



2024 Employee Health & Wellness Benefits

Zoho is pleased to offer you a choice of medical plans, dental and vision coverage, along with additional benefits designed to support your overall health and well-being.

Benefits Eligibility & Zoho Contribution

Employees working 30 hours or more per week are eligible to enroll in benefits. Zoho pays 89% of the premiums for employees, your spouse/domestic partner, and eligible dependents. Coverage is effective on the first day of the month following your date of hire.

Medical Plans: Choose from 5 plan options

[UnitedHealthcare Choice Plus Premier PPO 250](#)

\$20 PCP copayment. A low-annual deductible PPO plan (\$250 individual/\$500 family when you stay in-network), allows you to select your preferred provider/s both in and out-of-network.

[UnitedHealthcare Choice Plus Premier PPO 1000](#)

\$25 PCP copayment. Lower monthly premiums with higher annual in-network deductibles (\$1,000 individual/\$2,000 family), while still retaining all the flexibility of the PPO plan: the ability to seek medical care from your preferred provider/s both in and out-of-network.

[UnitedHealthcare Choice Plus H.S.A. 2000](#)

An H.S.A.-qualified high-deductible health plan (HDHP) allows you to set up a tax-free Health Savings Account (H.S.A.) to help you save for and pay for qualified medical expenses. Zoho funds the H.S.A. at \$1,000 annually for individuals, and \$2,000 annually if enrolling a spouse and/or dependents. You may make additional tax-exempt contributions to the H.S.A. up to IRS limits for 2024.

[Kaiser Permanente Platinum 90 HMO 0/10](#)

Available to California residents only

\$10 PCP copayment, \$0 deductible HMO plan, with all services provided through the Kaiser network of providers.

[Kaiser Permanente Gold 80 HMO 0/35](#)

Available to California residents only

\$35 PCP copayment, \$0 deductible HMO plan, with all services provided through the Kaiser network. Higher annual out-of-pocket maximums with lower monthly premiums.

Dental Plans: Choose from 2 plan options

[MetLife Low PPO Plan](#)

\$50 individual/\$150 family annual deductible*; \$2,500 annual maximum benefit per person. 100% coverage, *in-network*, for exams, cleanings and x-rays.

[MetLife High PPO Plan with Orthodontia](#)

\$25 individual/\$75 family annual deductible*; \$4,000 annual maximum benefit per person. 100% coverage, *in-network*, for exams, cleanings and x-rays. High PPO plan includes 50% of orthodontia expenses (for adults and child/ren to age 26) up to an lifetime maximum benefit of \$2,000 per person.

**waived for preventative services*

Vision Plan

[VSP Choice \\$10/\\$25](#)

\$10 copay for your annual exam, \$25 copay for prescription (Rx) glasses with a \$250 frame allowance. If choosing contacts instead of glasses, the same \$250 allowance applies, with a small copay. The vision plan also includes a \$250 allowance for ready-made non-Rx sunglasses, or ready-made blue-light filtering glasses instead of Rx glasses or contacts.

Income Protection Benefits

Zoho pays 100% of the premiums for Short-Term & Long-Term Disability Insurance, along with a Term Life with AD&D benefit, providing 2x your basic annual earnings in Term Life insurance up to a maximum of \$600,000. Additional Voluntary Term Life insurance can be purchased at discounted group rates for yourself, your spouse and/or eligible, dependent children.



2024 Employee Health & Wellness Benefits

Pre-Tax Savings & Investments

Flexible Spending Account (FSA)

Contribute funds pre-tax into your FSA account to help pay for eligible health care and dependent care expenses. *(If enrolled in the H.S.A. medical plan, you will use your FSA for dental and vision expenses only.)*

Care for your Mental Health & Well-Being

Mental Health Support (EBHRA)

In support of mental health expenses not fully covered by your chosen medical plan, Zoho provides a supplemental, reimbursement-based benefit specifically designed to support your mental health.

Zoho will contribute up to \$2,100 annually for eligible mental health-related expenses:

Licensed Psychiatrist, Licensed Psychoanalyst,
Licensed Psychologist, and Licensed Psychotherapy

Employee Assistance Program (EAP)

Provided by MetLife, administered by LifeWorks, the EAP is available to all employees and their dependents. The program offers confidential assistance, at no-cost, for personal topics including:

Family services, financial counseling, legal services, mental health and health services, and work/life balance

Identity Theft Protection

Zoho offers a voluntary benefit for to help protect you and your eligible family members against identity theft. Zoho funds 50% of the monthly premium for this benefit.

ID Watchdog will warn you when your personal information is stolen, and helps you protect yourself, and your family, from identity fraud. The program offers features to help control & manage your private information, monitor & detect suspicious activity, and support you with resolution services when ID theft occurs.

Lifestyle & Wellness Benefits

Lifestyle Spending Account (LSA)

Zoho's Lifestyle Spending Account (LSA) is a post-tax account that reimburses employees for eligible expenses related to your physical health and well-being.

Through the LSA, Zoho will reimburse up to \$500 annually for eligible expenses, including:

- Gym and health club memberships
- Group or individual exercise classes
- Nutrition counseling with a certified Dietitian
- Weight management program fees
- Exercise apps, DVDs and videos
- Home fitness equipment

Wellness & Fitness

A wide range of fitness perks and benefits await you! Through UnitedHealthcare and/or Kaiser Permanente, take advantage of healthy lifestyle programs, apps that offer fitness and well-being coaching, in addition to members-only discounted services (gym memberships, acupuncture, etc.) to help you be the healthiest you!

Rocket Lawyer

NEW for 2024!

This Zoho-funded benefit provides employees access, and a free membership to the Rocket Lawyer platform. *Your membership includes:*

Document creation services

RocketSign - an e-Signing platform

"Ask a Lawyer" - free, 30-minute consultation with a lawyer, including document reviewing services

Discounts for ongoing legal, and tax preparation services