



# **The Invesco Benefits Pack**

## **Compiled by – Global Benefits**

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## Introduction

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This pack is provided in conjunction with the Invesco Benefits intranet site and offers a more detailed explanation of the benefits available for our Invesco employees working in Hyderabad, India.

While this pack explains the benefits available, the forms and applications can be obtained either through the intranet site, Human Resources or Payroll and this is indicated in each section.

We believe that the Invesco Benefits will provide you with both financial and physical wellbeing, along with the assurance that this is extended to your family wherever needed. We have endeavoured to include our core benefits as part of the Invesco Global Benefit philosophy and these are as follows:

- Term Assurance
- Disability Assurance
- Personal Accident Cover
- Medical Plan
- Retirement Plan

*This booklet provides an overview of your Invesco benefits. The actual terms of each benefit are contained in plan documents and/or insurance contracts. If there is any discrepancy between the information in this booklet and the plan documents or insurance contracts, the terms of the plan documents and insurance contracts will apply and the insurer has the final discretion of claim settlements. This booklet does not constitute a contract of employment. Invesco reserves the right to amend or terminate part or all of its benefit programs at any time.*

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## Special Allowance Benefits

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Invesco provides all Hyderabad employees an element of their Cost to Company (CTC) termed Special Allowance (SA) that can be allocated to a range of benefits in a tax efficient way and needs to be declared along with your payroll. The current range available is set out below.

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### House Rent Allowance (HRA)

You are able to allocate up to 40% of your basic pay within your SA to be paid towards HRA.

### National Pension System (NPS)

You are able to allocate up to a maximum of 10% of your basic pay through payroll to claim tax benefit.

### Leave Travel Assistance (LTA)

You are able to allocate up to a maximum of 12% of your basic pay as a reimbursement of any fares/costs incurred on travel within India for a maximum of two trips in a period of four years.

### Fuel and Car Maintenance Reimbursements

You are able to allocate up to a maximum of INR 1800 (below 1600cc) and INR 2400 (above 1600cc) of your SA, tax free, as a reimbursement of any fuel used by using your personal vehicle for business use.

### Driver's Reimbursements

You are able to allocate up to a maximum of INR 900 of your SA, tax free, as a reimbursement of any driver needed when using your personal vehicle for business use.

### Child Education Allowance

You are able to allocate up to a maximum of INR 100 per month, per child and up to two children within your SA to be paid towards your child's education.

### Child Hostel Allowance

You are able to allocate up to a maximum of INR 300 per month, per child and up to two children within your SA to be paid towards your child's education.

### Food vouchers

You are able to allocate up to a maximum of INR 1,100 per month within your SA to be paid towards food card.

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## **The Invesco Medical Plan**

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**Invesco provides all Hyderabad employees with access to the Invesco Medical Plan.**

**This plan is outside your CTC and is designed to provide you and your family with a high level of medical insurance available. Invesco is also able to offer an additional plan to provide cover for your parents or in-laws.**

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### **The Invesco Medical Plan details (Floater policy)**

Immediate cover for you, your spouse and up to two children to a maximum sum assured of INR 500,000 per family, per annum. Invesco will pay 100% of the annual premium due for this cover.

Also available for you to elect is Parents/in-laws Medical for which Invesco will contribute INR 680 per month per parent/in-law of the annual premium due. Parents/in-laws up to the age of 80 years could be covered for a sum assured of INR 300,000 per family, per annum. In case of coverage for a single parent/in-law the sum assured would be INR 150,000.

You also have an option to choose an additional cover by paying an additional premium using the top-up plan on both employee and parents policies.

All pre-existing conditions are covered without the need for underwriting.

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### **Specific Cover Details (for both plans)**

Maternity is covered without a waiting period up to INR 75,000, for both normal and C-section births. New born is covered immediately.

Ambulance charges up to INR 2000 and room rental up to single AC room for non-ICU and up to INR 15,000 for ICU are covered under the policy.

Pre hospitalization is covered for 30 days and post hospitalization for 60 days (pre and post natal expenses are covered up to 30 days to a limit of INR 5000 within the overall maternity cap).

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### **Conditions**

The plan does not cover for dental and cosmetic treatments and terrorism.

Addition of spouse and kids need to be done within 30 days of the date of event (marriage or child birth). Parents/in-laws can be added within a week of joining or at the time of renewal only.

Cashless claims can only be made through the hospital network; however, you can claim reimbursement outside of this network.

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## How to claim on the plan

All employees would receive a communication on the link to the insurer's website to download their medical insurance e-cards within 30-45 days of joining. The website would also have information on the list of network hospitals.

### Cashless Claim

Employees can show a copy of the medical insurance card in the network hospital at the time of admission along with a photo-identity proof to begin the process. The hospital would interact with the third party administrator to take it further.

### Reimbursement Claim

Insurance helpdesk would be organized weekly and employees would need to submit the below documents for a claim.

#### Document Checklist

- Claim form can be downloaded from the insurer's website
- Copy of medical insurance card
- Original Hospital bill – with complete break-down of treatments and charges
- Investigation, medicine etc break-down in detail
- Original Bill Payment Receipt with receipt number
- Original Discharge Summary/Card (indoor case paper also needs to be produced, if applicable)
- Original Investigation Reports
- Original Bills and Receipts for any investigations along with proof of Doctor's prescriptions
- Original Bills from the pharmacy or lab, along with corresponding original prescription duly endorsed by the treating Doctor
- FIR/MLC in all Medico Legal Cases (for accidental claims)
- Original death summary, in case of death
- Hospital registration number
- Doctor's registration number
- Original prescriptions
- Original pharmacy bills.

Please note:

- Reimbursement claims must include original documents and need to be submitted within 30 days from the date of discharge.
  - The above list is indicative. Additional documents may be called for on a case-by-case basis.
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For any further details you may contact the Human Resources Department.

## The Invesco Life and Disability Plans

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**Invesco provides all Hyderabad employees with access to the Invesco Term Assurance and the Invesco Disability Assurance Plans outside of your CTC. These plans provide you and your family with financial security in the event of your death and any permanent disability preventing you from working.**

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### Term Assurance Plan details

The Invesco Plan covers you for a lump sum of three times your gross salary in the event of your death.

Gross salary is your CTC less any allocation to Provident Fund and Gratuity

The lump sum is payable to your nominated dependants.

### Conditions

At the renewal date you must be active in work to be covered by the plan.

If the sum assured exceeds INR 20,000,000 you may be subject to underwriting by the insurer and you will be sent a form to complete along with a requirement for a medical examination. This form will ask for details on your health and lifestyle and if detrimental may result in your maximum sum assured being restricted to the 'free cover' level of INR 20,000,000.

Covid-19 related clauses are applicable for life insurance claims and more details are available on the intranet pages.

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### How to claim on the plan

You are automatically enrolled into this plan on joining Invesco. We will consider the nominees as updated by you in our records and may ask for details of the legal heir certificate for the lump sum payments to be made in the event of your death.

For any further details you may contact the Human Resources Department.

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## Disability Assurance Plan details

The Invesco plan covers you for a lump sum of three times your gross salary or INR 1,000,000 whichever is less in the event of your disability.

### Conditions

At the renewal date you must be active in work to be covered under the plan.

You may be subject to underwriting by the insurer and you will be sent a form to be filled. This form will ask for details on your health and lifestyle and if detrimental may result in your maximum sum assured being restricted.

To qualify for the plan you will need to be confirmed unable to work by the Company doctor and failure to complete this examination will result in your claim being declined.

Critical illness is defined in the plan and includes the following conditions: Heart Attack, Stroke, Cancer, surgery to Coronary Arteries, Kidney Failure, Major Organ Transplant (e.g. Kidney, Liver, Lungs, Pancreas and Bone Marrow), Aorta Surgery, Blindness, Heart Valve Replacement, Paraplegia, Coma.

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## How to claim on the plan

You are automatically enrolled into this plan on joining Invesco and in the event of your being unable to return to work due to an illness, Human Resources will send through the necessary documentation and request your attendance at the Company doctor.

For any further details you may contact the Human Resources Department.



## **The Invesco Travel and Personal Accident Plan**

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**Invesco provides all Hyderabad employees with access to the Invesco Travel and Personal Accident Plan outside of your CTC. The travel and personal accident element of this plan is designed to cover you when traveling for Invesco on business.**

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### **Travel Plan details**

Invesco offers emergency medical and security assistance during short term / temporary travel outside the traveler's home country. International travelers will receive a pre-trip alert email from International SOS (iSOS) for each destination on their itinerary. Key destination information is housed within the email. A printable medical / security card and instructions for the iSOS smartphone app is available on the Global Travel page.

If a traveler is injured, becomes ill or is concerned about their safety during an international business trip, please contact the 24/7/365 iSOS service (phone app, printed card or website with 20+ global locations) for guidance and assistance

### **Conditions**

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The Invesco travel plan is for business use only and to know about the conditions of use you may contact the Finance Department.

Any claim made under the plan is made at Invesco's discretion.

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### **Personal Accident Plan details**

You personally are also covered in the event of death or disability caused by a personal accident outside any business travel you may make for a lump sum of four times your gross salary.

### **Conditions**

Any claim made under the personal accident plan is made at Invesco's discretion.

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### **How to claim on the plan**

All Details can be obtained through your Human Resources Department

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## **The Invesco Retirement Plan**

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**Invesco provides all Hyderabad employees with access to the Invesco Retirement Plan. This element of your CTC includes payment towards Gratuity and provides for financial security in your retirement.**

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### **The Invesco Provident Fund**

As prescribed by the EPFO, Invesco will contribute 12% of your basic pay(or INR 21,600 whichever is higher) as mentioned in your CTC structure.

Your personal contribution will be deducted from your CTC pay at 12% of your basic pay(or INR 21,600 whichever is higher). You are also able to contribute above this statutory 12% of your basic pay.

All contributions will be paid to the EPFO direct and Invesco will pay all the administration charges for this plan.

### **Conditions**

You must be paid through Payroll to be eligible for this benefit and your contributions will be deducted from your CTC pay before tax is applied.

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### **How to join the plan**

On joining Invesco you will be automatically enrolled into this plan upon submission of the required forms.

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### **The Invesco Gratuity Fund**

This fund is payable after completing such period of continuous service as mentioned by the Gratuity Act and on leaving, Invesco will pay 15 days of basic salary for each completed year of service.

The Invesco Gratuity Fund will pay the statutory amount due to you on your resignation or retirement from Invesco as per the Payment of Gratuity Act, 2010.

### **Conditions**

You will qualify for a payment from this fund after you have completed uninterrupted service as mentioned in the Gratuity Act and on your resignation or retirement from Invesco.

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## How to join the plan

On joining Invesco you will be automatically enrolled into this plan and be asked to complete a nomination form.

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## Annual Health Check ups

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**Invesco provides all Hyderabad employees with access to annual health check ups outside of your CTC. Through our current provider this element of your benefits is designed to ensure your physical wellbeing as an employee of Invesco.**

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Through our provider, those employees over age 30 years are able to go for an executive health checkup once a year at one of the network hospitals of the provider.

### Conditions

- Any employee going for a medical check should have been on complete fasting for 12 hours prior to the check up and need to report to the hospital before 9am.
- No medications, alcohol, cigarettes, tobacco or any other liquid (except water) are supposed to be taken prior to the check-up in the morning.
- All medical prescriptions and previous medical records need to be taken to the hospital.
- Kindly inform the diagnostics reception in case of a history of Diabetic or Cardiac problems.

### For Women

- Pregnant women or those suspecting pregnancy are advised not to undergo any X-Ray test.
- It is advisable not to undergo any health check during menstruation.

### Note:

The employee should report to the Diagnostic counter with an appointment voucher with company Identity card.

Employee can go for a check up on any day other than Sunday and Public Holidays based on confirmation of appointment at the center.

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## How to contact

For any further details you may contact the Human Resources Department.

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## Day Care Benefit

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**Invesco provides all female employees with access to a day care facility within the campus. The objective of this benefit is to retain talented female colleagues by supporting them through their path of motherhood.**

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In conjunction with KLAY, you can choose to leave your child in the crèche facility available in the campus. This benefit is applicable if your child is between the age of six months and three years.

You will be eligible for reimbursement on actuals of the base fee of the day care facility on a monthly basis.

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## How to enroll

You will be required to fill a declaration form and send it to the benefits team. Allocation will be subject to availability of seats. It is advised that you visit the facility before making a decision

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## How to contact

For any further details you may contact the Human Resources Department.

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## **The Invesco Employee Assistance Program**

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**Invesco provides all Hyderabad employees with access to the Invesco EAP outside of your CTC. This plan is designed to offer you and your family support in many areas of your personal and working life.**

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### **The Invesco Employee Assistance Program**

In conjunction with Workplace Options, you and all your family living in the same household are eligible for the Invesco Employee Assistance Program which is designed to provide the following services in complete confidentiality:

- 24 hour telephone counseling services
- Online support services
- Face to face counseling
- Specialist Financial Advice
- Specialist Legal advice

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### **How to contact**

Invesco have a dedicated, confidential helpline number.

You may call your confidential EAP Services on:

080-66080031

Or

000-800-100-9445 (Toll-free)

SMS Texting: +44 790 934 1229

Email: [support@resourcesforyourlife.com](mailto:support@resourcesforyourlife.com)

Iconnect You Passcode(Mobile app) : 134690

Online Services: [global.resourcesforyourlife.com](http://global.resourcesforyourlife.com)

Company Code : Invesco

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## **The Invesco Employee Stock Purchase Plan**

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**Invesco provides all Hyderabad employees with access to the Invesco ESPP. This plan is designed to allow employees an opportunity to purchase common shares of the company at a 15% discount.**

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### **The Invesco Employee Stock Purchase Plan**

After reviewing and agreeing to the enrollment materials, eligible employees may voluntarily enroll in the ESPP plan and designate payroll deductions to be made during the Offering Period. At the end of each Offering Period, participants will purchase as many Invesco whole shares as the accumulation of their funds will allow. The 15% discount is applied on the date the Invesco shares are purchased ("Offering Termination Date").

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### **Conditions**

- The maximum you may contribute during any offering period is US\$6000
- The minimum number of shares you may purchase during any offering period is five
- Your contributions do not earn interest during the offering period
- By opting for the plan, you are in agreement for payroll deductions every month until the offering termination date

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### **How to join the plan**

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You can voluntarily choose to join the plan during the offering enrollment period every year. More details are available on the company intranet page.

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## **Invesco Benefits within HR policy**

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### **Higher Education Certificate**

Requests for Higher Education Certificates can be made through your line manager, subject to justified business needs and up to a maximum value of INR 200,000. HECs will be paid via the business expenses. All applications must be supported by formal documentation and an agreement contract, which can be obtained from your Human Resources department.

### **Annual Leave**

You are entitled to 30 days annual leave applied in January each year. Each year you will be able to 'carry over' a maximum of 10 days leave for an annual maximum amount of 40 days. Please refer to the employee handbook for further details.

### **Sickness Leave**

In case of sickness, after you have taken your annual leave in full, you will be asked to attend an assessment by the Company doctor. Subject to this report and at the discretion of the Company, you may be entitled to sick leave. If you are unable to return to work within the following six months you may be able to make a claim under the Invesco disability plan as advised by your Human Resources department. Determined by these conditions and those of the plan, you may be able to claim a short term income or lump sum to assist you and your family in the event of ill health.

### **Referral Fees**

You are entitled to a referral bonus upon referring a friend to any open positions in Invesco depending on the level at which the referral is made. Details are available on the company intranet pages.

### **Interest Free Advance against Salary•**

All requests for an interest free advance against salary should be made through your Human Resources department.