

# Thank You For Being A Lifeline!

At Lowe's India, we are a purpose-driven family of associates who are passionate about learning and committed to delighting our customers. Our benefits programs are designed to ensure that Lowe's India is an inspiring place for you.



## Physical Wellbeing



### OPD Benefit

Default OPD of INR 20K applicable for Associate + Spouse + Children on Cashless & Reimbursement (subject to policy conditions). Voluntary higher OPD cover for INR 30K & 40K options to enhance your OPD cover. Voluntary OPD cover of INR 40K for parents/in-laws available based on your needs.

OPD benefits include:

- Annual Health Check-up
- Prescribed Diagnostics
- Prescribed Pharmacy
- Dental
- Vision
- Online & Offline Doctor Consultations



### Group Insurance Plans

We provide insurance for all our associates.

- Group Medical Insurance - INR 7 lac
- Associate + Spouse + Children + Parents or Parent-in-laws
  - Parental Insurance capped at INR 3 Lac

- Group Personal Accident
- Covers temporary or partial disability
  - Sum assured 3X annual fixed pay

- Group Term Life Policy
- Covers critical illness capped at INR 10 lac
  - Terminal illness capped at INR 50 lac
  - Sum assured 3X annual fixed pay

**Flexible Benefits Insurance -**  
Flexibility to design your family definition & sum insured plan based on your need. Higher sum insured options available are INR 10 lac, INR 12 lac, INR 15 lac, INR 20 lac, INR 25lac.

**Voluntary Plans:**

- **Sibling Cover** - 1 Sibling can be added under the Group Medical Insurance Plan for INR 2 lac as a part of Base Sum Insured.
- **Women & Child Cover** - Enhance Maternity & Fertility cover from INR 75K & INR 1 lac to INR 1 lac & INR 1.25lac, respectively.
- **Critical Illness for Self-and/or Spouse** - Receive a one-time lump sum payment for the first-time detection of 25 Critical ailments (as per Insurance terms). Sum Insured available are INR 5 lac, INR 10 lac, INR 20 lac.

## Emotional Wellbeing



### Leaves

We prioritize your work-life balance, so we provide you with a comprehensive leave policy, that offers a range of options for your personal needs.

Vacation Leave    Casual/Sick Leave    Public Holidays

Maternity Leave    Paternity Leave    Bereavement Leave

Miscarriage    Tubectomy    Adoption/Surrogacy Leave



### AAP

Confidential counseling support to take care of your emotional wellbeing.

## Office Benefits



### Transport

You can avail air-conditioned cabs at no cost. Women associates will be accompanied by security professionals after 8 p.m.



### Food

A healthy mind requires a healthy diet. We offer healthy and nutritious meals in our indoor cafeteria on the 5th Floor, including breakfast, lunch and dinner.



### On-site Clinic & On-site Gym

You can access an on-site clinic staffed by medical professionals 5 days a week, as well as an on-site Gym to help you lead an active lifestyle.

## Financial Wellbeing



### Creche

Lowe's Partner & Non-Partner Network  
Reimbursement on monthly fees and one time registration



### Learning Opportunities

Being committed to your growth and learning, we invest in providing extensive leadership and technical programs to enable you to always give your best.



### Certification

Courses/Certification higher than INR 250,000 can be claimed for multiple years. Flexibility to opt for multiple certifications/courses at same time.



### Employee Stock Purchase Plan (ESPP)

A voluntary program that allows eligible associate to purchase Lowe's stock (NYSE: LOW) at a 15% discount through an after-tax payroll deduction.



### Mobile & Internet Reimbursement

You are eligible for monthly mobile & internet reimbursements based on your grades.



### Relocation

We support eligible associates with an efficient & effective relocation experience. The policy covers travel, moving household goods, transit, accommodation & relocation leave.