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.

Read on and learn about the benefits we offer our employees as part of their Total Rewards.
**Rewarding Results Plan**
For employees who exceed performance expectations, our discretionary incentive plan, Rewarding Results, recognizes and rewards eligible employees for contributing to our success.

In recognition of outstanding employee performance, incentive awards may be granted to eligible employees. Funds for the Rewarding Results Plan are based on the overall performance of the Company.

The Rewarding Results Plan features two award opportunities:

- The opportunity for special, performance-based awards (known as Bravo awards) throughout the year (employees at Grade 28 & below)
- A year-end incentive performance-based opportunity paid in the first quarter of the following year.

Award amounts are at the discretion of management. More information is available from your Human Capital representative.

**Holiday Benefits**

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Holidays</td>
<td>10 days per year</td>
</tr>
<tr>
<td>Privilege Leave</td>
<td>20 days per year</td>
</tr>
<tr>
<td>Causal Leave</td>
<td>7 days per year</td>
</tr>
<tr>
<td>Sick Leave</td>
<td>7 days per year</td>
</tr>
<tr>
<td>Maternity Leave</td>
<td>As per government mandate</td>
</tr>
<tr>
<td>Paternity Leave</td>
<td>5 working days paid paternity leave</td>
</tr>
<tr>
<td>Adoption Leave</td>
<td>As per government mandate</td>
</tr>
</tbody>
</table>

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

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.

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 a maximum of INR 10,00,000 (tax free) 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)

Concierge Services
Optum is committed to helping you balance your busy personal life, with the busy work day. Concierge Services, provided by The Global Help Desk, are now available to you for a nominal fee, conveniently on-site at Optum. Examples of services available include: Travel planning, personal banking assistance, dry cleaning, courier services, party planning, and tickets to the cinema.

Health Insurance
Employees are covered under the Group Health Insurance Policy. The policy is provided by The New India Assurance Company for 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. The Company will also provide coverage for parents up to the age of 80 years at the point of entry into the plan. Coverage will be subject to the following plan:
• Single Employee (Including dependent Parents) – INR350,000 (inclusive of a sublimit of INR100,000 per parent)
• Married Employees (Including Spouse, Children and dependent Parents) – INR 500,000 (inclusive of a sublimit of INR 100,000 per parent)
Benefits Summary

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.

**Top-Up for Parents:** The top-up plan is designed to take effect only after the base plan is exhausted and hence, all the benefits (except maternity) and applicable rate of co-pay of the base plan will be mirrored in the top-up plan. The premium for voluntary top-up will be borne 100% by the employee. Optum will pay this premium to the Insurer and subsequently recover from employees in 3 monthly installments.

<table>
<thead>
<tr>
<th>PARAMETERS</th>
<th>BASE POLICY</th>
<th>VOLUNTARY TOP UP PLANS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PLAN A</td>
<td>PLAN B</td>
</tr>
<tr>
<td>Sum Insured (SI)</td>
<td>100,000 Per Parent</td>
<td>+200,000</td>
</tr>
<tr>
<td>Premium rates (excl GST)</td>
<td>Company Sponsored</td>
<td>5,624</td>
</tr>
</tbody>
</table>

All amounts are in INR
Premium is deducted in 3 equal installments for voluntary plans
Benefits Summary

Top-up for Employee Spouse and Children

<table>
<thead>
<tr>
<th>PARAMETERS</th>
<th>BASE POLICY (company sponsored)</th>
<th>VOLUNTARY TOP UP PLANS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sum Insured: Single: 3,50,000</td>
<td>PLAN A</td>
</tr>
<tr>
<td></td>
<td>Married: 500,000</td>
<td>+200,000</td>
</tr>
<tr>
<td></td>
<td>(Parental Sum Insured: 100,000 each)</td>
<td></td>
</tr>
<tr>
<td>Family Definition</td>
<td>Single: E and P</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Married: ESCP</td>
<td>+100,000</td>
</tr>
<tr>
<td>Extra Sum Insured for Critical Illnesses</td>
<td>Covered within Sum Insured</td>
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</tr>
<tr>
<td></td>
<td>Maternity Limit (incl Infertility/ IVF)</td>
<td>65,000</td>
</tr>
<tr>
<td></td>
<td>Pre/ Post Natal (within Maternity limit)</td>
<td>5,000</td>
</tr>
<tr>
<td></td>
<td>Copay on Maternity Claims</td>
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</tr>
<tr>
<td></td>
<td>Copay on Other Claims</td>
<td></td>
</tr>
<tr>
<td></td>
<td>OPD Benefit**</td>
<td>~</td>
</tr>
<tr>
<td></td>
<td>Health Check</td>
<td>Basic Health Check</td>
</tr>
<tr>
<td></td>
<td>Premium rates (excl GST)</td>
<td>Company sponsored</td>
</tr>
</tbody>
</table>

All amounts are in INR

Premium is deducted in 3 equal installments for voluntary plans
- (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, please contact HR direct and share proof of cohabitation
Benefits Summary

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 1,000,000.

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 outlined in the policy document. The sum insured is three times of an employee’s annual fixed pay subject to a minimum of INR 1,000,000.
Benefits Summary

Company Car Lease
Employees at salary grade 27 and above are eligible to avail the company leased car benefit under this policy 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.

Employee Wellbeing Programs
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 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.
• The EAP generally includes assessment, short-term counseling and referral services for employees and their household members.
• 24/7 support, advice and guidance available through telephone to discuss issues affecting employees.
• It is an independent and confidential EAP

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

Employee Referral Program
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 depending on position and grade. The referral bonus will be paid on the first pay period after a referred employee completes 3 months of employment with Optum Global Solutions India.
Benefits Summary

Training & Staff Development
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.