EMPLOYEE BENEFITS
Benefits for your whole self
SALESFORCE INDIA
Welcome to your India Employee Benefits

We believe taking care of ourselves is key to our success, and that’s why the health and happiness of all our employees is a focus at Salesforce. Explore this benefits brochure or visit The Employee Benefits Site to uncover new and exciting ways to look after your health, save money on the things that matter and plan for your future.

Benefits for your whole self. Your time. Your work. Your health, your wellbeing, your family.

Thrive, revive and be your best self. You matter to us.
How it all works
Everything you need to know about your benefits scheme.

Explore your benefits
Here’s the full list of what we have for you.

Make your benefits work for you
Discover how benefits focused on Savings & Security, Health & Wellbeing and Lifestyle & Leisure can make life that little bit easier.

Want more information on each benefit, including rates and policy documents? Simply click on the relevant benefit icon under the ‘Shop for benefits’ tab within The Employee Benefits Site and explore the documents on the right-hand side of the page.

WE’RE HERE TO HELP YOU
The Employee Benefits help desk can answer your benefit questions, assist with any technical difficulties and more. Just click ‘support’ on the top right-hand side of The Employee Benefits Site and raise a ticket.
HOW IT ALL WORKS:

1. We negotiate the best benefits and rates for you.
2. You pick the ones you want.
3. Any incurred costs are taken from your benefits fund.
4. If you exceed this fund, your extra spend will be deducted through payroll.

Essentially, you pick the benefits and we’ll do the rest. It’s that easy!

WHEN YOU CAN CHOOSE

You can access the majority of your benefits all year round. Some, however, can only be chosen during an annual enrollment window once a year, or if you experience a significant change in your circumstances (see page 13). Simply visit The Employee Benefits Site to explore what’s on offer, and when you can choose!

PEACE OF MIND FOR YOU

We’ll lend a helping hand with the cost of your benefits. Visit The Employee Benefits Site to see those you can select for your dependents. We are using the existing Vision and Dental Fund to give additional flexibility on tailoring your insurances. It refreshes every year in August.

Want to spend more than this? No problem! You can exceed this amount at your own cost. But remember, you can only use this fund during the annual enrollment window, or when you first join Salesforce. It refreshes every February. Make sure you log into The Employee Benefits Site and make the most of your fund!

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At Salesforce we believe that taking care of yourself is key to your success – and our success as a company. That’s why we offer programs and resources to help you live well.

Choose from a range of benefits to fit your lifestyle. We have selected each benefit to save you money, give you peace of mind, and improve your health and wellbeing.
CARING FOR YOU AND YOUR LOVED ONES

Savings & Security

NATIONAL PENSION SCHEME (NPS)

Get some help towards a comfortable retirement.

Corporate National Pension Scheme is a voluntary and long-term investment plan under the purview of the Pension Fund Regulatory and Development Authority (PFRDA) and Central Government, which enables employees to plan their taxes for a comfortable retirement goal.

All Salesforce India employees are eligible to participate in this scheme.

The key benefits include:

- It is prudentially regulated: Transparent investment norms, regular monitoring and performance review of Fund Managers by the NPS Trust.
- Ensures complete portability: NPS account can be operated from anywhere in the country irrespective of employment and geography.
- Simple online experience: All transactions can be tracked online through the CRA system. Employees can check their funds and contribution status through the Central Record Keeping Agency website.
- Generous tax benefits: Employer’s contribution towards NPS on behalf of employees is tax free and is over and above the existing benefits of 1.5 Lacs of 80 C. Employees can contribute to NPS by restructuring the salary which ranges from ₹500, up to 10% of basic.
**LIFE INSURANCE**

It’s good to know your loved ones will be looked after if something happens to you.

No one wants to think about it, but it’s important to make provisions for your family should the unthinkable happen.

That’s why Salesforce automatically enrols all employees into our Life Insurance scheme, to give you peace of mind that your family will receive financial support in the event of your death. Should you die while working at Salesforce, the insurer will pay 3x base salary.

You can increase this up to 4x or 5x of your base salary. For added peace of mind, you can add up to 10 lakh of coverage to your partner or spouse.

You also automatically receive core Critical Illness Cover as part of the benefit, on first-time diagnosis, up to ₹1,000,000.

**PERSONAL ACCIDENT INSURANCE**

We never know what is around the corner – that goes for the good, and the bad.

Salesforce provides you with Personal Accident Insurance in case you suffer a permanent injury or total disability.

We cover you for 3x your annual base salary, regardless of whether you are full or part time, should you suffer a permanent injury as a result of an accident including the loss of a limb or loss of hearing. Increase this cover to 4x or 5x of your base salary – and there’s options to extend this to your partner and children.

It covers 100% of accidental death, partial/full disablement, medical expenses, and any modification of your residence or vehicle following an accident.

The actual amount payable in the event of a claim depends on the type and severity of the injury or disability.

**EMPLOYEE STOCK PURCHASE PLAN (ESPP)**

Become a shareholder at a discounted rate.

Our Employee Stock Purchase Plan (ESPP) gives eligible employees the opportunity to purchase Salesforce stock (NYSE Ticker: CRM) at a discount.

Through the Salesforce ESPP, an employee can contribute 2% to 15% of eligible compensation to be used towards the purchase of Salesforce shares. Eligible employees will be able to enrol in the ESPP during ‘enrolment periods’, which occur every six months, and stock will be purchased twice a year.

Once a participant enrols, the elected ESPP contribution amount will be deducted from future pay checks on an after-tax basis.

Access information via the tile on The Employee Benefits Site.

*Eligibility rules apply
KEE cling YOU HAPPY AND HEALTHY

Health & Wellbeing

MEDICAL INSURANCE

Ensure the health of you and your family is looked after.

It can be a big relief to know that you and yours can get the medical help they need at any time. Medical Insurance ensures you and your loved ones can get the care they need, when it’s needed the most. It covers standard hospitalization, eye care, psychiatric care, pre and post hospital expenses and more. All Salesforce India employees are funded for 7 lakh of coverage for themselves, their partner, two children, and one set of parents. But our comprehensive plan gives you the power to change the level of coverage, and how many family members can be covered.

Employee Benefits also offers a Covid Home Isolation/Quarantine option as part of the benefit. Under the cover, you will be able to cover your Home Isolation/Quarantine cost only if tested positive for COVID 19 by an ICMR approved testing lab. The limit for this coverage is ₹30,000 per family. You also receive a default entitlement for a Health Check and Maternity Cover.

More information on the options available to you can be found on The Employee Benefits Site.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Let’s face it; we all have a lot on our plates. Sometimes it can be hard to get through the day.

To help you, Salesforce offers access to free, independent, confidential support through our Employee Assistance Program. It also provides support to your family members in specific circumstances, such as couples or family counseling. You’ll have access to telephone and face-to-face counseling as well as excellent online resources.

Access information via the tile on The Employee Benefits Site.
BEST DOCTORS
Get that all important second medical opinion, when you need it.

Salesforce offers you and your eligible dependents access to an expert second medical opinion service. Whether you or your dependents are facing a medical disorder or undergoing treatment but the condition is not improving, Best Doctors can help you find answers to questions such as, is the diagnosis correct, what is the most appropriate treatment and is surgery needed?

Access information via the tile on The Employee Benefits Site.

SLEEP PROGRAM
Scientifically proven to make sure you get the rest you need to be at your best.

Salesforce offers you access to a digital sleep improvement program, scientifically proven to work.

You’ll start by taking a simple online sleep quiz, which will provide you with a sleep score. Then, if you want more help, you’ll learn evidence-based techniques to improve your sleep using Cognitive Behavioural Therapy (CBT).

By signing up you’ll also gain access to a library of articles and guides which cover common problem areas, like pregnancy and sleep, shift work, jet lag and menopause.

Access information via the tile on The Employee Benefits Site.

WELLBEING REIMBURSEMENT*
Our Wellbeing Reimbursement program helps you explore and sharpen your wellbeing skills, gain knowledge, and try out new wellbeing activities.

It allows you to claim for services and activities such as fitness classes, massages, cooking classes and acupuncture. You can claim up to ₹5,000 per month, subject to the submission of valid receipts. Reimbursement is made via payroll.

Access information via the tile on The Employee Benefits Site.

*Eligibility rules apply
FOR MAKING THE MOST OF LIFE

Lifestyle & Leisure

EDUCATION REIMBURSEMENT*

Further your career and learning with Salesforce.

Salesforce believes in you furthering your professional development and promoting continuous learning through the Education Reimbursement program. This is an employee-driven benefit – while manager approval is required, education is to be actively selected by you and must be related to your current role.

Salesforce will reimburse you for the cost of fees, tuition, and books up to ₹350,000 per calendar year for job-related education courses.

Access information via the tile on The Employee Benefits Site.

*Eligibility rules apply
GROWING YOUR OHANA*

We appreciate that starting or growing your family can sometimes be challenging, which is why we offer our employees access to a fertility and adoption reimbursement program.

This benefit covers up to ₹165,000 each 12-month rolling period for you or your partner to explore alternative options when starting a family. Reimbursement includes, but is not limited to, adoption agency and legal fees, IVF, acupuncture and complementary medicine for infertility.

All employees (single or in a relationship) and their partners (married or living together), are eligible to participate in this program. To be eligible, you must have been continuously employed by Salesforce for at least six months at the time of the treatment/procedure or adoption process.

Access information via the tile on The Employee Benefits Site.

*Eligibility rules apply

EMPLOYEE LEAVE

Enjoy that amazing and crucial time as your family grows.

Here at Salesforce we recognize that your Ohana is important, and being able to spend quality time with your family as it grows is a wonderful experience.

Salesforce Employee Leave is designed to give you the opportunity to spend time with your new arrival/s, and to enhance maternity, paternity, adoption and parental statutory leave and pay entitlements.

Access information via the tile on The Employee Benefits Site.

*Eligibility rules apply
The Employee Benefits Site can be accessed anytime here, though you’ll have to be on the VPN, if you’re not already signed in via Aloha. Alternatively, you can search “India Benefits” in Concierge.

**BE CLEAR ABOUT YOUR BENEFITS**

You’ll be able to find out more by visiting the ‘Your Benefits’ page on The Employee Benefits Site. Here you’ll find our traffic light coloring system, so you can always see which benefits are active, about to start and ending soon.
MAKING CHANGES

We know that life moves fast and things change.

If something in your life has changed, you may be able to update your Medica Insurance, Life Insurance, and Personal Accident Insurance. But what you can change is subject to guidelines and provider restrictions.

We call these ‘life events’. Here are some of the main ones:
- Getting married or divorced
- Growing your family

To register a life event, click the ‘Your Benefits’ tab and then select ‘View life events’.

NEW TO SALESFORCE?

There is a lot to tell you about your benefits – so look out for an email coming your way within your first few days at Salesforce. This will share more information on your benefits and provide guidance on how to log in to The Employee Benefits Site.

Most benefits can be selected anytime throughout the year. For more information, head to The Employee Benefits Site, or contact the help desk via the ‘support’ button on the website.
IT'S ALL ABOUT YOU

WE'RE HERE TO HELP

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Disclaimer
This brochure does not establish enforceable employment rights, contractual or otherwise. The description of the benefits in this brochure are for illustrative purposes only and full terms and conditions apply to the benefits. Some benefits are subject to eligibility requirements. Salesforce reserves the right to modify, suspend or withdraw benefits described in this brochure at any time.