



ManageEngine

2025 Employee Health & Wellness Benefits

Zoho is pleased to offer employees a choice of medical & dental plans, along with vision coverage, and uniquely designed supplemental benefits to support your health and well-being.

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/or dependents. Employees are eligible for coverage on your date of hire.

Medical Plans: Choose from 5 plan options

United Healthcare 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 in-network), 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 HSA 2000

An HSA-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 HSA 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 HSA, up to IRS limits for 2025.

Kaiser Permanente Platinum 90 HMO 0/10 PCP

Available to California residents only

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

Kaiser Permanente Gold 80 HMO 0/35 PCP

Available to California residents only

\$35 PCP copayment, \$0 deductible HMO plan, with all services provided through Kaiser's network of providers.

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% in-network coverage 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 Plans

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.



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Pre-Tax Savings Plan

Flexible Spending Account (FSA)

Contribute funds pre-tax into your health care and/or dependent (day) care account to help eligible health care and dependent care expenses. Zoho will make an annual dollar-for-dollar matching contribution of up to \$2,500 (individual or married) to benefits-eligible employee's Dependent Care FSA, based on employee's Dependent Care FSA contributions of up to \$2,500 annually.

(If enrolled in the H.S.A. medical plan, you will use your Health Care 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 \$2,150 annually for eligible mental health-related expenses: Licensed Therapist, Licensed Psychiatrist, Licensed Psychologist, and Licensed Psychotherapy.

Employee Assistance Program (EAP)

Provided by MetLife, administered by TELUS Health, 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, in addition to work/life balance support.

Legal Support & Services

Wellness & Fitness

This Zoho-funded benefit provides employees access, and a free membership to the Rocket Lawyer platform. Your membership includes discounts for ongoing legal, and tax preparation services

Identity Theft Protection

ID Watchdog

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 you—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 can reimburse you for eligible expenses related to your physical health and well-being.

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

**Mid-year new hires will receive a pro-rated amount.*

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!

401(k) Retirement Plan

Fidelity Investments|NetBenefits

Zoho's 401(k) plan includes auto-enrollment at 3% of your annual salary, and includes a 100% employer match on the first 3% of salary deferred, and 50% on the next 2% of your salary deferrals into the plan.