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Market Watch

Citigroup embraces LGBT, live-in partners of its staff

BY RICA BHATTACHARYYA, ET BUREAU | UPDATED: JUL 16, 2019, 07:36 PM IST

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MUMBAI: Citigroup Inc. has decided to extend family [health insurance coverage](#) and [relocation expenses](#) in India to all "domestic partners," including [live-in partners](#) and [LGBT](#) (lesbian, gay, bisexual, transgender and queer) partners.

While a handful of overseas and Indian companies have recently extended similar benefits to LGBT employees, the New York headquartered investment bank and financial services corporation will be one of the first in the country to offer insurance cover to live-in or [unmarried partners](#) of heterosexual employees in its group insurance policy.

"We are extending medical insurance benefits to domestic partners of our employees. This includes partners, of the same sex or otherwise, who live together," said Padmaja Chakravarty, business sponsor of the Citi India Pride Network. Citigroup will be the first company in the country to offer such insurance coverage to all domestic partners, including live-in partners, said Chakravarty. "We are also extending domestic relocation benefits that usually apply to spouses, parents or dependent children of employees to such domestic partners of employees."

Citigroup has about 17,000 employees in India.

"Inclusion of all domestic partners in family health insurance coverage is a move towards acknowledging evolving relationship dynamics and aspirations," said Saundarya Rajesh, founder-director of the AVTAR Group, a diversity and inclusion consulting firm.

Several companies in India, including Godrej Group, Accenture and IBM, offer medical insurance to same-sex partners of their LGBTQ employees.

Experts Advise Caution

However, most companies do not provide insurance coverage to unmarried or live-in partners of straight employees. Experts said this might be because of the lack of clarity about the legal status and rights of unmarried couples.

"There are some companies that have been approaching us and contemplating such policies (insurance policy for live-in partners) in recent times. They are mostly multinationals in sectors such as FMCG and consumer durables," said Anshul Prakash, partner, Khaitan & Co and a specialist in employment and labour law.

According to experts, live-in as a concept has yet to mature in India, unlike in Western countries.

"There is possibility that the policy could be misused, especially if there is no definition of who a partner is and what the terms and conditions are under which someone will be acknowledged as a partner (in the case of live-in relationships)," said Rajesh.

"We advise our clients to have certain criteria in place while extending such a policy. More so because live-in relationship is not considered legally binding, and tomorrow if there is a conflict the company has to take a stand as an employer," said Prakash. "One of the things that we advise clients is to see that the employee (availing the insurance) has been in a live-in relationship for two-three years."

For employees, extension of insurance cover to live-in partners is a significant step, said experts, because getting such coverage might not be easy for a standalone customer. Most insurance companies ask for some kind of proof, but if the coverage is part of a group

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insurance policy the company takes responsibility of all such matters, they said.

Further, to implement such policies in an organisation, cultural and institutional acceptance are also important, according to experts.

“Managers will have to be sensitised towards LGBT team members, and also employees living with partners that have not technically ‘tied the knot’,” said Rajesh.

In March, Citigroup set up a formal network called the Pride Network, which provides a platform for employees across the organisation to come together. The bank has been organising open houses and not only generating awareness among employees but also reaching out to potential talent by going to some of the leading institutions such as the Tata Institute of Social Sciences to generate awareness about the benefits of a diverse organisation.

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