

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



Group Insurance Plans

We provide insurance for all our associates.

- Group Medical Insurance - INR 7 lac
 - Associate + Spouse/Same-Sex Partner + 2 Children + 2 Parents and/or 2 Parent-in-Laws (Cross Combination of Parents is Permissible)
 - 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.



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

Financial Wellbeing



Creche

Lowe's Partner & Non-Partner Network

Reimbursement on monthly fees up to INR 10K and one-time registration fee of INR 20K



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.



Tuition Reimbursement Program (TRP)

Annual reimbursement up to INR 2.5 lac for the courses/certifications.

Flexibility to opt for multiple course/certifications at same time.

Courses/certification of higher value can be claimed for multiple years.



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.



Adoption Assistance Program

Lowe's India Adoption Assistance Program policy provides the required financial support to associates who are planning to embrace the journey of parenthood through adoption. Associates are eligible to claim a reimbursement of INR 75,000 towards the Adoption-related expenses CARA (Central Adoption Resource Authority) registration fees, Legal fees, adoption agency fees, home inspection fees, and adoption-related travel expenses are eligible for reimbursement.

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.

12 Public & Festival Holidays	21 Vacation Leaves
12 Casual/Sick Leave	5 days bereavement leave
15 days Paternity leave	26 weeks maternity leave
12 weeks Adoption & Surrogacy Leave	14 days Tubectomy Leave
Menstrual Leaves : 1 day per month for women associates.	42 days miscarriage leave



Associate Assistance Program (AAP)

Confidential counseling to support you balance your work, family and personal life. 6 free confidential counseling sessions per issue per year provided to associate & their immediate family members through face to face or telephonic mode.

Office Benefits



Transport

You can avail air-conditioned cabs at a subsidized cost of INR 1700 per month. Women associates will be accompanied by security personnels after 8pm.



Food

A healthy mind requires a healthy diet. We offer healthy & nutritious meals in our indoor cafeteria on the 5th floor including breakfast, lunch & dinner. A healthy meal can be ordered via a mobile app with a preloaded wallet amount of INR 225 per day.



On-site Clinic & On-site Gym

You can access an onsite clinic staffed by medical professionals 5 days a week. Onsite Gym will support you to lead an active lifestyle at a subsidized cost of INR 700 per month.