	HUMAN RESOURCE POLICY	
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Title:	Policy on Medical Reimbursement	

Medical Reimbursement Policy

Objective

To provide employees with medical benefits with a clear understanding of entitlements and exclusions.

Scope

This policy covers all employed staff.

The Policy

All employees are entitled to medical reimbursement as per the Employment Grade.


Grade	Category	Annual Entitlement
2/M1-1	GM (HOD)	\$ 500
2/M1-2	Senior Manager (HOD)	\$ 500
2/M1-3	Manager	\$ 500
2/M1-4	Assistant Manager	\$ 500
3/E1-1	Senior Executive	\$ 500
3/E1-2	Executive	\$ 400
3/E1-3	Junior Executive	\$ 400
4/S1-1	Senior Officer	\$ 400
4/S1-2	Officer	\$ 400
4/S1-3	Warehouse	\$ 400
4/S1-4	Retail Staff	\$ 400
5/P1-1	Part Time Staff	\$ 200

The medical reimbursement must be submitted with a valid receipt from the list of licensed healthcare institutions.

The medical reimbursement entitlement shall be pro-rated if an employee did not complete an annual year of service.

Any over-consumed medical reimbursement will be deducted in the last salary payout if an employee ends their employment.

The medical reimbursement entitlement may be utilize only for medical **consultation** and **prescription**. Employees may utilize the medical reimbursement entitlement on dental expenses for **normal filling**, **scaling**, **polishing** and **tooth extraction** up to 2 times a year.

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The Company shall **NOT** bear the cost of any of the following out-patient or hospitalization treatment:

- Blood and topical allergy testing, X-ray, Lab test, routine physical examination, health check-ups, preventive vaccination or test not incident to treatment or diagnosis of an actual sickness or injury or any treatment which is **not** medically necessary.
- Cosmetic treatment or surgery of an optional nature
- Optical expenses for consultation and appliances, eye refraction or correction of eyes by all means, fitting of glasses, contact lenses or hearing aids.
- Expenses for treatment in mental cases.
- Expenses arising out of self-inflicted injury or illness.
- Expenses in respect of pregnancy, confinement or miscarriage or abortion or any complication arises from pregnancy.
- Expenses incurred in respect of illness or disablement arising out of attempted suicide, the performance of any unlawful act, and participation in any hazardous activities except when endeavouring to save human life, provoked assault, the misuse of drugs, or any breach of peace or disorderly conduct or any accident occurring whilst not on duty except while travelling to and from work.
- Any treatment for Acquired Immune Deficiency Syndrome (AIDS) or AIDS related Complex (ARC).
- Outpatient treatment such as chemotherapy, radiation therapy and kidney dialysis.
- Expenses arise from medication given on long term and or preventive basis for illnesses such as Hypertension, Kidney Failure, Asthma, Diabetes, Hepatitis etc.

The Process

Employees shall submit their medical / reimbursement thru the Whyze ESS system.

Employees are required to upload the receipt to ESS during the reimbursement submission and submit the original receipt to HR Department by 12 day of the month.

HOD shall check receipt amount and recommend the claim submission thru ESS by 14 day of the month.

HR Department shall verify receipt details and approve / reject accordingly.

Managing Director, Singapore shall approved payment process thru ESS on all verified and approved reimbursement.

Employees and HOD will be notified thru Whyze ESS on the reimbursement status.

All processed medical reimbursement shall be paid out together with the salary on the last working day of the month.

Any receipt or approval received after the 14 day of the month will be processed in the next payroll cycle.

Medical or dental claims without receipts shall not be entertained.