-19 | Inclusion of new Leave type – Paternity / Bereavement and Critical Illness |
| 1.4 | Revision | 27-Apr-20 | 1-April-20 | Revision of leave type, Adoption – Primary and Secondary care giver leave, Leave encashment and accumulation for Bangalore |
| 1.5 | Revision | 01-Jul-20 | 01-Jul-20 | Updated revised leave quota/ Leave encashment |
| 1.6 | Revision | 21-Dec-20 | 01-Jan-21 | Updated details under Sick Leave Category |
| 1.7 | Revision | 1-May-21 | 1-May-21 | Updated Covid Leave |
| 1.8 | Revision | 01-Jun-21 | 01-Jun-21 | Updated Critical illness |
| 1.9 | Revision | 01-Jan-22 | 01-Jan-22 | Updated Gurugram leave details and Flexible holidays |
| 2.0 | Revision | 30-Jan-23 | 30-Jan - 23 | Legato Health Technologies rebranding to Carelon Global Solutions India LLP |
| 2.1 | Revision | 15-May-23 | 15-May-23 | Updated Compensatory off details. Added HR Connect contact. |

Objective

Carelon aims to build a motivated and charged workforce by encouraging and supporting every Associate's effort to balance his/ her personal and professional life.

Purpose

The purpose of this Leave Policy (Policy) is to provide all associates with the opportunity to avail time off from work without compromising business continuity and organization discipline.

Carelon provides paid leave for all associates. Associates are encouraged to take their annual leave to relax and reenergize. To ensure that the staff availability supports the respective groups work objectives, all leaves must be scheduled in advance. Most leaves would require prior approval of your manager.

Applicability

This Policy is applicable to all permanent Associates of Carelon Global Solutions India LLP (Carelon) .

General Guidelines

This Policy provides a formal system to avail and account for planned and unplanned absence from work.

- All type of leave are subject to prior approval of the reporting manager
- Repeated instances of unauthorized absence will be treated as misconduct and subject to disciplinary action.
- Leave computation is carried out on the basis of calendar year i.e. January to December
- Leave will be allotted on a pro-rata basis for Associates joining during the calendar year.
- All leave will be granted subject to exigencies of work, except emergency leave.
- All Associates are required to submit their leave request on Carelon's Leave Management System and obtain manager's approval before proceeding with their leave as required.
- Any extension of leave shall be subject to prior approval of the reporting manager.
- Unavailed leave shall not be set off against the notice period at the time of resigning from service unless with approval from manager and will be based solely on manager discretion.

- Leave availed will be calculated on a working day and not on a calendar day. Any weekend/public holiday falling during this period will not be counted.
- If the leave balance is exhausted before the end of the calendar year, an additional time off will be treated as unpaid leave or Loss of Pay subject to exigencies of work and prior approval of manager/HR. Unpaid time off can be availed for upto a maximum of 3 months.
- Pre-approval from the manager is required to work on a public holiday to avail a compensatory off.
- Unscheduled absences must be immediately reported to your manager and the expected duration of your absence should be discussed and approved.
- Combination of different leave types is generally not permitted except in exceptional situations where extended leave is required, and current leave balance is being exhausted before.

Leave Type and Quota's available for all the locations

| Leave Categories | Bangalore | Hyderabad | Gurugram |
|---|-----------|-----------|----------|
| Annual Leave | 18 Days | 18 Days | 18 Days |
| Casual Leave | 12 Days | 12 Days | 12 Days |
| Sick Leave | 12 Days | 12 Days | 12 Days |
| Public Holidays (5 mandatory, 5 flexible) | 10 Days | 10 Days | 10 Days |
| Maternity Leave (for first 2 children) | 26 Weeks | 26 Weeks | 26 Weeks |
| Maternity Leave (for 3rd child) | 12 Weeks | 12 Weeks | 12 Weeks |
| Miscarriage Leave | 6 Weeks | 6 Weeks | 6 Weeks |
| Maternity Extension | 1 Month | 1 Month | 1 Month |
| Adoption Leave ** | 12 Weeks | 12 Weeks | 12 Weeks |

| Leave Categories | Bangalore | Hyderabad | Gurugram |
|---|-----------|-----------|----------|
| Time to Vote | 1 Day | 1 Day | 1 Day |
| Carry Forward (Maximum) | 60 Days | 60 Days | 60 Days |
| Paternity Leave | 10 Days | 10 Days | 10 Days |
| Bereavement Leave | 5 Days | 5 Days | 5 Days |
| Critical Illness | 30 Days | 30 Days | 30 Days |
| Voluntary Off | 2 Days | 2 Days | 2 Days |
| *Encashment of Annual Leave (defined below) | 8 Days | 8 Days | 8 Days |
| COVID Leave | 14 Days | 14 Days | 14 Days |

** Please refer Adoption Leave under Maternity Leave section, which details number of days of leave for the Primary and Secondary Caregiver in case of adoption leave.

*Encashment of Annual Leave

All Carelon Associates from Gurugram, Bangalore & Hyderabad are entitled to encash their unutilized Annual Leave up to 8 days every year, at the end of the calendar year. Leave encashment payout will be in the month of January. Associates who wish to encash 8 days of unutilized Annual Leave will need to follow the process described by HR within the timeline specified in the process. Any unutilized Annual Leave leftover after encashment will remain in the Annual Leave kitty of the associate and transferred to the following year. Associates who prefer to accrue their leave rather than encash are free to do so. However, the maximum Annual Leave that can be accumulated at any time is 60, and Annual Leave accumulated beyond 60 will lapse in December.

Unutilized Annual Leave of beyond 8 days can only be encashed at the time of separation from Carelon. Encashment of leave will be calculated on Gross pay.

Types of Leave Annual Leave

Annual Leave is planned time off.

- All Associates are entitled to Annual Leave as per the “Summary of Leave Entitlement” based on current work location.
- Annual Leave needs to be planned and approved in advance.
- Any planned Annual Leave of 5 working days and above needs to be approved by the manager at least 10 working days in advance.
- In case of an emergency leading to an Annual Leave of 5 working days and above shall be treated as an exemption at the discretion of the manager/HR
- Encashment of leave either annually or at the time of separation will be calculated on Gross pay

Sick and Casual Leave

Sick Leave is provided to address illness and Casual Leave is provided to deal with personal situations & emergencies.

- All Associates are entitled to paid Sick or Casual Leave as per the “Summary” above.
- Any unused Sick or Casual Leave shall be forfeited at year end.
- Casual leave cannot be taken more than 2 days in a row.
- If casual/sick leave is availed, Associates must inform their manager at least 2 hours before the start of normal working hours or shift time.
- If Sick Leave is availed for more than 2 consecutive days, a medical certificate issued by a registered medical practitioner specifying the diagnosis of the illness and the recommended period of absence from work should be submitted to HR team within 1 week.
- Associates can avail Sick Leave on the occurrence of any of the following events:
 - An accident or illness involving self and/or an immediate family member that requires medical attention and/or care.
 - Accident is defined as accident/serious injury to self and/or immediate family member.
 - Preventive or follow/up health care appointments that are scheduled & approved in advance to ensure least amount of disruption for the business up to a maximum of one day of sick leave.
 - Immediate family member would include spouse, children, parents and parents-in-law.

Time Off to Vote

Associates are eligible for reasonable time off to vote in Municipal, State or Central Government elections in accordance with the applicable State or Local laws, however, generally not more than one day. Associates should not use time off to vote for any travel time to reach the voting district and back.

Public Holidays (National and Festival Holidays)

Associates are eligible for 10 public holidays in a calendar year which are declared based on the notification received from the respective State Governments. The holiday list will be updated in the internal tool for reference. All Associates are entitled to Public Holidays as per the "Summary of Leave Entitlement" based on their current work location. Associates will be eligible for 5 mandatory holidays as per their work location and have the option of choosing 5 holidays from the list of flexible holidays. Flexible holidays will need to be planned in advance and applied for in the leave system.

Compensatory Off

Associates who are required to work on a public holiday are entitled to compensatory off. The compensatory off is required to be availed within 3 months from the date of the particular working day.

Paternity Leave

All male associates are entitled to Paternity Leave up to 10 business days. This leave can only be availed within first month from the date of delivery and can be available for up to 2 children. Paternity leave will be the same for single or multiple births.

Bereavement Leave

All Associates are entitled to Bereavement Leave up to 5 business days upon the demise of their immediate family member. Definition of immediate family member includes – Spouse, children, parents, parent in laws or siblings.

Critical Illness

- Associates are entitled for paid leave of up to 30 days in case they are diagnosed with any of the critical illness as listed below.
- Associates are required to submit the medical document which will be vetted by Carelon's Insurance Partner before granting of this leave.
- Due to medical condition in case associate needs further extension of leave, they can avail annual leave (prorate basis) and CL/ SL.
- In addition, they can also avail of Leave Without Pay (details under Leave Without Pay section).

List of Critical Illness

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|---------------------------------|
| Alzheimer's disease |
| HIV/AIDS |
| Multiple sclerosis |
| Parkinson's disease |
| Benign brain tumor |
| Severe burns |
| Major organ failure |
| Major organ transplant |
| Aortic surgery |
| Stroke/cerebrovascular accident |
| Paralysis |
| Coronary artery bypass surgery |
| Heart attack |
| Kidney failure |
| Cancer |

Leave without Pay

Leave without pay is provided to an Associate in exceptional circumstances where an Associate needs to take leave over and above the leave entitled in a year. This leave shall be provided upto maximum of 3 months (90 days) subject to exigencies of work, and based on prior

approval by the manager/HR. Beyond 3 months, employment cannot be guaranteed. Repatriation after 3 months of unpaid leave is dependent on the roles open at the time of returning to work and Carelon offers no guarantee on availability of suitable open roles for the returning associate. The associate will need to apply for suitable open roles and will be evaluated for suitability for the role/s applied for. If no suitable role exists at the time of returning, or if the associate declines the role offered, Carelon will initiate the Separation process.

Voluntary Time off

Voluntary time off will help associates to volunteer for NGOs supported by Swara, our CSR program. As many volunteer opportunities occur during work hours, allowing full-time associates to use Volunteer Time Off enables them to support various causes and our CSR program. Eligible associates receive up to 2 days of paid time in a year to volunteer for qualified charities as part of our CSR program. These 2 days can be utilized at one go or minimum of two hours or more across multiple days.

COVID Leave

- COVID leave will be applied in situation where the Associate or her/his dependent has been tested COVID positive.
- Total of 14 days of leave will be provided.
- This leave is provided to ensure Associates are able to take rest and recover from this illness or provide in person patientcare to their dependents.
- Dependents are those who have been enrolled by Associates as 'Dependents' in Carelon Medical Insurance.
- In order to avail this leave, Associates will have to inform their managers and apply on the time & attendance portal.
- It is mandatory to submit relevant medical documents (COVID positive test report for self or dependents) to their managers to avail this leave.

Maternity Leave

A woman Associate is entitled to Maternity Leave/Benefits as per the Maternity Benefit Amendment Act, 2017, as applicable. All women who have completed a period of not less than 80 days (eighty days) days in the twelve months immediately preceding the date of her expected delivery as an Associate in Carelon are entitled to Maternity Leave. This leave can be availed by the woman Associate for their pre and post-natal care during pregnancy and after delivery. Under this Policy all eligible woman Associates will be entitled for –

- a) Paid Maternity Leave
- b) Maternity insurance benefit
- c) Creche Facility
- d) Protection against unfair treatment or dismissal

General Guidelines for Maternity Leave

- All women Associates are entitled for 26 continuous weeks of Maternity Leave for each delivery up to maximum of 2 children of which not more than 8 weeks shall precede the expected date of delivery.
- Women Associates having two or more than two surviving children shall be entitled to 12 continuous weeks of Maternity Leave of which not more than 6 weeks shall precede the expected date of delivery.
- **Adoption Leave:** In case of Adoption, the primary caregiver, whether mother or father is entitled to 12 continuous weeks of Adoption Maternity Leave from the date the child is handed over in adoption. The secondary caregiver is entitled to 10 days of paid leave.
- **Miscarriage or Medical Termination of Pregnancy:** Maternity Leave can be availed for a period of 6 weeks immediately following the date of miscarriage or medical termination of pregnancy. Supporting medical certificates shall be submitted to the HR team.
- **Leave for Tubectomy:** In case of Tubectomy operation, a woman Associate shall on production of medical documents, be entitled to leave with wages at the rate of benefits, for a period of 2 weeks immediately following the day of operation.
- In the event a woman Associate suffers from any illness arising out of pregnancy, premature birth, miscarriage including medical termination of pregnancy and tubectomy operation shall on production of medical documents, be entitled, to an additional period of leave with wages for a maximum period of 30 days. Women Associates are required to provide supporting medical certificate prior to availing leave extension.
- After availing Maternity Leave and upon the woman Associates' request, if the nature of her work supports remote functioning, she may be allowed to do so on such terms and conditions as the reporting manager, human resources and the woman Associate may mutually agree, for up to a maximum of 1 year.
- In the case of exigency, Maternity Leave can be combined with leave as permissible under the statutory leave discussed above. In case of any further need of leave on medical grounds, Carelton Global Solutions India LLP shall have its discretion to grant leave without pay or as it may deem fit.
- Every eligible woman Associate may receive a maternity bonus of INR 3,500 (Rupees three thousand five hundred only) if Carelton has not provided paid pre-natal and post-natal care.
- In respect of matters not mentioned above, the provisions of Maternity Benefit Amendment (Act), 2017 / State Insurance Act, shall apply.
- No encashment, accumulation or carry forward of Maternity Leave is permissible.

- Medical insurance coverage is available for all women Associates from the date of joining. The maternity expense is covered under Group Medical Insurance Coverage (GMC). The insurance coverage for newborn starts from the time of birth within the overall limit of family members covered. Women Associates are required to share the newborn details within 15 days from the date of birth.
- Before proceeding with Maternity Leave women Associates are requested to fill and submit mandatory maternity forms as specified below –
 - a) Form B – Needs to be submitted by women Associates to the employer post attestation by medical practitioner. This form is applicable in case of any illness arising out of pregnancy / delivery/premature birth of a child or miscarriage.
 - b) Form C - Needs to be submitted by women Associates to the employer post attestation by medical practitioner in case of a death of a child.
 - c) Form D- must be filled before women Associates avails Maternity Leave. This form captures the date from when the women Associates will be absent from work.

Women Associates are required to apply for Maternity Leave in the internal tool and get it approved by reporting manager before availing the Maternity Leave and submit all the mandatory forms to HR Team. Creche Facility – Creche facility is provided as per the Creche Policy updated on Carelon Pulse page.

For any further clarification, please raise a request with [HR Connect](#).