Benefits

India Benefits Summary

Infoblox intends to provide the following employee benefits from your date of hire. The benefits team will work with you and the applicable vendor to enrol you (and your eligible dependents) accordingly.

Group Term Life (GTL) Policy
Kotak Life
 	
Employees only
	• 3 times of CTC salary
	• Free Cover Limit
	  ○ Sum Insured limit INR 65,000,000
	  ○ Good Health Declaration/Medicals/Questionnaire shall be required for the sum assured above INR 45,000,000
	• Critical Illness: Lower of 3 times CTC salary, up to INR 1,000,000
	• Terminal Illness: Lower of 3 times CTC salary, up to INR 50,000,000

Group Personal Accident (GPA) Policy
New India Assurance
 	
Employees only
	• Accidental death: 3 times of CTC salary
	• Permanent total disability: 125% of accidental death sum insured
	• Permanent partial disability: sum insured as per % disablement as per the schedule in the insurance policy
	• Temporary total disability: 1% of the Sum Insured subject to a max of INR 5000 per week for 100 weeks.
	• Accidental hospitalization:
	  - Covered up to INR 100,000 subject to hospitalization (only road accidents)
	  - Covered up to INR 10,000 within the above limit of INR 1,00,000/- (due to road accidents)
	• Medical benefits: Reimbursement up to 40% of the claimed amount or actual medical bills or 10% of CSI, whichever is less
	• Cremation charges: Covered up to INR 5,000
	• Carriage of dead body: Covered up to INR 5,000
	• Education benefit: Payable in case of Death of employee: Up to INR 5000 per child max 2 children's
	• Incident due to terrorism: Covered

Group Mediclaim (GMC) Policy via FHPL
New India Insurance
 	
Employees & Dependents
Family definition: Employee, spouse and legally dependent children (maximum of 4), employee parents or parents in law (no upper age for parents)
 	
For issues/queries, please scroll to the end of the document for the communication matrix.
	Overview
	• Same-sex couple/ LGBT coverage
	• Family floater sum insured: INR 1,000,000 per family, but INR 500,000 max per individual
	• Pre-existing conditions: covered
	• Room category
	  ○ Normal room rent = 2% of Sum Insured (SI) / (10 K per member)
	  ○ SI is restricted to 500,000 per member maximum
	  ○ No capping for ICU
	  ○ Room rent means room charges & nursing charges only. All other hospitalisation expenses shall be entitled as per room.
	• Internal congenital diseases are covered
	• External congenital diseases are covered in case of a life-threatening condition

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- Genetic disorders up to 25% of Sum Insured
- Cochlear implant treatment is restricted to 50% of the sum insured
- Oral chemotherapy: Covered up to 50% of sum insured
- Intravitreal injection: Covered up to 50% of sum insured
- 50% co-pay for cyberknife, gamma knife treatment, stem cell treatment, robotic surgery, femto eye laser treatment
- Home treatment and domiciliary treatment for COVID-19 capped at INR 15,000 for individuals and INR 35,000 for family
    - This is separate from OPD benefit coverage
- LASIK treatment is covered if the power of the eye is above +/- 7.5
- Cataract treatment: INR 80,000 per eye (Zone 1; not Zone 2). All types of lenses are covered.
- Ayush treatment for IPD: up to 25% of the sum insured in a government hospital or in any institute recognised by the government
- Modern MTMAT and Advance Medical Treatment: Covered up to 50% of sum insured:

Treatment / Procedures	**Limit (Per Policy Period)**
Uterine Artery Embolization and HIFU (High intensity focused ultrasound)	Upto 20% of sum insured subject to Maximum Rs. 2 Lakh
Balloon Sinuplasty	Upto 20% of sum insured subject to Maximum Rs. 2 Lakh
Deep Brain stimulation	Upto 50% of sum insured subject to Maximum Rs. 5 Lakh
Immunotherapy- Monoclonal Antibody to be given as injection	Upto 25% of sum insured subject to Maximum Rs 2 Lakh.
Stereotactic radio surgeries	Upto 50% of sum insured subject to Maximum Rs. 3 Lakh.
Bronchial Thermoplasty	Upto 50% of sum insured subject to Maximum Rs. 2.5 Lakh
Vaporisation of the prostrate (Green laser treatment or holmium laser treatment).	Upto 50% of sum insured subject to Maximum Rs. 2.5 Lakh.
IONM - (Intra Operative Neuro Monitoring).	Upto 10% of sum insured subject to Maximum Rs. 50,000.

- Income protection cover:
    - Coverage for 12 weeks at INR 20,000 per week OR salary level (whichever is lower)
    - 2-week waiting period
- Air ambulance - covered up to 200,000 (policy cap of 5 cases)
- Ambulance charges – covered up to 5,000 per event
- Benevolent fund buffer covers non-admissible claims and vaccinations:
    - INR 10,000 - Vaccinations for family (e.g. COVID)
    - INR 25,000 - Vaccinations for babies (0-1 years old)
    - INR 10,000 - Vaccinations for children (2-18 years old)
- Autism cover (OPD and IPD cases)

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	• Live-in Partner - Covered up to sum insured limit (Partner can't be changed during the policy period)
	• Bereavement Cover - No deduction in case of death of a member in the hospital (employee & dependent)
	• Mental wellness: Psychiatric treatments/consultations on OPD basis up to INR 100,000 per year.
	• Standalone physiotherapy covered up to INR 25,000
	• Gender reaffirmation surgery – covered up to the sum insured
	
	Maternity Benefits
	• INR 100,000 for normal & INR 100,000 for C-section delivery (first 2 births covered 100%)
	• Well baby coverage within maternity limit (INR 10,000 upon exhaustion of the maternity limit) to be extended to cover on OPD and IPD basis
	• Well mother coverage within maternity limit (INR 10,000 upon exhaustion of the maternity limit) to be extended to cover on OPD basis
	• Life-threatening maternity cases covered up to INR 500,000
	• Infertility treatment covered on both on IPD and OPD basis within (C-section Maternity limit)
	• Surrogacy – covered within the maternity limit
	• Pre & post-natal: covered (over and above maternity limit only in case of IPD/OPD max up to INR 10,000). Pre from the date of conception to post 60 days of the delivery)
	
	Outpatient Treatment: OPD Coverage
	Total sum insured INR 20,000 with following sub-limits:
	• Sub-limit for OPD coverage: INR 10,000 (Both employee & dependents are eligible)
	• Sub-limit for Health Check-up: INR 10,000 per year:
	  ○ Employee – INR 5,000
	  ○ Spouse & parents – INR 5,000
	• Coverage under OPD includes:
	  ○ Specialist consultation (only Allopathy)
	  ○ Medicines related to the illness/injury as prescribed by the Specialist
	  ○ Dental procedures – root canal treatment, extractions, ceramic crowns
	  ○ Vision coverage part of OPD limit (spectacles/contact lens, doctor consultation)
	  ○ Animal/serpent attack – paid up to INR 5,000 on OPD basis
	
	Dependent Children Cover
	∉ Dependent children (natural or legally adopted) will be covered up to 25 years of age.
	∉ Differently Abled Children Cover – covered without upper age limit
	
	Telemedicine

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	⊄ The ability to have a video/phone consultation with a doctor is available 24/7 through Ekincare

Provident Fund
 	
Employees only
	• Employees can make a "one-time" election of any of the following plans as governed by EPF Scheme. Employer will match the contribution accordingly:
	  ○ Plan 1: 12% of Basic Salary
	  ○ Plan 2: Rs. 1,800/- (Statutory contribution)
	  ○ Plan 3: No Contribution (For those employees who never contributed in EPF)
	  ○ Plan 4: International Workers as governed by EPF Scheme (applies only to employees who have OCI or foreigner)
	• Voluntary Provident Fund (VPF) - Up to 88% of basic salary can be contributed towards VPF via salary sacrifice
	• National Pension Scheme (NPS) - Up to 10% of basic salary can be contributed towards NPS via salary sacrifice
	• Gratuity - Gratuity will be paid to a Relieved (upon exit or termination) Employee who has completed a minimum of 5 years in service at Infoblox and exited through Infoblox India. The payment of gratuity is subject to the conditions as set forth in the 'Payment of Gratuity Act, 1972 or as per amendments to the Act'

Business Travel & Accident Assistance ***Chubb*** **Policy number: 9912-41-89** **Employees & Dependents**	When an emergency happens far away from home, Chubb partners with AXA Assistance, a leading global travel and medical assistance provider, to give you access to local care and assistance wherever you are. This includes out-of-country (emergency) travel & security cover during business travel: • Maximum of USD 250,000 for employees and FT Contractors • Maximum of USD 25,000 for spouse/partner • Maximum of USD 10,000 for dependent children
Medical Benefits Abroad ***CIGNA*** **Policy number: 09000A** **Employees & Dependents** **24/7 Assistance:** **(in the US): 1 800 243 1348** **(outside the US): +1 302 797 3535** **Claims Website:** **www.cignaenvoy.com** **Username: 09000AMBA**	Who's Covered: • All full-time employees and FT contractors and their eligible dependents (spouse/domestic partner and children up to age 26) traveling on business and sojourn (max. 14 days) outside their country of residence. Key Benefits: • Urgent or Emergency Medical Care: Up to USD 300,000 per calendar year • Medical Evacuation & Repatriation: Up to USD 100,000 • Emergency Dental: Unlimited (within medical maximum) • Telehealth & In-Person Services: Available globally • No Deductible or Coinsurance Required • COVID-19 Coverage: Included

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Password: Cigna1	
Employee Assistance Plan ***TELUS Health*** **Employees & Dependents** Global Contact Matrix	• TELUS Health Global EAP is a free, confidential support service that can help you and your dependents solve a wide range of life's problems, challenges and complexities. • The EAP Care Access Centre can be contacted 24/7 via phone, web or mobile app for professional support anytime, anywhere, always confidential
Annual Leave Entitlement & Period	Karnataka (Bangalore) • 18 days per calendar year • Maximum 30 days of unused annual leave can be carried forward and accumulated • Earned Leave above 30 days will be encashed in the January pay cycle • Leave balances are paid out to employees on exit Kerala (Trivandrum) • 12 days per calendar year • Maximum 30 days of unused annual leave can be carried forward and accumulated • Earned Leave above 30 days will be encashed in the January pay cycle • Leave balances are paid out to employees on exit Maharashtra (Pune & Mumbai) • 18 days per calendar year • Maximum 30 days of unused annual leave can be carried forward and accumulated • Earned Leave above 30 days will be encashed in the January pay cycle • Leave balances are paid out to employees on exit **Note:** • For transfers within India (from one state to another), AL balance is paid out and will start fresh in the new location, aligned to the new state policy
Public Holidays	Please refer to the Benefits Portal / Blox360 for updated holiday calendars
Paid Sick / Casual Leave	Karnataka (Bangalore) • 5 days of Casual Leave & 7 days of Sick Leave (total of 12 days) in a calendar year on a monthly accrual basis • Unused days are forfeited at the end of each calendar year Kerala (Trivandrum) • 12 days of Casual Leave & 12 days of Sick Leave (total of 24 days) in a calendar year on a monthly accrual basis • Unused days are forfeited at the end of each calendar year

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		Maharashtra (Pune & Mumbai) • 8 days of Casual Leave & 12 days of Sick Leave (total of 20 days) in a calendar year on a monthly accrual basis • Unused days are forfeited at the end of each calendar year **Notes:** ⊄ A combination of SL/CL/AL is possible with manager approval ⊄ Any sick leave of 3+ days would require an official medical note ⊄ For transfers within India (from one state to another), current SL/CL balances are forfeited and will start fresh in the new location, aligned to the new state policy
Bereavement / Compassionate Leave		• Death in immediate family - 5 days (spouse, parents, parents-in-law, children) • Death in extended family - 3 days (grandparents, grandparents-in-law, sibling, uncle, aunt)
Statutory Parental Leave	**Maternity Leave**	• Female employees are entitled to 26 weeks of paid maternity leave for the first two children only. This is reduced to 12 weeks for women who already have 2 or more children. • In case of a miscarriage or medical termination of pregnancy (MTP), a female employee can avail leave for 6 weeks immediately following the event.
	Paternity Leave	• Male employees are entitled to 2 days of paid paternity leave (for the first 2 children only)
	Adoption Leave	• Adopting mothers and women who choose to have their children through surrogacy are entitled to 12 weeks of maternity leave
Infoblox Paid Parental Leave (PPL)		Infoblox PPL runs concurrently with the statutory benefits and offers 100% OTE (base + bonus/commission) as follows: ⊄ Primary Caregiver Leave = 12 weeks ⊄ Secondary Caregiver Leave = 4 weeks ⊄ PPL leave is provided to eligible employees to bond with their newborn, newly adopted child or child newly placed for foster care
Volunteering		⊄ All regular, full-time and part-time employees can volunteer up to 16 hours (2 days) per calendar year with a non-profit organization. ⊄ Please visit Blox360 for more details on this program
Other Country Specific Leave		⊄ Hospitalization/Sick Leave: As per our global policy, any leave 3 days and longer must be notified to benefits@infoblox.com with a medical certificate from the treating physician (Extended leave can be provided,

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	however, determined on a case-by-case basis) ⊄ Marriage Leave: 3 days. Prior notice to be shared with benefits@infoblox.com ⊄ Personal leave: Female employees tied to Karnataka location are entitled to 1 day per month

Infoblox India reserves the right, in its sole discretion, to terminate, withdraw, replace, amend, change or alter from time to time any benefit plan or program that it provides, or may provide in the future, to employees. Furthermore, subject to applicable laws, Infoblox India shall not at any time be required to compensate an employee for any loss resulting from the termination, withdrawal, replacement, amendment, change or alteration of any benefit plan it offers.

This document is provided only as a summary of your benefits. If you have specific questions relating to coverage, please refer directly to insurance policies or contact our local employee benefits brokers/consultants shown below.

Communication Matrix	
Cashless claim Assistance +91 80696 55626 infobloxInsurance@prudentbrokers.com	**Reimbursement claims Assistance** bangaloreclaims@prudentbrokers.com and CC infobloxInsurance@prudentbrokers.com
For Insurance Queries	
Level 1: Ravi Rao Pawar infobloxInsurance@prudentbrokers.com +91 63668 43597	
Escalation: Narendra Kumar infobloxInsurance@prudentbrokers.com	

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