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# Employee Benefits

Insurance, EAP, and other benefits.

**April 07, 2021**  
HR – Employee Benefits



# Let's get started

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# 01

## Insurance

- GMC, GTL & GPA

# Group Insurance Policies

## Group Personal Accident (GPA) Policy

- Employee Cover

## Group Term-Life (GTL) Policy

- Employee Cover
- 2x CTC

## Group Mediclaim Policy (GMC)

- Family floater
- Optional Top-up
- Optional Parental Cover
- Optional Parental Top-Up

# UST GMC Policy – Four Party Agreement

Insurer

The New India Assurance Co. Ltd.

TPA (Third Party  
Administrator)

Medi Assist Insurance TPA  
Pvt. Ltd.

Broker

Marsh India Insurance  
Brokers Pvt. Ltd.



# GMC Policy details

## Basic Coverage

1

Rs. 4 Lakhs **Family Floater** coverage for Self, Spouse & up to 3 children

## Voluntary Options

2

Employee Top-Up Cover up to 10L, 15L and 20L, Parental Coverage 2L/3L/ 4L, Parental Top-Up Cover up to 3L

## Policy Period

3

31<sup>st</sup> May, 2022 to 30<sup>th</sup> May 2023

## Minimum Requirements

4

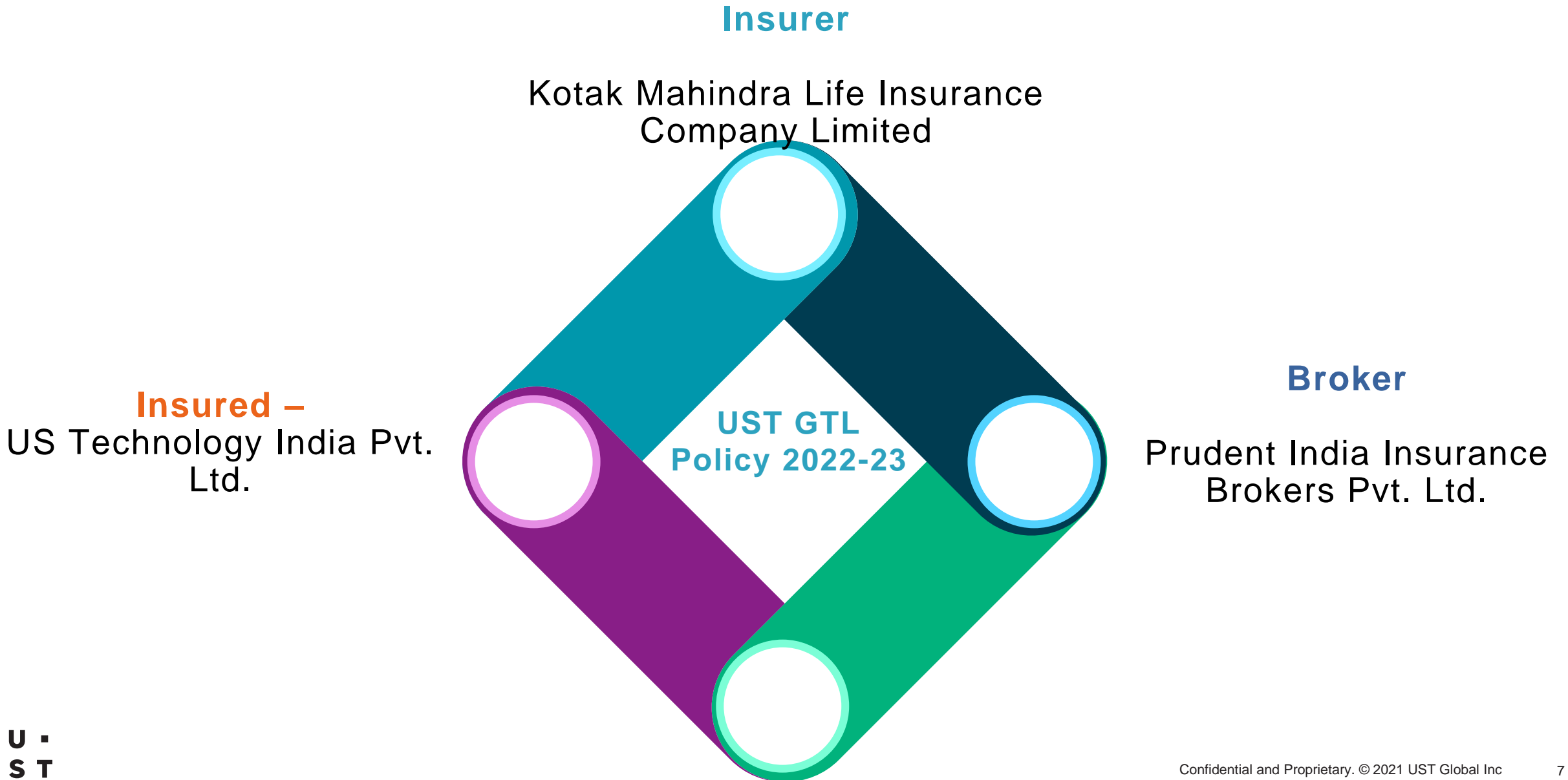
At least 24 hours hospitalization (IPD) + Active line of treatment (Oral Medication or Observation not covered)

## Mid-Term Addition & Deletion

5

Mid-term addition & deletion of dependents are not possible as per policy T&C.  
Exceptions – Death, New-Joiner (within 14 days from receipt of welcome mailer), Newly married spouse (within 45 days from the date of marriage) & New-born baby (within 45 days from DOB)

# UST GTL Policy



# GTL: Policy Details

## New Model -

2x CTC with minimum cap as per grade

## Coverage -

Natural Death, Suicide, Accidental Death, terrorism & Any type of Death

## Family Unit Definition -

Employee only

## Sum Insured for each employee -

Graded

## Geographical Scope

Worldwide

**Free Cover Age Limit – 65 years**

**Coverage Limit – 80 years**



# UST GPA Policy

Insurer

New India Assurance

Broker

Prudent India Insurance  
Brokers Pvt. Ltd.

**Insured –**  
US Technology India Pvt.  
Ltd.

UST GPA  
Policy 2022-23



# 02

## EAP

- Optum Employee Assistance Program



## What is EAP?

New Employee Benefit

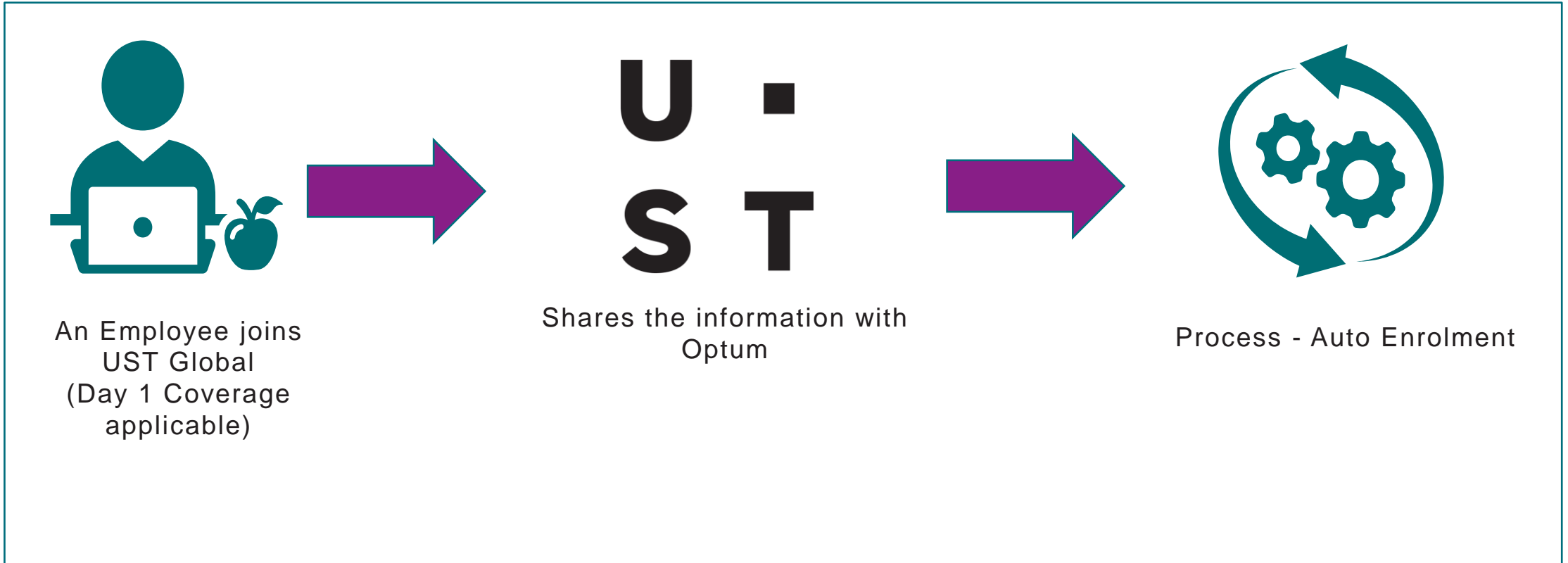
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*“This program is designed to provide you with information, consultation, coaching, advice and support to assist you to address work and/or personal issues that may be impacting productivity, morale and wellbeing.”*

## Services Available To You

Counseling	Legal Information	Financial Information	Manager Referral	Manager Consult
<p>Service Availability</p> <ul style="list-style-type: none"> <li>• 24/7/365 days</li> </ul> <p>Connect with us via</p> <ul style="list-style-type: none"> <li>• Phone / Email / Online Chat</li> </ul> <p>Consultation via</p> <ul style="list-style-type: none"> <li>• Telephone</li> <li>• Email</li> <li>• Online Chat</li> </ul>	<p>Service Availability</p> <ul style="list-style-type: none"> <li>• M – F (9 AM – 6 PM)</li> </ul> <p>Connect with us via</p> <ul style="list-style-type: none"> <li>• Phone / Email / Online Chat</li> </ul> <p>Consultation via</p> <ul style="list-style-type: none"> <li>• Telephone Only (call for appointment)</li> </ul>	<p>Service Availability</p> <ul style="list-style-type: none"> <li>• M – F (9 AM – 6 PM)</li> </ul> <p>Connect with us via</p> <ul style="list-style-type: none"> <li>• Phone / Email / Online Chat</li> </ul> <p>Consultation via</p> <ul style="list-style-type: none"> <li>• Telephone Only (call for appointment)</li> </ul>	<p>Service Availability</p> <ul style="list-style-type: none"> <li>• 24/7/365 days</li> </ul> <p>Connect with us via</p> <ul style="list-style-type: none"> <li>• Phone / Email / Online Chat</li> </ul> <p>Consultation via</p> <ul style="list-style-type: none"> <li>• Telephone</li> <li>• Email</li> <li>• Online Chat</li> </ul>	<p>Service Availability</p> <ul style="list-style-type: none"> <li>• 24/7/365 days</li> </ul> <p>Connect with us via</p> <ul style="list-style-type: none"> <li>• Phone / Email / Online Chat</li> </ul> <p>Consultation via</p> <ul style="list-style-type: none"> <li>• Telephone</li> <li>• Email</li> <li>• Online Chat</li> </ul>

# Optum EAP: Enrolment Process



# 04

## Equifax Financial Wellbeing Package

- Add here

# Equifax Financial Wellbeing Package



1

Launched on October 2020

2

Equifax credit score program

3

Design your banking borrowing and loans etc

**Together, we build for  
boundless impact**



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**UST**  
5 Polaris Way  
Aliso Viejo, CA 92656

T +1 949 716 8757  
F +1 949 716 8396

**ust.com**



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Thank you

[For questions, please contact indiaemployeebenefits@ust.com](mailto:indiaemployeebenefits@ust.com)

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