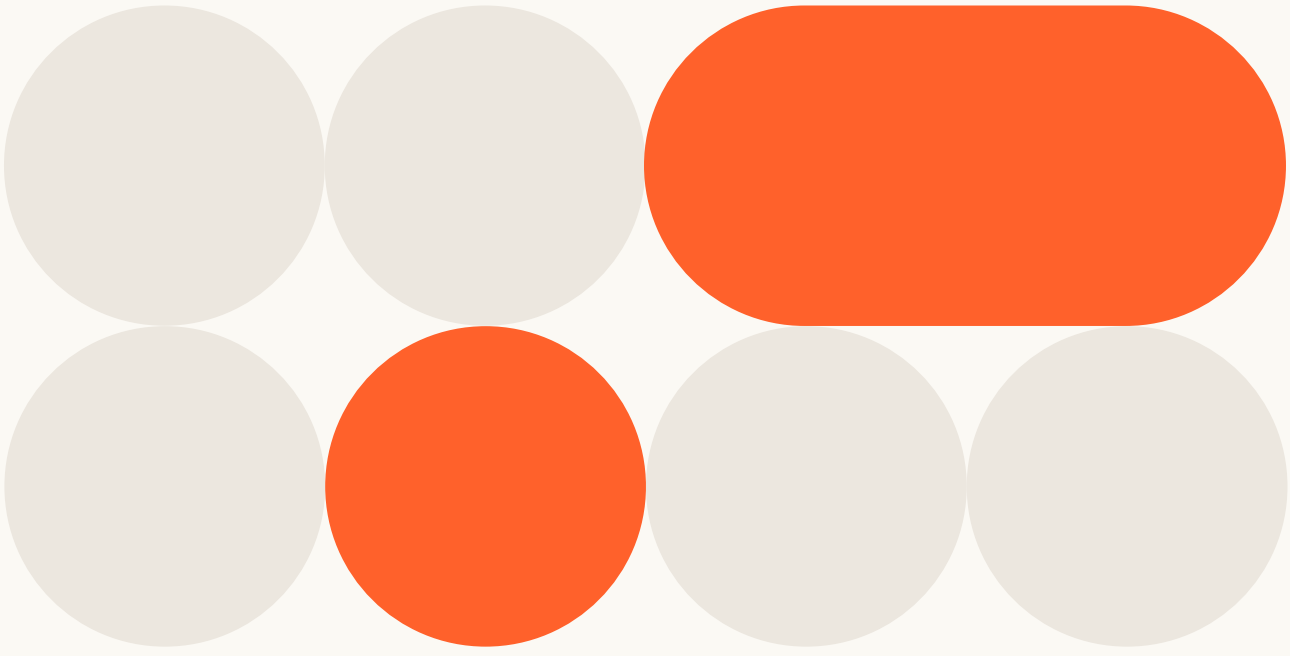
Optum

Optum India Benefits



Benefits that fit your life

At Optum, caring for our people is part of how we work. Our benefits are designed to support employees and their families with greater choice, flexibility and visibility, so people can select what matters most to them at different stages of life. The MyBenefits program brings insurance, health, well-being, fitness and other benefit options together through a single benefits experience and provides a dedicated Optum sponsored wallet to fund various benefits selection.

A strong foundation of care

All employees by default are eligible for Optum-sponsored -

1. **Base medical insurance coverage** of **₹5 lakh for unmarried** employees **and ₹7 lakh for married employees,** with a parental coverage sub-limit of ₹1 lakh.
2. **Base OPD** inclusive of annual health check and teleconsultation
3. **Group term life (GTL)** and **group accidental death and disability insurance (GPA)** – 3 X annual salary and allowances (fixed pay) or ₹30 Lakhs, whichever is higher.
4. **Statutory Benefits** like –
    a. **Employee Provident Fund (EPF)** - 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.
    b. **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.
    c. **Childcare and daycare/creche facility** - A wide network of daycare brands in which employees can enroll children between 6 months to 6 years.
5. **Leave Benefit –**

Holiday/ Leave	Number of Days
Public Holidays	10 days per year
Privilege Leave	20 days per year
Casual Leave	7 days per year
Sick and wellness leave	7 days per year
Maternity/ Primary caregiver leave (includes adoption)	As per government mandate. Also, applicable to male employees. 26 weeks
Secondary caregiver leave (includes adoption)	10 days

Benefits are subject to eligibility, role, location, policy terms and applicable enrollment timelines. The information provided is a high-level summary for candidate awareness and does not replace official policy documents, plan terms or employment offer details

Benefit choices that support different life stages

A wide range of voluntary benefits that can be opted through **MyBenefits wallet** (digital wallet funded by Optum) -

Health and insurance

Insurance enhancement through voluntary programs such as

- Top-up plans for medical insurance
- Advanced OPD coverage,
- Top-up plans for group term life insurance
- Top-up plans for group accidental death & disability insurance along with spousal coverage
- Hospital cash plans
- Critical illness cover

Family and care

For all employees at different life stages, MyBenefits provides options that support family needs through voluntary benefits like

- Maternity insurance top-up
- Pregnancy and post pregnancy support programs
- Eldercare support
- Employee assistance programs for managing employee mental well-being

Well-being and fitness

A wide range of fitness programs to choose from. The programs include tie up with a national brand for gym memberships, participation and preparation for marathons, Smoking Cessation Program, and many more.

Additional benefits

Employees of the Company can 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. Employees are eligible to avail other tax benefits like company car lease benefit and corporate national pension scheme as well.

Learning and development

Training (both technical and soft skills) is offered via face-to-face and web conference. Online training is also offered to all employees through a learning management system called MyLearning. Apart from training, employees can also get tuition reimbursement for certifications and courses relevant to their job.

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Built around flexibility

The flexible benefits model allows employees to direct value toward benefits that matter most to them, whether that is health insurance, fitness, wellness, family care or financial protection.

This approach reflects the idea that benefits should be personal, practical and relevant to employees' lives, not one-size-fits-all.

Care that adapts to you

Joining Optum means being part of an organization that invests in the well-being of its people. With MyBenefits, eligible employees can make benefit choices that support their health, family, lifestyle and future.

Explore a career where your benefits are built around you.



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