

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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