

Staff Benefits Summary India

May 2023


Your Total Rewards package at GAIN





Competitive salaries and financial security - we know how important these are to you and your family.

Compensation

- **Salaries** that match the local market 
- **Annual salary review** based on cost of living in your location
- **Annual Salary increase** based on annual performance review 
- **Diwali bonus** equaling 1 month of basic salary per year
- **Connectivity allowance:** INR 3,500 per month

Insurances

- **10% retirement saving and Gratuity** 
- **Global Life insurance** covering 3x your annual salary in case of death whilst in employment
- **Global Personal accident and disability insurance**
- **Business Travel insurance**
- **Comprehensive Health insurance** covering your spouse and children 

Paid Leave

We recognize you have priorities outside of work. Our flexible paid time off package gives you the flexibility you need.

- **37 Paid Holidays** including 14 public holidays, 20 days of annual leave and 3 end of year closure days
- 20 days of **Paternity Leave**
- **Family-related emergency leave**, up to 10 days

Wellness

We care about your health and wellbeing. We offer a comprehensive health package and initiatives to support your wellbeing.

- **Mental health initiatives**
- **Counselling service**
- **Breastfeeding support**
- **Workplace healthy nutrition**
- **Global pause and Wellbeing Wednesday**
- **Covid-19: free vaccination and PCR tests**

Flexibility

- **Hybrid working:** Combination of working from home and working from the office. Most jobs have an entitlement to work remotely 2 days per week.
 - **Flexible working:** When possible, adjusted working hours and/or reduced working hours.
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Learning & Development

GAIN is committed to developing and supporting staff through continuous learning that fosters the technical, managerial and leadership skills needed to help us realise our vision of a world without malnutrition.

- **Professional development programme and support** with part-funding for a relevant qualification
- **Study leave**
- **Training and coaching modules**
- **Cross-organisational or cross-regional project work**
- **Secondment opportunities**





Health insurance information

- Hospitalization/Surgery/prescription linked to hospitalisation are covered by **HDFC ERGO Health**.
- Cashless card for inpatient benefits
- 24 hours toll free number: 1800-102-0333 or customerservice@hdfcergohealth.com
- GAIN provides an outpatient, dental and vision cover for GAIN staff and dependents and reimburses outpatient, dental, vision and maternity costs to a ceiling.

Hospitalization	Surgery	Prescription Medicines	Outpatient/ General Medical	Dental Care	Vision	Maternity
Ceiling of INR 500,000 per family	Ceiling of INR 500,000 per family	Only if linked to hospitalisation: ceiling of INR 500,000 per family	Reimbursement shared ceiling of INR 21,000 for single/ 35,000 INR with dependents			Ceiling of INR 50,000 per pregnancy.

Medical emergency during a business trip

<u>Section</u>	<u>Sum Insured/Limit</u>	<u>Excess</u>
*Medical & Emergency Expenses	USD500,000	USD100
*Protection for Unforeseen Incidents		
Transport to the hospital	USD500,000	USD100
Repatriation to place of residence	USD500,000	USD100
Transportation to home country in case of death	USD500,000	USD100
Search and rescue costs	USD50,000	Nil
Bedside visits by relatives (max. 2 people)	USD500,000	USD100



24-Hour Emergency Helpline

+44 (0) 207 183 8910

BACK UP CONTACT: +44 (0) 7785 627 433

ops@northcottglobalsolutions.com

Please call in the event of a Medical or Security Emergency

EMERGENCY ASSISTANCE

EMERGENCY ACTION POINTS

1. CONTACT NGS **+44 (0) 207 183 8910**
2. CONFIRM YOUR LOCATION AND CURRENT SITUATION / INCIDENT
3. WHAT HAS HAPPENED / WHEN / DETAILS OF THOSE AFFECTED
4. DETAIL THE EXACT ASSISTANCE REQUIRED
5. REAL-TIME TRANSLATION IS AVAILABLE, CONFIRM WHICH LANGUAGE IS REQUIRED
6. CONTACT / NOTIFY YOUR CHAIN OF COMMAND – IF NOT POSSIBLE NGS WILL CONTACT THEM ON YOUR BEHALF

Supplied By



IF THE PERSON CARRYING THIS CARD IS INJURED, UNCONCIOUS OR OTHERWISE INCAPACITATED, PLEASE CALL +44 (0) 207 183 8910

Please quote: 'RCA50220' - the Policy/Certificate number - '01/8/2020 to 31/7/2021'

Always inform the Senior HR Associate in the Geneva office once it is safe for you to do so.

Permanent total / partial disability resulting from an accident

Capital Sum Insured

A maximum of three x salary per Insured Person

Death by Accident	100%
Accidental Permanent Total/Partial Disablement payable as per the Scale of Permanent Disablement	100%
Accident & Illness Medical Expenses including repatriation Excess for each and every loss	USD 50,000 USD 100

1. Seek local medical care
2. Report your case to the Senior HR Associate in the Geneva office.
3. Explain what happened / when / in which location / the type of injury.
4. Provide any medical certificate / contact details of the hospital or health specialist you went to.
5. Email receipts of the expenses you wish to claim related to the medical case.
6. Notify your manager should you be absent from work.

The Senior HR Associate in the Geneva office will coordinate with the insurance company and your claim will be handled in confidentiality.
