

# US Firstsource Benefits Plan Overview

Plan Year: June 1, 2021 – December 31, 2022

Eligibility: Grade C and below



Firstsource offers a comprehensive benefit plan to employees, effective on the 91st day of employment.

# Medical

Employees have an option of 4 plans offered through Anthem Blue Cross Blue Shield.

Anthem Medical	HRA PPO 2500	HRA PPO 4000	HSA Premier 2000	HSA Core 6450	
Premiums (Bi-weekly)					
EEE Only	\$181.12	\$105.47	\$72.44	\$46.98	
EE + Spouse	\$408.06	\$245.39	\$181.94	\$102.29	
EE + Child(ren)	\$330.37	\$204.79	\$149.86	\$92.28	
Family	\$535.05	\$309.59	\$231.71	\$155.21	
Individual Deductible	\$2,500	\$4,000	\$2,000	\$6,450	

### **HRA Contribution**

Employees who choose one of the HRA plans will receive \$375 (EE only) or \$625 (EE+ dependents) annually from Firstsource toward their deductible related medical expenses (prorated based on start date).

#### **HSA Contribution**

Employees who choose one of the HSA plans will be eligible to contribute to an HSA account. Firstsource will also contribute \$300 (EE only) or \$600 (EE + dependents) annually to an employees account (prorated based on start date).

## **Dental**

Employees have an option of a base plan or a buy up plan with a higher Plan Year Maximum.

Anthem Dental	Base Plan	Buy Up
EE Only	\$6.61	\$9.12
EE + Spouse	\$16.93	\$21.89
EE + Child(ren)	\$19.55	\$25.27
Family	\$30.76	\$39.20
Plan Year Max	\$1,250 per person	\$2,000 per person

## Vision

Anthem Dental	Base Plan
EE Only	\$2.51
EE + Spouse	\$4.96
EE + Child(ren)	\$5.38
Family	\$8.59

## **Anthem Life Insurance**

- Company Paid Life Insurance: Employees are covered under basic life and basic AD&D insurance at 1x annual base salary up to \$350,000.
- Voluntary Life Insurance: Employees may choose to elect additional life insurance coverage for themselves, their spouse and children. Evidence of Insurability requirements may apply.

## **Anthem Disability**

- Company Paid Short Term Disability: Employees are eligible for 60% of salary (up to a maximum of \$2,308 per week) after 14 days of continuous disability, up to 24 weeks. Pre-existing exclusion applies for the first 12 months.
- Company Paid Long Term Disability: Employees are eligible for 60% of salary (up to a maximum of \$10,000 per month) after 180 days of continuous disability.
- Maternity Disability Benefit: New mothers are eligible for up to 40% of salary during the medically necessary disability period following childbirth, complementing the salary received through short term disability and any state disability. Limitations and exclusions apply.

## Chubb Voluntary Insurance

Firstsource offers a variety of voluntary insurance plans through Chubb that are 100% employee paid:

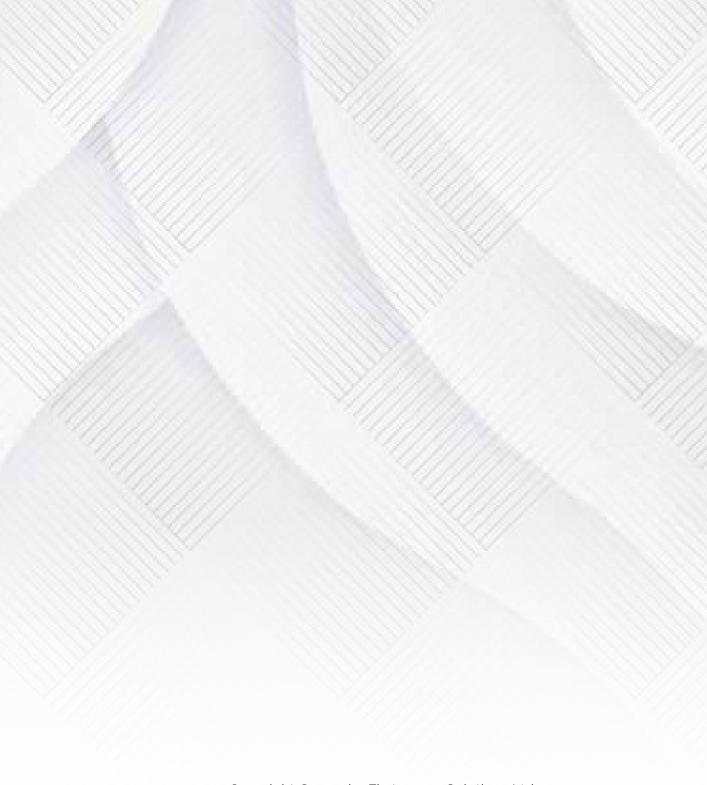
- Accident Insurance: Benefits payable for medical treatment related to accidents.
- · Critical Illness Plan: Benefits payable upon diagnosis of covered critical illnesses.
- · Hospitalization Insurance: Benefits payable for hospital admissions.
- Chubb Life & Long Term Care: Life insurance for employee, spouse and/or children with a Long Term Care benefit.

## Firstsource 401(k) Plan

Firstsource offers a 401(k) plan with Prudential to help employees save for retirement. All eligible employees are automatically enrolled at 4% contribution after 90 days of employment. In addition to employee contributions, Firstsource matches 25% of the first 6% of employee contributions which vests 20% each year until fully vested at 5 years of employment. You must be at least 21 years of age to participate.

## Additional Voluntary Benefits

- · Nationwide Pet Insurance: Reimburses a portion of covered expenses for cats and dogs.
- MetLaw Legal Plan: Covers attorney fees for covered services. Some exclusions apply.



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