

EMPLOYEE BENEFITS

An overview of benefits for employees
and their loved ones!



Health & Welfare



Group Medical Insurance

Our group insurance provides a comprehensive and **free medical coverage** of INR 6,00,000 for **employee, spouse, children, parents** or **in-laws**. It also offers a top-up facility on the insurance cover at a nominal cost.



Free Annual Health Check-up

Our **employees** can enjoy the benefit of receiving a complete and **free health check-up** every year.

Medical



In-house Doctor Consultation

Overall wellbeing of employees is paramount to us. Apart from various mental and **physical wellbeing programs**, we've a dedicated **Health Care Center** in the office premises to fulfil our employees' medical requirements. We have general **physicians** and **specialist doctors**, from a reputed city hospital, at the health center throughout the week for consultation and examination.



Teleconsultation

Employees are entitled to **free teleconsultation** with experts for themselves as well as **their family members**.

Health & Welfare

Medical



Group Term Life Insurance

As part of **Group Term Life Insurance**, in case of untimely death an **employee**, coverage is **three times** of the **Annual CTC** to be paid to **employee's nominee/beneficiary**.



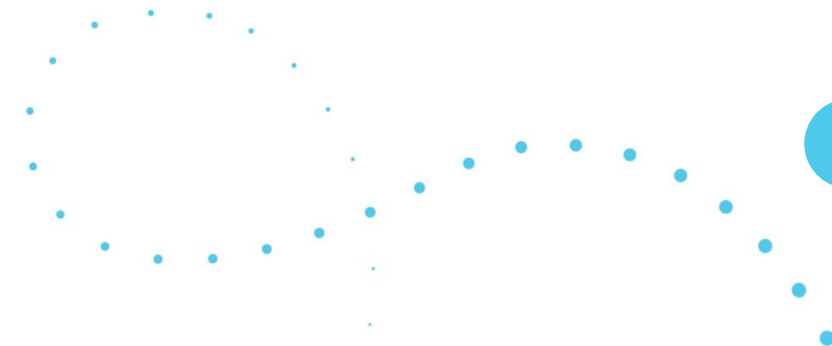
Group Personal Accidental Insurance

The Group Personal Accident covers **five times** of **Annual CTC** for **death** or **disability** arising out of accident to be paid to the employee's nominee/employee.



Personalized Mental Health Care Solutions

Employees can reach out to our **Employee Assistant Program (EAP)** partner for concerns regarding mental or emotional **well-being** and take professional counsellors' advice.



Work/Life



Time Offs/Holidays

Take time off from work and relax. Employees are entitled to **25 paid days off** and **10 holidays** a year to recharge and rejuvenate themselves. In addition, employees can also avail one **floating holiday** to celebrate either their **birthday** or **wedding anniversary** during a calendar year. Employees can also avail **sick leave** and **bereavement leave** up to **5 days** in a year each.



Flexibility

At MassMutual India, we follow a **hybrid work model** that gives the employees a choice to work for any **three days from office** and **work from home** remaining two days of the week. It provides perfect balance, to bring your best self to work – wherever you are. We trust ‘you’ with a culture that yields results, and helps you thrive, both personally and professionally.



Snacks

Employees can enjoy delicious **snacks every evening** in the cafeteria while enjoying the company of great colleagues.



Team Outing

We have regular activities and outings with teams to strengthen team bonding and camaraderie and foster team spirit across the organization.



Recreation Activities & Gym

Our best-in-class **gym** and well-designed **recreational** areas help employees to stay motivated and refreshed throughout the day.

Compensation



Competitive Salaries

MassMutual India's base salaries reward and recognize **employees' experience, skills and performance**. Our salary ranges are regularly benchmarked within our industry and the broader job market to ensure competitiveness.



Annual Bonuses

At MassMutual India, **all employees** are **eligible** to receive **annual bonuses**. Awards are discretionary and based on exceptional **performance** of both, company and employees.



Service Awards

Employees are eligible to receive **service awards** on successful completion of their **work milestones**.

Financial Wellness



Retirement Benefit

Employees can utilize the tax incentives and other benefits by voluntarily opting to **National Pension Scheme (NPS)**.

Other Programs

Resources for Parents



Child Care Reimbursement

MassMutual India covers daycare costs of **INR 10,000 per month for kids** up to the age of six years.



Parental Leaves

Maternity, Paternity and Adoption Leaves: We are committed to the wellness of our employees' families. Women are entitled to **twenty-six weeks of maternity leave** with an additional one-time maternity bonus. **All male employees** are entitled to **three weeks of paternity leave**. In the case of **adoption** when the baby is less than three months of age, employees can take a **12-week leave**.

Educational Assistance



Certification Reimbursement

All employees are eligible for **training/certification** reimbursements in a calendar year.



Trainings

From professional, non/technical to project-centric courses, our trainings cover an array of **learning** and **development** courses that help employees **reskill/upskill** their talent and adopt new technologies. Also, we regularly update our training strategies, as per the business requirements, to ensure all employees are armed with the right skills to perform their job competently.

Other Programs

Learning Platforms



e- Learning Platforms

All employees have access to **self-paced e-learning** platforms like **Udemy**, **Degreeed**, and **LinkedIn Learning**.

Relocation Assistance



Goods Movement, Accommodation, Food & Laundry Expenses

Relocation assistance is provided to new hires who are relocating to Hyderabad from a different location. This benefit include **travel, accommodation, personal goods movement, food/local transport/laundry** to employee and family members.

Allowances



On-call, Shift and Overtime

Employees are eligible for **shift** allowance if they work beyond general shift hours. They are eligible for **on-call**, and **overtime allowances** if they work or support project work **beyond** working hours.

Reimbursement



Internet Bill Reimbursement

Under this policy, **all employees are eligible** for **reimbursement of internet bills per month**.

Other Programs

Referral Bonus



Refer Another You

This program rewards **all employees** who **successfully refer top talent** to join the company.

Commuter Benefit



Transportation (Pick & Drop)

All employees residing in Hyderabad (**under 45 KMs** from the office location) are entitled to free home **pick up** and **drop off** facility. Our transport app allow employees to schedule their cabs at ease. It also allows managers to plan the roster for their teammates. The app has **safety** and **security** features, with real-time alerts and live cab tracking, allowing employees to commute in peace.

Thank You

