



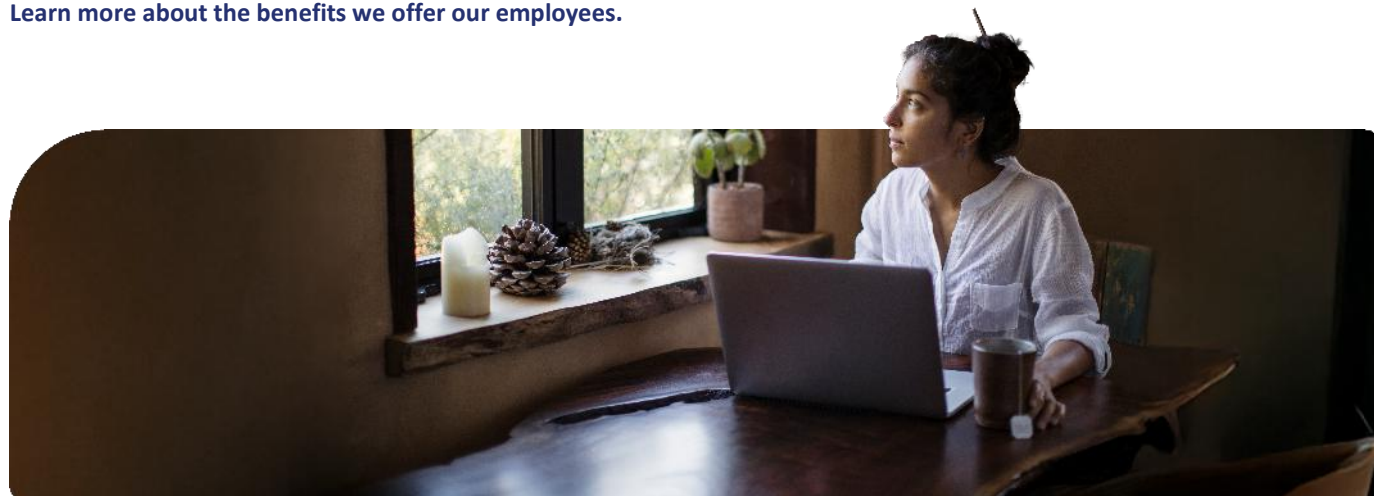
Overview

All of us at Optum, are bound by more than our mission and our culture. While each of us are one of a kind, we share an incredible enthusiasm for living. So, when it comes to recognizing the hard work of our employees, we've put together programs and options that fully address their unique lifestyles and needs. From fitness to financial planning, it's our way of **Caring. Connecting. Growing together™**

We offer competitive health and well-being options, and we contribute significantly to the cost of benefits for you and your family. So, no matter when or where you begin your career with Optum, you'll find a wide range of benefits with options that offer greater flexibility to tailor your benefits to your individual needs.

Benefits summary

Learn more about the benefits we offer our employees.



Holiday benefits

| Holidays/Leave | Number of Days |
|------------------------------------|---|
| Public Holidays | 10 days per year |
| Privilege Leave | 20 days per year |
| Casual Leave | 7 days per year |
| Sick & Wellness Leave | 7 days per year |
| Maternity/Primary Care Giver Leave | As per government mandate. Also, applicable to male employees. 26 weeks |
| Secondary Care Giver Leave | 10 working days paid leave |
| Adoption Leave | Same as maternity leave – 26 weeks |

Unused Privilege Leave, up to a maximum of thirty (30) days only, can be encashed at the time of separation.

Pay review

The company undertakes an annual performance-related pay review called Year-in-Review, between January and December to assess our team member's performance and achievement of objectives. The pay award is subject to individuals' performance and achievement of objectives. This Pay review is one of the underlining factors which helps determine the pay reward.

Retirement

All employees will be entitled to participate in the employee provident fund Scheme, and Optum will provide an employer match equal to 12% of basic salary.

Gratuity scheme*

All employees, with a minimum of four years and 240 days of service, will receive a payment equivalent of 15 days basic salary for every year of completed service, subject to taxes if applicable on:

- Retirement
- Resignation/termination of service
- Death or permanent disablement due to accident or disease
(in such cases the minimum service of five years is not required)

Childcare and daycare/creche facility*

Optum is committed to helping you in your parenting journey. All employees are eligible to avail enrollment at Daycare/Creche facility. The benefit is funded by Optum depending on the choice of the daycare/ Creche facility.

Company car lease*

Employees are eligible to avail the company leased car benefit to have a new car through Company's authorized Leasing vendor. The choice of car and lease tenure is made by the employee depending on the eligibility limit.



Health insurance

Employees are covered under the Group Health Insurance Policy, which is provided by The New India Assurance Company for in-patient hospitalization.



Coverage details

The policy covers in-patient hospitalization, subject to a minimum of 24 hours with active line of treatment for events/ailments such as accidents, maternity and pre-existing diseases, for all employees and enrolled dependents. Sum insured up to INR 500,000 depending on family definition, copay and other applicable policy terms & conditions.

Key features include:

- Coverage for infertility treatment, prosthetics and neurodevelopmental disorders
- Options to enhance overall coverage for self & dependents (top-up plans at nominal premium payable in installments)
- Option to enhance maternity cover
- Additional cover for critical illness
- Additional cover for Out-patient department expenses (OPD)
- Eldercare options for aging parents/ parents-in-law
- Option to cover parents/ parents-in-law with applicable sublimit.



Employees are offered additional insurance plans for their convenience that includes life insurance, disability and accidental death.

Other insurances

Term life insurance

Term Life Insurance is payable on death in service due to accidental or natural causes. This is equal to three times of an employee's annual fixed pay subject to a minimum of INR 3,000,000.

Personal accident death & disability insurance

The personal accident insurance covers temporary (short-term) disability, partial permanent disability, and permanent total disability and accidental death, subject to the limitations outlines in the policy document. The sum insured is three times of an employee's annual fixed pay subject to minimum of INR 3,000,000.

Wellbeing programs

At Optum, we offer a variety of programs that focus in on you and can assist our employees in their everyday life and their overall well-being.



Telehealth/Telemedicine

Exclusive helpline for Optum employees and their family members with a dedicated team of doctors is available for virtual medical consultations.



Physical Well-being

The Company invests significantly in the wellbeing of its employees by running multiple wellness initiatives. The programs include tie up with a national brand for gym memberships, Flu Vaccination, Smoking Cessation Program, Annual Health checks and many more.



Employee referral

Employees of the Company are invited to refer individuals they know who may be suited for positions advertised. In the event a candidate referred by an employee is hired, the eligible employee may receive a payout in the regular payroll cycle subject to completion of necessary tenure by the referred employee. The referral payout will be as per the guidelines of the employee referral policy of the organization.



Maternity care Programs

The pregnancy care and post maternity care programs provide support and information to ensure healthy pre- and post-natal, which is available for employees and their spouses.



Employee assistance program

The Employee Assistance Program (EAP) aims to provide confidential assistance to employees and their families for variety of concerns that are personal, legal and financial in nature. It is an independent and confidential helpline, which provides 24/7 counselling support and guidance.



Staff development

At Optum, we offer a variety of programs that can develop our employees' skills and natural abilities.

MyLearning

Training (both technical and soft skills) is offered via face-to-face and web conference. Computer-based training is also offered to all employees through a learning management system called MyLearning. A variety of resources are available to employees, including a wide range of on-line courses, advice on how to manage a range of work situations, and the Company's standard operating procedures.

Tuition reimbursement

In addition to the internal training program, Optum has a policy in place to provide assistance in paying education costs for eligible employees who seek to improve their current job skills and are approved for enrollment in outside educational courses.

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