



Wipro Benefits Overview 2018

Wipro provides an array of benefits that focus on the health and overall well-being of our employees and their families. The document provides an overview of the benefits offered.

Health Benefits

Wipro provides an integrated health insurance program (Medical, Dental and Vision coverage) through United Healthcare. Employees have a choice of 2 Health Plans – Option1 or Option2. The broad coverage under these plans is given below:

	OPTION 1 (HSA Compatible)		OPTION 2 (non HSA Compatible)	
	In-Network	Out-Of-Network*	In-Network	Out-Of-Network*
Plan Year Deductible				
Single	\$1,800	\$3,750	\$1,500	\$3,150
2 Persons	\$3,500	\$7,500	\$3,000	\$6,500
Family (3 or more persons)	\$4,500	\$9,000	\$4,000	\$8,000
Plan Year Out-of-Pocket Maximum	Includes deductible/coinsurance		Includes deductible/copay/coinsurance	
Single	\$3,500	\$7,500	\$3,500	\$7,500
2 Persons	\$5,500	\$12,000	\$5,500	\$12,000
Family (3 or more persons)	\$6,500	\$15,000	\$6,500	\$15,000
Coinsurance	80% after ded.	50% after ded.	80% after ded.	50% after ded.
Lifetime Maximum	Unlimited		Unlimited	
Routine Medical Care				
Office Visit - PCP	80% after ded.	50% after ded.	\$20, no ded.	50% after ded.
Office Visit - Specialist	80% after ded.	50% after ded.	\$50, no ded.	50% after ded.

Virtual Visit	80% after ded.	-	\$15, no ded.	-
Urgent Care	80% after ded.	50% after ded.	\$50, no ded.	50% after ded.
Maternity and prenatal care	80% after ded.	50% after ded.	80% after ded.	50% after ded.
Preventive Care				
Well Woman Exam	100%, no ded.	50% after ded.	100%, no ded.	50% after ded.
Preventive Care, physical exam	100%, no ded.	50% after ded.	100%, no ded.	50% after ded.
Well-baby checkups	100%, no ded.	50% after ded.	100%, no ded.	50% after ded.
Hospital				
Coinsurance	80% after ded.	50% after ded.	80% after ded.	50% after ded.
X-Ray & Lab	80% after ded.	50% after ded.	80% after ded.	50% after ded.
Emergency Room – Facility	80% after ded.	80% U&C after ded.	\$150 and then covered at 80%, no ded.	80% U&C after ded.
Emergency Room – Provider	80% after ded.	80% U&C after ded.	\$150 and then covered at 80%, no ded	80% U&C after ded.
Ambulance Services	80% after ded.	80% U&C after ded.	80% after ded.	80% U&C after ded.
Prescription Drugs (30-day supply)				
Tier 1	80% after deductible		80% with min \$5 and max \$20 cap on member cost share. No deductible	
Tier 2	80% after deductible		80% with min \$15 and max \$60 cap on member cost share. No deductible	
Tier 3	80% after deductible		80% with min \$45 and max \$120 cap on member cost share. No deductible	
Mail Order (90-day supply)				
Tier 1	80% after deductible		80% with min \$10 and max \$40 cap on member cost share. No deductible	
Tier 2	80% after deductible		80% with min \$30 and max \$120 cap on member cost share. No deductible	
Tier 3	80% after deductible		80% with min \$90 and max \$240 cap on member cost share. No deductible	

* For non-emergency Out-Of-Network usage of care, reimbursement is limited to 140% of Medicare rates published by CMS. Member could be responsible for the balance billing.

_ Prescription drugs at Retail pharmacy are covered at 90% for CVS retail.

Dental Plans

Wipro's dental plan benefits are common irrespective of enrollment in Option1 or Option 2 medical plans. Higher deductibles and co-insurance is applicable for out of network care.

	Wipro Dental Plan 2018	
	In-Network	Out-of-Network
Calendar Year Maximum Benefit Deductible	\$2500	
Individual	\$100	\$300
Family	\$200	\$600
Preventive Services	100%	100% of U&C
<i>Cleanings, Exams</i>		
Is deductible waived for Preventive Care?	Yes	Yes
Basic Services <i>Fillings, Root Canals</i>	80%	70% of U&C
Major Services <i>Crowns, Bridges, Dentures</i>	50%	50% of U&C
Orthodontia Services	50% (\$1500 lifetime max per member)	
Adults & children covered?	Yes	

Locate participating providers at www.myuhcdental.com

Vision Plans

'Wipro's Vision plan is also administered by United Healthcare. Services can be obtained from both in- and out-of-network providers, with a higher level of coverage for in network providers. Benefits for eye exams and hardware are available once a calendar year.

Wipro Vision Plan 2018			
Service Frequency			
Exams/Lenses/Frames	Once every calendar year		
Exam Co-pay	\$0		
Material Co-pay	\$0		
Benefits	In Network	Out of Network	
Eye Examination			
Exam	100%	Up to \$65	
Lenses*			
Single Vision	100%	****	
Lined Bifocal, Trifocal	100%	****	
Lenticular	100%	****	
Frames*			
Retail Allowance	Up to \$130	****	
Contact Lenses*			
Covered-in-full Contacts**	100% Up to Plan Limits	****	
All Other Contacts***	Up to \$200	****	
Necessary Contact Lenses	100%		
# of Contact Lens Boxes	8		
Lens Options (In Network Only)			
Lens Options	Standard Scratch Coating		
Locate participating providers at www.myuhcvision.com			

* Vision Benefit provides for either 1 complete set of eyeglasses (frame & lenses) OR contact lenses once a calendar year

** The fitting/evaluation fees, contact lenses, and up to two follow-up visits are covered-in-full. If you choose disposable contacts, up to 8 boxes are included when obtained from a network provider

*** A \$200 allowance is applied toward the fitting/evaluation fees and purchase of contact lenses outside the covered selection. Toric, gas permeable and bifocal contact lenses are examples of contact lenses that are outside of covered contacts

**** The out of network material allowance is a combined \$200.

The combined healthcare plan (for Medical, Dental and Vision coverage), has a biweekly premium. The employee premium charged for the Healthcare Program is deducted from employee paycheck on a pre-tax basis.

Biweekly premium rates

	Option 1		Option 2	
	(2018)	(2018)- Wellness Discounted	(2018)	(2018)- Wellness Discounted
Employee Only	\$69.23	\$57.69	\$106.15	\$94.62
Employee + Spouse	\$124.62	\$101.54	\$193.85	\$170.77
Employee + Child(ren)	\$101.54	\$90.00	\$168.46	\$156.92
Employee + Family	\$180.00	\$156.92	\$276.92	\$253.85

Health and Wellness Management Programs

Biometric Screening	This Program allows active employees and their spouses/domestic partner to earn a discount on their health insurance premium for successfully completing the health biometric screenings
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Preventive Drug Benefit	This program supports medication adherence by waiving the requirement for the member to pay plan deductible under both Option 1 and 2 plans
Real Appeal	Weight management program focused on life style and behavioral changes and is personalized with face to face coaching to meet individual health goals
Virtual Visits (Telemedicine)	Telemedicine lets you see and talk to a doctor virtually from the comfort of your home or offline without an appointment. Apart from being convenient and speedy, it is also lower cost compared to in person doctor visits
Maternity Support Program (MSP) & Neonatal Resource Services (NRS)	MSP aims to reduce incidence and severity of preterm births by providing personal guidance & support to expecting parents throughout all stages of pregnancy & delivery NRS provides enhanced level of care for complex maternity cases by providing specialized support before, during & after delivery
Enhanced Health & Wellbeing Support-Rally	Digital health and wellness program to help engage through online tools via myuhc. Includes a Health Risk Assessment. Rewards individuals with coins to achieve their health goals and also have activity based rewards per quarter.

Employees also get the opportunity to defer pre-tax contributions to:

- A tax advantaged medical savings account available for Option 1 participants called Health Savings Account (HSA)
- A Health Care Flexible Spending account (HCFSAs) that allows employees enrolled in Option 1 or Option 2 to use pre-tax money for eligible medical, dental and vision care expenses. Note: employees enrolled in Option 1 and contributing to a HSA, can only contribute to a limited purpose FSA, that supports only dental and vision expenses.
- A Dependent Care Flexible Spending Account (DCFSAs) that allows employees to use pre-tax money for eligible dependent child or elderly care
- A commuter benefit plan that provides a transportation account for mass transit expenses and qualified business parking.

Other Wipro provided benefits include:

401(k) Plan: All employees on US payroll are eligible to start salary deferrals into the 401(k) plan immediately. Employees may contribute up to \$18,500 in the year 2018. Employees that are age 50 or older during 2018 may contribute an additional \$6,000.

Wipro matches 100% of the first 3% of your Compensation deferred, plus 50% of the next 2% of your Compensation deferred. There are limits applicable to the compensation considered for computing the match for Highly Compensated Employees. As per IRS rules, an employee is considered a 'Highly Compensated employee' if the salary received with Wipro in the preceding year (2017) was \$120,000. Compensation in excess of this limit will be excluded for match purposes. Roth 401(k) elective deferrals (after-tax contributions) are also available in Wipro's 401(k) plan

New hires are eligible for the employer match upon completing one year of service with Wipro, and meeting a plan entry date for match purpose of January 1st or July 1st that coincides with or next follows the anniversary date.

Executive Non-Qualified Deferred Compensation Plan: Provides a select group of Management or Highly Compensated Employees with an opportunity to defer compensation on a pretax basis and accumulate tax-deferred earnings to achieve their financial goals.

Basic Life and Accidental Death & Dismemberment (AD&D) Insurance: Wipro's coverage is based on career band and varies from 1-2.5 times base salary subject to limits based on band and income levels.

Supplemental Life and Accidental Death & Dismemberment (AD&D) Insurance: Employees can also opt to take additional Life and AD&D coverage up to 8 times their base annual earnings, to a maximum of \$1,000,000, Dependent Term Life Insurance for the spouse up to \$100,000 and Dependent Term Life Insurance for child(ren) up to \$10,000.

Short Term Disability: Wipro's Short Term Disability plan for eligible employees provides for 66 2/3% of weekly salary (subject to limits) while on disablement, and it has a wait period of 7 days. The Short-term benefits duration is 25 weeks, after which the long term coverage starts.

Long Term Disability: Wipro's Long Term Disability benefit coverage for eligible employees is 66 2/3% of monthly pre disability base salary subject to pre-defined limits.

Paid Time Off: Wipro provides between 10 – 25 days of paid time off each year, based on the Wipro tenure of the employee.

Holidays: Wipro provides 7 paid holidays per year.

Maternity Leave: Wipro provides 8 weeks of paid maternity leave for eligible employees. Employees may request additional unpaid leave of absence for up to 6 months following the 8 week Maternity leave.

Life Assistance Program: Offers employees and their families' consultation, support, information and planning for various personal concerns, as well as referrals to professional resources in the community.

Other benefits: Wipro also offers voluntary benefits such as Supplemental Life insurance, Supplemental AD&D insurance, Group Home and Auto Insurance, Accidental Injury Insurance, Critical Illness Insurance, Hospital Care Indemnity Insurance, Legal Plan, Pet insurance and Identity Theft Protection Plan