

# COMPREHENSIVE BENEFITS AND INSURANCE COVERAGE – INDIA



**TRINET PROVIDES A WIDE RANGE OF BENEFIT OPTIONS IN INDIA DESIGNED TO ENSURE FLEXIBILITY AND COMPREHENSIVE PROTECTION FOR COLLEAGUES AND THEIR FAMILIES.**



## OVERVIEW OF TRINET-SPONSORED BENEFIT OFFERINGS

The programme encompasses Group Medical Insurance (Mediclaim), Group Personal Accident Policy, Group Term Life Insurance, wellness initiatives, and support services.

### GROUP MEDICAL INSURANCE (MEDICLAIM)

Under the Medical Insurance plan, families enjoy coverage through a family floater scheme up to ₹8,00,000. This plan covers the employee, their spouse, up to two dependent children, and two dependent parents or in-laws, accommodating a maximum of six members.

- Pre-hospitalization Coverage: Up to 30 days prior to hospitalization
- Post-hospitalization Coverage: Up to 60 days following discharge
- Modern Treatments: Coverage includes advanced procedures such as CyberKnife, Robotic Surgery, and Stem Cell therapies up to the full sum insured

- Maternity Benefit: Expenses for normal and C-section deliveries are covered up to ₹1,00,000
- Autism-Related Expenses: Covered up to 50% of the total sum insured
- Additional Benefits: Select programmes offer OPD up to 25,000/-

### GROUP PERSONAL ACCIDENT INSURANCE

This policy provides colleagues with accident coverage up to four times their annual salary, ranging from a minimum of ₹35 lakhs to a maximum of ₹4 crores. The policy includes both accidental death and disability benefits, offering financial security in the event of unforeseen incidents.

### GROUP TERM LIFE INSURANCE

TriNet colleagues are covered under the Tata AIA Group Policy, which provides life insurance coverage equivalent to 3X their annual CTC, with a guaranteed minimum amount of 25 lakhs.

### EMPLOYEE ASSISTANCE PROGRAM (EAP)

Employee assistance program through AMAHA, which provides mental health support and counselling services.

## COMPREHENSIVE BENEFITS AND INSURANCE COVERAGE – INDIA

### EMPLOYEE STOCK PURCHASE PLAN (ESPP)

TriNet's ESPP is administered by Charles Schwab. The ESPP gives colleagues the opportunity to purchase TriNet stock through payroll deductions at a 15% discount from the fair market value of the lesser of the closing stock price on the first day of the offering period or the last day of the offering period.

### LEAVE AND HOLIDAY ENTITLEMENTS

- Annual Leave: Up to 15 days per year
- Sick Leave: Up to 12 days per year
- Casual Leave: Up to 12 days per year
- Flexible Work Practices: 6 days per month
- FTO Program for Divisional VP and above

### CRECHE POLICY

- Benefit Amount: Up to ₹8,000 per month, per child
- Taxation: Reimbursement is taxable under the Income Tax Act, 1961
- Maximum of 2 children up to 6 years old

### ADDITIONAL BENEFITS

- Subsidised meals
- Educational assistance
- Transport facilities/Shuttle services
- Nation Pension Scheme (NPS) & Voluntary Provident Fund (VPF) contribution programs
- 11 observed company paid holidays
- 1 Paid personal floating holiday per year
- Paid parental maternity and paternity leave
- Colleague recognition and referral programs

**Learn more at [TriNet.com/Careers](https://www.trinet.com/careers)**