

# 2011 BENEFITS



Our associates make Cognizant one of the leaders in our industry. We believe in not only making an impact with our clients, but also with our associates. Cognizant offers a competitive and well-rounded benefits package that is designed to meet the diverse needs of our associates.

## Health Benefits

### Medical Plan Options

Cognizant offers our associates two affordable medical plan options. Both options are available with the Aetna and UnitedHealthcare PPO networks.

Benefit Provisions	Plan 90		Plan 80	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Routine Medical Care</b>				
Primary Office Visit	\$25 copay	70% after deductible	\$35 copay	50% after deductible
Specialist Office Visit	\$30 copay	70% after deductible	\$40 copay	50% after deductible
<b>Prescription Drugs</b>				
Retail (30-day supply)				
Generic/Formulary/Non-Formulary	\$10/\$25/\$40	Not covered	\$20/\$40/\$75	Not covered
Mail Order (90-day supply)				
Generic/Formulary/Non-Formulary	\$20/\$50/\$80		\$40/\$80/\$150	
<b>Employee Monthly Cost</b>				
Employee Only	\$63.00		\$42.00	
Employee + 1	\$200.00		\$119.00	
Employee + 2 (or more)	\$308.00		\$196.00	

### Dental Plan Benefit

Benefit Provisions	MetLife	
	In-Network	Out-of-Network
Annual Deductible	\$50 per person, \$150 per family	
<b>Type A</b> Preventive and Diagnostic Services	100%, deductible waived	80% of UCR
<b>Type B</b> Basic Services	80% after deductible	80% of UCR
<b>Type C</b> Major Services	50% after deductible	80% of UCR
<b>Type D</b> Orthodontia Services	50% after deductible	80% of UCR
<b>Employee Monthly Cost</b>		
Employee Only	\$8.00	
Employee + 1	\$20.00	
Employee + 2 (or more)	\$32.00	

### Vision Plan Options

Cognizant provides associates the option to elect a comprehensive vision plan through UnitedHealthcare Vision or Vision Service Plan (VSP). Provider networks differ, so you can choose the plan that is best for you and your family.

Benefit Provisions	UnitedHealthcare Vision		Vision Service Plan (VSP)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Vision Exam	\$10 copay	Up to \$46	\$10 copay	Up to \$46
Lenses	100%	Up to \$125	100%	Up to \$125
Frames	Up to \$130 of retail	Up to \$47	Up to \$130	Up to \$47
Contacts - Medically Necessary	100%	Up to \$210	100%	Up to \$210
Contacts - Elective	Covered up to \$125	Up to \$105	Covered up to \$130	Up to \$105
<b>Employee Monthly Cost</b>				
Employee Only	\$2.00		\$4.00	
Employee + 1	\$5.00		\$8.00	
Employee + 2 (or more)	\$9.00		\$13.00	

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## Other Benefits

- **Health Care Flexible Spending Account** Cognizant provides associates the opportunity to set aside up to \$3,600 per year to take advantage of tax-savings on eligible health care expenses.
- **Dependent Day Care Flexible Spending Account** Associates can elect to set aside up to \$5,000 per year to take part in the benefit of tax-savings on eligible dependent care expenses.
- **Transportation Benefit** Allows associates to pay for commuting expenses with pre-tax dollars.
- **Supplemental Life Insurance** Associates are eligible to purchase life insurance protection in addition to the Company provided group life benefit.
- **ARAG Pre-Paid Legal Services** ARAG provides access to trusted legal advisors who can help our associates plan for, prevent, and resolve legal issues.
- **Aflac** Aflac offers insurance for daily living and pays cash benefits through our Cancer/Specified Disease, Accident, and Hospital Confinement Sickness Indemnity Insurance policies.
- **Group Auto and Homeowner's Insurance** provides discounted rates on auto, property, and casualty insurance.

*Cognizant provides the following benefits at no cost to our associates:*

- **Winning With Willis** This wellness resource center provides our associates with a direct connection to articles, tools, and programs to help lead a healthier life.
- **Willis Rewards** Cognizant's associate discount program offers discounts at over 28,000 merchants to reduce your personal expenses. Willis Rewards offers special deep discounts on brand new, brand name products.
- **Basic Life and Accidental Death & Dismemberment Insurance** At no cost to our associates, Cognizant offers life insurance coverage of 1x base salary (a minimum of \$50,000/maximum of \$150,000) for all associates and \$2,000 of coverage for an associate's spouse or domestic partner and children.
- **Short and Long Term Disability Insurance** Offers financial security to associates who are unable to work and experience income loss due to a disability or illness.
- **Employee Assistance Plan** A confidential service that can help you and your family balance the demands of work, life, and personal issues. Associates can access these programs 24 hours a day, seven days a week.
- **Business Travel Accident Insurance** Cognizant offers our associates financial protection while traveling for business.

## Financial Benefits

- **401(k) Plan** Cognizant offers the 401(k) plan through Mass Mutual. After one year of service, you are offered a Company match of 50% up to the first 6% of compensation per pay cycle. Cognizant matching funds are immediately vested in the plan.
- **Cognizant Supplement Retirement Plan** The Cognizant Supplemental Retirement Plan provides our Highly Compensated Employees with a vehicle for long-term retirement savings through the investment of premiums paid on an employee-owned annuity or life insurance policy using post tax-dollars in a variety of investment accounts.
- **Employee Stock Purchase Program** Cognizant offers an affordable and convenient method for associates to purchase stock and share in the success of the Company. Associates are able to invest up to 15% of base compensation to purchase stock quarterly at a 10% discount.
- **Employee Banking** Cognizant aims to share banking solutions with our associates that meet a wide array of needs. The Company's employee banking relationships with Chase and Citibank can offer the banking solution that best suits you.

