

Optum

Employee benefits





Overview

All of us at Optum, a UnitedHealth Group business, 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 ways of saying thanks for doing **your life's best work.**SM

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.

Optum



Benefits summary



Learn more about the benefits we offer our employees such as childcare services, conceige and more .

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.
Secondary Care Giver Leave	10 working days paid leave
Adoption Leave	As per government mandate

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 Common Review, between January and December. The pay award is subject to individuals' performance and achievement of objectives. Any pay award will be effective March 1 of that year.

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.

Benefits summary

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

Provided by Help Desk

Concierge Services, provided by the Global Help Desk, is available for a **nominal fee**, conveniently on-site at Optum.

Concierge services

Optum is committed to helping you balance your busy personal life, with the busy work day. Examples of services available include: Travel planning, personal banking assistance, dry cleaning, courier services, party planning, and tickets to the cinema.

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 near office or home. Optum covers the cost of daycare fee in case of near home facility and additionally covers curriculum, meals, and uniform fee if the daycare/ creche facility is near office as per policy.

Company car lease

Employees at salary grade 27 and above are eligible to avail the company leased car benefit to have a new car through Company's authorized Leasing vendor for a fixed tenure. The choice of car will be made by the employee at the car values outlined in the policy document as per eligibility criteria.

Benefits summary: 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 for events/ailments such as accidents, maternity and pre-existing disease coverage, for all employees and enrolled dependents. Coverage will be subject to the following plan:

- Single Employee (Including dependent Parents) - INR 350,000 (inclusive of a sublimit of INR 100,000 per parent)
- Married Employees (Including Spouse, Children and dependent Parents) - INR 500,000 (inclusive of a sublimit of INR 100,000 per parent)

Coverage co-pay

- Employee, spouse, child claims - 10% on all claims up to a permissible claim amount of INR 300,000 and 20% co-pay for balance permissible claim amount above INR 300,000
- Claims for Parents: 20% co-pay on permissible claims

The company also provides an opportunity for the employee to enhance self & dependents coverage by paying a nominal premium.

Eligibility tip

Coverage is provided to parents **up to the age of 80 years old** at the point of entry into the plan.

Benefits summary: top-up plan



This health insurance plan is designed to take effect only after the base plan is exhausted. Hence, all benefits (except maternity) and applicable rate of co-pay of the base plan will be mirrored in the top-up plan.

Top-up plan for parents

Parameters	Base Policy	Voluntary Plans				
		Plan A	Plan B	Plan C	Plan D	Plan E
Sum Insured	100,000 Per Parent	+200,000	+400,000	+600,000	+800,000	+1,000,000
Premium Rates	Company Sponsored	5,624	10,000	14,600	24,990	32,200

1. All amounts are in INR.
2. Premium rates within table excludes GST. An additional GST as per Government of India guidelines will be applicable on premiums.
3. Premium is deducted in 3 equal installments for voluntary plans.

Premiums

Borne **100% by the employee**. Optum will pay premium to the Insurer and subsequently recover from employees in **3 monthly installments**.

Benefits summary: top-up plan

Top-up plan for spouse and children

The Top-Up Plan coverage extends to the employee's spouse and children. Coverage co-pays will be subject to the following plan:

- Maternity Claims: Employee co-pay of 20%.
- Other Claims: Employee co-pay of 10% on claim amount up to 300,000 and 20% on claim amount above 300,000.

Parameters	Base Policy	Voluntary Plans				
		Plan A	Plan B	Plan C	Plan D	Plan E
Sum Insured	Single: 3,50,000 Married: 500,000 (Parental Sum Insured: 100,000 each)	+200,000	+400,000	+600,000	+800,000	+1,000,000
Family Definition	Single: E and P Married: ESCP	Coverage for Employee, Spouse/Domestic Partner and Children				
Extra Sum Insured for Critical Illness	Covered within Sum Insured	+100,000	+150,000	+200,000	+200,000	+200,000
Maternity Limit (incl Infertility/IVF)	65,000	75,000	85,000	100,000	100,000	100,000
Pre/Post Natal (w/i Maternity Limit)	5,000	10,000	12,500	15,000	15,000	15,000
OPD Benefit**	N/A	5,000	10,000	15,000	15,000	15,000
Health Check	Basic Health Check	Any 1: Cancer Screening or Vitamin Panel			Both: Cancer Screening and Vitamin Panel	
Premium Rates	Company Sponsored	7,800	13,200	19,500	21,000	22,500

1. All amounts are in INR.

2. Premium rates within table excludes GST. An additional GST as per Government of India guidelines will be applicable on premiums.

3. Premium is deducted in 3 equal installments for voluntary plans.

4. E: Employee, S: Spouse/Domestic Partner/Same Gender Partner/Live-In Partner*, C: Children, P: Parents. To enroll Domestic Partner, Same Gender Partner/Live-In Partner, contact HRdirect and share proof of cohabitation.

Benefits summary: other insurances



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

Term life insurance

Term Life Insurance is provided by Exide Life and a lump sum 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 2,000,000.

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 2,000,000.

Benefits summary: 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.



Employee wellbeing

The Company invests significantly in the wellbeing of its employees by running multiple wellness initiatives. The programs include Health Check-ups, Flu Vaccination, Chronic Disease Management Programs, Smoking Cessation Program 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 employee may receive a cash bonus. The referral bonus will be paid as per the guidelines of the employee referral policy of the organization.



Healthy pregnancy

The Healthy Pregnancy Program (HPP) provides support and information to ensure healthy pre- and post-natal, which is available for employees and their spouses. It is designed to reduce the risks associated with pregnancy for both women and their babies.



Employee assistance

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 EAP, which includes assessment, short-term counseling and referral services for employees and their household members. Our EAP also provides 24/7 support, advice and guidance available through telephone.

Benefits summary: staff development



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

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 LearnSource.

LearnSource offers a variety of resources 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.

Business book review

For employees at management level, LearnSource also provides free access to summaries of many popular business books, with new titles every quarter. The library includes book and audio summary reviews of leading business books in leadership, business strategy, customer satisfaction and personal growth, providing a concise, chapter-by-chapter synopsis, as well as a critical evaluation of the quality and value of the book.

Education reimbursement

In addition to the internal training program, Optum provides assistance in paying education costs for eligible employees (based on the policy) who seek to improve their current job skills and are approved for enrollment in outside educational courses.