

# Benefits **at a** Glance



# WORK/LIFE BALANCE



## Paid Time Off (PTO)

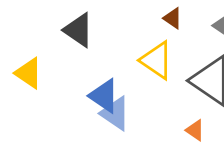
Our PTO program puts you in charge of how you use your time away from the office. You receive a certain amount of time based on tenure and hours worked. You decide how to use this time - vacation, sick or personal time.

## AMBC Technologies Holiday Calendar:

PUBLIC HOLIDAYS	DATE & DAY	MADURAI	HYDERABAD
New Year's Day	01-01-2023 - Sunday	1	1
Pongal/Makar Sankranti	15-01-2023 - Sunday	1	1
Republic Day	26-01-2023 - Wednesday	1	1
Telugu New year	22-03-2023 - Wednesday	0	1
Tamil New year	14-04-2023 - Friday	1	0
Labor Day	01-05-2023 - Monday	1	1
Ramzan	21-04-2023 - Friday	1	1
Independence Day	15-08-2023 - Tuesday	1	1
Vinayak Vrata/Ganesh Chathurthi	19-09-2023 - Tuesday	1	1
Mahatma Gandhi Jayanthi	02-10-2023 - Monday	1	1
Ayudha Pooja	23-10-2023 - Monday	1	1
Dussehra/Vijaya Dashami	24-10-2023 - Tuesday	1	1
Diwali	12-11-2023 - Sunday	1	1
Diwali	13-11-2023 - Monday	1	1
Christmas	25-12-2023 - Monday	1	1
Total		14	14

OPTIONAL HOLIDAYS	DATE & DAY	MADURAI	HYDERABAD
Good Friday	07-04-2023 – Friday	1	1
Bakrid	29-06-2023 – Thursday	1	1

# WORK/LIFE BALANCE



Types of leaves	Eligible Days
Earned Leaves	12 days
Sick Leave	6 days
Emergency Leave	4 Days
Maternity Leave	6 months
Paternity Leave	5 days
Bereavement Leave	3 days
Marriage Leave	10 days
Paternity Leave	5 days

For Calendar Year – January to December

For New Joiners	
Probation Period	3 Months
SL	3 Days for 3 Months
After Probation, EL & SL	Divided equally after 3 months till December

Balance Earned Leaves up to 5 Days will be carry forward to next year.

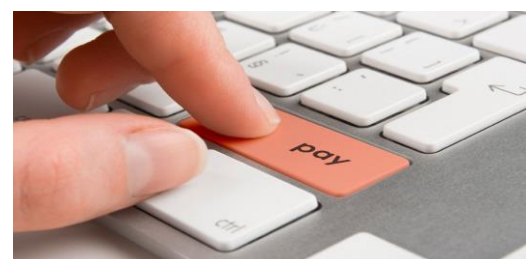
EL - Earned Leave, SL - Sick Leave, ML - Maternity Leave, BL - Bereavement Leave,  
PL - Paternity Leave

## Meal Cards

Employees can avail the meal cards to get the tax exemption on meal allowances. AMBC provides the meal card from ICICI. Meal cards will be loaded with maximum of Rs 2200 every month.

## Paycheck Direct Deposit

Employees can have paychecks deposited to the ICICI bank account.



**AMBC Technologies offers medical coverage for you and your eligible dependents.**



## Provider : Reliance General Insurance

Family Definition Option	Self + Spouse + 2 Dependent Children upto age 25 years
Age Bracket	0 - 80
Pre-existing disease cover	Covered
Pre & Post hospitalization expenses	30 & 60 Days Respectively
1st 4 years Exclusion	Waived-off
30 days Waiting period	Waived-off
Room Rent	2% of SI for Normal & 4% of SI for ICU
	Maternity in self-demography to have a waiting period of 5 months for endorsement Cases
Proportionate Clause	Applicable
Maternity Coverage for Normal and Caesarian	50000 for normal and 60000 for C section
Waiver of 9 Months waiting period for Maternity	Waived - off
Newborn Cover	From Day 1 under Floater Sum Insured
Pre-Natal & Post Natal Expenses	Pre-Post Natal Expenses to the limit of Rs 5000 is covered Within Maternity Limit
Disease wise Capping	No Capping
Co-Payment on claims	No Co-Payment
Midterm inclusion of spouse and children	Newborn child and newly married spouse
Claim submission	30 days from the date of discharge
Claim Intimation	Waived - off
Ambulance	Rs. 1000



# INSURANCE



## **Basic Life Insurance**

Our employees automatically receive company-paid basic life insurance up to INR 10,00,000.00 (Ten Lakhs) subject to medical certification. Coverage begins after 6 months and covered 100% by Employer.



## **Basic Accidental Death and Dismemberment Insurance**

Our employees automatically receive company-paid basic life insurance up to INR 10,00,000.00 (Ten Lakhs) subject to medical certification. Coverage begins after 6 months and covered 100% by Employer.



## **Temporary Total Disablement**

In Accidental coverage policy, in case of any temporary total disablement employee will get 1% of S.I. Or Rs 5000 per week or actual salary whichever is less.



## **Business Travel Accident Insurance**

Our employees automatically receive company-paid business travel accident insurance up to INR 25,00,000 (Twenty-Five Lakhs)

# Thank You