









2024 BENEFITS AT A GLANCE

BENEFIT	CARRIER	WHO PAYS?	CONTACT	HIGH-LEVEL OVERVIEW	WHY IS THIS IMPORTANT?
MEDICAL		Cost share between Cyient and Employee	myuhc.com 1-833-894-5447	<ul style="list-style-type: none"> Cyient offers three medical plan options: Two high deductible plans (Encore and Accent plans), and one copay plan (Horizon plan) Enrollment in one of the health plans means you also receive prescription drug coverage through UHC The Encore and Accent plans allow for participation in an HSA, while the Horizon plan allows for participation in an FSA 	The three medical plan options maximize your healthcare coverage options and are designed to offer you choice and flexibility in protecting your health and the health of your dependents.
ONE PASS		100% Employee paid	uhccp.com/onepasspa 1-800-414-9025	<ul style="list-style-type: none"> UHC One Pass is available to Cyient employees who are enrolled in the medical plan 	One Pass offers several gym subscription options for you and your spouse to choose from.
WELLNESS		100% Employer paid	1-833-894-5447	<ul style="list-style-type: none"> Cyient offers a wellness reimbursement of \$125 towards your HSA if you complete your Rally Screening and your annual preventive exam. 	Rally promotes physical, emotional, and mental well-being, enriching your overall quality of life.
HEALTH SAVINGS ACCOUNT		Cyient and Employee	netbenefits.com 1-800-835-5095	<ul style="list-style-type: none"> Save money by paying for certain healthcare expenses with tax-free dollars Funds can be used to pay for deductibles, copayments, coinsurance and more Cyient will contribute up to \$450 a year for single coverage and \$775 for family coverage 	An HSA provides triple tax savings. You decide how and when to use the funds in your account. Whatever you don't use in a year will roll over to the next year, and earns interest that is tax-free.
VOLUNTARY ACCIDENTAL INJURY INSURANCE		100% Employee paid	mycigna.com Enrollment Support: 1-800-351-9214 Claims Support post enrollment: 1-800-754-3207	<ul style="list-style-type: none"> Supplements major medical coverage Pays benefits for expenses resulting from injuries or accidents 	Accidental injury insurance pays for some out-of-pocket expenses, such as hospitalization, physical therapy, intensive care, transportation and lodging. Coverage is available for you, your spouse and/or your child(ren).
VOLUNTARY CRITICAL ILLNESS INSURANCE		100% Employee paid		<ul style="list-style-type: none"> Makes a \$10,000 payment to employee upon diagnosis Makes a \$5,000 payment for spouse or child coverage 	Critical Illness insurance provides employees and their families with additional financial protection to help cover unexpected expenses. Insurance typically covers the following conditions: invasive cancer, heart attack, stroke, end-stage renal disease, ALS and major organ failure.
DENTAL		100% Employee paid	mycigna.com 1-800-244-6224	<ul style="list-style-type: none"> 2 plan options: PPO plan and DHMO plan With PPO plan, you can visit any dentist of your choice With DHMO plan, you must select a primary care dentist 	Two dental plans allow you and your family the opportunity to select one that best suits your needs. Please note that DHMOs are not available in all areas. To find a participating provider, go to cigna.com .
VISION		100% Employee paid	EyeMed.com 1-866-939-3633	<ul style="list-style-type: none"> One plan with in- and out-of-network benefits EyeMed network provides a full range of vision care services 	General eye care, including an annual vision exam, is one of the most important things you can do to stay healthy and productive.



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HEALTHCARE FLEXIBLE SPENDING ACCOUNT		100% Employee paid	flores247.com 1-800-532-3327	<ul style="list-style-type: none"> You may set aside up to \$3,050 [pending 2024 irs release] annually in pre-tax dollars Can help pay for qualified health expenses not covered by your medical, dental or vision plans Funds can be used for yourself, your spouse and your dependent children 	Health Care FSA allows you to set aside pre-tax dollars to pay yourself back for eligible health care expenses, such as deductibles, copays, dental expenses, glasses and chiropractic treatments. Your annual contribution amount is deposited into your account and is available to you at the beginning of the plan year
DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT		100% Employee paid	flores247.com 1-800-532-3327	<ul style="list-style-type: none"> You may set aside up to \$5,000 annually in pre-tax dollars or \$2,500 if you are married and file taxes separately from your spouse Allows you to pay dependent care expenses so you and your spouse can work or attend school full-time 	Dependent Care FSA lets you use tax-free dollars to pay eligible expenses including care at a licensed daycare, before/after school care, summer day camp and elder care. When submitting a claim, you can only be reimbursed up to the amount you have contributed to date, less any previous reimbursements. Your annual contribution amount is further limited by the salaries of plan participants and is subject to annual non-discrimination testing.
BASIC LIFE AND AD&D INSURANCE		100% Employer Paid	newyorklife.com 1-800-362-4462	<ul style="list-style-type: none"> Cyient provides Basic Life insurance from Cigna in the amount of \$50,000— at no cost to you Life insurance is portable, so you can keep your coverage if your employment with Cyient ends 	Life insurance helps protect your family from financial risk and sudden loss of income in the event of your death. Accidental Death & Dismemberment (AD&D) insurance provides additional benefits if you lose your life, sight, hearing, speech or one or more limbs in an accident.
VOLUNTARY LIFE AND AD&D INSURANCE		100% Employee paid	newyorklife.com 1-800-362-4462	<ul style="list-style-type: none"> Employee coverage from \$10,000 to \$500,000, with guaranteed amount of \$150,000 Spouse coverage from \$5,000 to \$250,000, with guaranteed amount of \$25,000 Dependent child coverage available up to \$10,000 	You may purchase additional Life and/or AD&D coverage for yourself, your spouse and/or dependent children. Voluntary Life and Voluntary AD&D are separate elections, and you do not have to elect one to get the other.
SHORT-TERM DISABILITY INSURANCE		100% Employee paid	newyorklife.com 1-800-362-4462	<ul style="list-style-type: none"> Pays 60 percent of weekly base salary up to \$2,000 for 26 weeks Available when you can't work due to a non-work-related illness or injury Benefits begin after seven days of disability (no waiting period for injury) 	Disability insurance helps to protect your income in case you are unable to work because of an illness or injury. Cyient provides disability coverage at no cost to you.
LONG-TERM DISABILITY INSURANCE		100% Employee paid	newyorklife.com 1-800-362-4462	<ul style="list-style-type: none"> Pays 50 percent of your monthly base salary Benefits available for each month you are unable to work due to disability Benefits begin after 180 days of disability 	Disability insurance helps to protect your income in case you are unable to work because of an illness or injury. Cyient provides disability coverage at no cost to you.
VOLUNTARY LONG-TERM CARE BENEFITS		100% Employee paid	cyient.yourcare360.com 1-855-425-7670	<ul style="list-style-type: none"> Universal Life Insurance combines the benefits of life insurance with living benefits Benefits can be used for long-term care, home healthcare, adult day care or assisted living 	For employees, protecting their families' future with end-of-life benefits is a common occurrence. Adding to these concerns is the likelihood that they will need long term care services. This life insurance, with living benefits, provides an answer to both of those worries.
IDENTITY THEFT PROTECTION		100% Employee paid	my.norton.com 800-607-9174	<ul style="list-style-type: none"> Plans provide members with tools to help protect their devices, connection and identity Services include credit alerts, SSN alerts, dark web and social media monitoring, and more 	No one intends to be unsafe online. That's why Norton LifeLock benefit plans were created to help members feel protected and confident in our connected world.



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CYIENT

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401(k) RETIREMENT PLAN		Cyient and Employee	401k.com 1-800-835-5097	<ul style="list-style-type: none"> Plan has an automatic enrollment feature Employees can contribute 1 to 90 percent of eligible compensation, inclusive of pretax and/or Roth deferrals Employees are 100 percent vested in their own contributions 401k eligibility is limited to associates that are a citizen of the United States or have received their permanent residency in the United States. All eligible associates will be automatically enrolled in the 401k Plan with a 6% contribution amount. Cyient will match up to 50% of the first 4% of employee contributions. 	There are many great benefits to being a participant in the Cyient, Inc. 401(k) Retirement Plan. Among those benefits is exceptional customer service—online or by phone. You can count on your company and Fidelity to help support you every step of the way.
NATIONAL PENSION SCHEME	CYIENT	Cyient and Employee	nambenefits@cyient.com	<ul style="list-style-type: none"> All expats located in the US are eligible for the NPS program introduced by the government of India at Cyient, Inc. All Expats from India who are transferred to Cyient Inc or a Cyient Inc subsidiary and working in the United States for more than 6 months as part of long-term assignment are eligible to participate and contribute towards the NPS Program. All associates of Indian origin holding Green Card or Permanent Resident Card are excluded from the program. 	National pension system (NPS) is a unique scheme launched by Govt. of India in 2004. NPS allows citizens of India to effectively plan for their retirement through safe and reasonable market based returns. NPS is regulated by PFRDA an independent government institution. An associate can contribute regularly in a pension account during their working life, withdraw a part of the corpus in a lump sum and use the remaining corpus to buy annuity for a secured future.
EMPLOYEE ASSISTANCE PROGRAM		100% Employer Paid	guidanceresources.com 1-800-344-9752 Company Code: NYLGBS	<ul style="list-style-type: none"> You and your family members now have access to various counseling services including legal, financial, and work-life balance 	This EAP program is a resource you can use when you need information or support to quickly handle life's challenges
		100% Employer Paid	login.lifeworks.com 1-844-880-9137 Company Code: CYIENT-US	<ul style="list-style-type: none"> You and your family have access to 3 EAP sessions per issue per year 	EAP offers support for various issues including legal, financial, and work-life balance assistance.



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MEDICAL PLAN COMPARISON

	Accent		Encore		Horizon	
	Premium Designated Provider	Non- Premium Designated Provider	Premium Designated Provider	Non- Premium Designated Provider	Premium Designated Provider	Non- Premium Designated Provider
General Plan Coinsurance	100%		85%		70%	
Deductible						
Employee only	\$4,000	\$4,000	\$1,600	\$1,600	\$750	\$750
Family	\$8,000	\$8,000	\$3,200	\$3,200	\$1,500	\$1,500
Out-of-pocket maximum (includes deductible)						
Employee only	\$4,000	\$5,500	\$3,200	\$4,000	\$7,000	\$7,000
Family	\$8,000	\$11,000	\$6,400	\$8,000	\$14,000	\$14,000
Preventive care	100%	100%	100%	100%	100%	100%
Office visit (PCP and specialist)	100%	90%	90%	70%	\$20	\$30
Urgent care	100%	100%	85%	85%	\$85	\$85
Inpatient care	100%	100%	85%	85%	70%	70%
Outpatient care	100%	100%	85%	85%	70%	70%
Emergency room	100%	100%	85%	85%	\$160	\$160
Out-of-Network Services						
Coinsurance	80%	80%	60%	60%	50%	50%
Deductible						
Employee only	\$5,350	\$5,350	\$2,500	\$2,500	\$4,000	\$4,000
Family	\$10,700	\$10,700	\$5,000	\$5,000	\$8,000	\$8,000
Out-of-pocket maximum (includes deductible)						
Employee only	\$10,000	\$10,000	\$10,000	\$10,000	\$14,000	\$14,000
Family	\$20,000	\$20,000	\$20,000	\$20,000	\$28,000	\$28,000
Prescription drugs						
Employee pays						
Retail (30-day supply)						
Tier 1 — generics	\$0 Copay after Deductible		\$5 Copay after Deductible		\$15	
Tier 2 — preferred	\$0 Copay after Deductible		\$25 Copay after Deductible		\$25	
Tier 3 — nonpreferred	\$0 Copay after Deductible		\$40 Copay after Deductible		\$40	
Mail order (90-day supply)						
Tier 1 — generics	\$0 Copay after Deductible		\$10 Copay after Deductible		\$30	
Tier 2 — preferred	\$0 Copay after Deductible		\$50 Copay after Deductible		\$50	
Tier 3 — nonpreferred	\$0 Copay after Deductible		\$80 Copay after Deductible		\$80	



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BI-WEEKLY EMPLOYEE CONTRIBUTIONS

MEDICAL

FULL TIME EMPLOYEES			
Coverage tier	Accent	Encore	Horizon
Employee	\$33.48	\$66.70	\$115.06
Employee + Spouse	\$73.93	\$143.31	\$247.22
Employee + Child(ren)	\$61.13	\$120.06	\$207.11
Family	\$94.57	\$179.77	\$310.12

PART-TIME EMPLOYEES (30-39 HOURS)			
Coverage tier	Accent	Encore	Horizon
Employee	\$81.25	\$127.54	\$220.02
Employee + Spouse	\$226.83	\$274.19	\$472.98
Employee + Child(ren)	\$187.53	\$229.68	\$396.20
Family	\$290.15	\$343.91	\$593.26

PART-TIME EMPLOYEES (16-29 HOURS)			
Coverage tier	Accent	Encore	Horizon
Employee	\$144.27	\$164.07	\$283.03
Employee + Spouse	\$318.57	\$352.71	\$608.40
Employee + Child(ren)	\$263.37	\$295.46	\$509.66
Family	\$407.48	\$442.40	\$763.17

DENTAL

Coverage tier	Cigna PPO	Cigna DHMO	EyeMed Vision
Employee	\$13.81	\$10.89	\$2.68
Employee + Spouse	\$26.08	\$22.04	\$5.09
Employee + Children	\$28.53	\$28.52	\$5.36
Family	\$41.33	\$39.29	\$7.88

VISION

ACCIDENTAL INJURY

Age	Employee	Employee + Spouse	Employee + Children	Employee + Family
Under 25	\$2.91	\$4.38	\$5.10	\$6.57

CRITICAL ILLNESS

Age	Employee	Employee + Spouse	Employee + Children	Employee + Family
Under 25	\$2.59	\$5.45	\$4.78	\$7.63
25-29	\$2.72	\$5.71	\$4.90	\$7.89
30-34	\$3.06	\$6.42	\$5.24	\$8.61
35-39	\$3.81	\$7.73	\$6.00	\$9.91
40-44	\$4.66	\$9.08	\$6.84	\$11.26
45-49	\$6.20	\$11.67	\$8.39	\$13.85
50-54	\$8.81	\$15.37	\$10.99	\$17.55
55-59	\$12.11	\$20.14	\$14.29	\$22.32
60-64	\$15.23	\$24.58	\$17.22	\$26.76
65-69	\$17.71	\$28.75	\$19.89	\$30.94
70-74	\$23.64	\$38.18	\$25.82	\$40.37
75 to 79	\$32.36	\$49.56	\$34.55	\$51.75
80 +	\$40.20	\$60.40	\$42.38	\$62.58

VOLUNTARY LIFE

Employee rates per \$1,000 of coverage			
Under 25	\$0.050	50-54	\$0.170
25-29	\$0.050	55-59	\$0.330
30-34	\$0.060	60-64	\$0.510
35-39	\$0.070	65-69	\$0.980
40-44	\$0.075	70-74	\$1.580
45-49	\$0.110	75+	\$1.580

Voluntary AD&D employee and spouse rate per \$1,000 of coverage		
Employee:	\$0.035	Spouse: \$0.020
		Child: \$0.015

Voluntary life child rate per \$1,000 of coverage*	
	\$0.020

*Rate is for all children, regardless of number of children covered.



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