

## HOYA ELECTRONICS SINGAPORE PTE. LTD.

### COMPANY MEDICAL CLAIM POLICIES

#### 1. Overview

The Company provides a comprehensive medical claim policy to assist employees with healthcare expenses. This policy ensures that employees and their dependents receive adequate support for medical treatments, hospitalizations, and other health-related costs.

#### 2. Eligibility

- All full-time employees are eligible for medical claim benefits.
- Dependents covered under this policy include spouse, children (up to 25 years of age), and parents.
- Part-time and contractual employees are not eligible for this benefit.

#### 3. Covered Expenses

**The following medical expenses are covered under the policy:**

- Hospitalization costs, including room charges, ICU charges, and nursing fees.
- Pre- and post-hospitalization expenses (30 days prior to and 60 days after hospitalization).
- Diagnostic tests and medical investigations prescribed by a licensed medical practitioner.
- Outpatient treatments, including consultations and prescribed medications.
- Surgeries and medical procedures.
- Maternity-related expenses, including delivery and prenatal care.

#### 4. Non-Covered Expenses

**The following are excluded from coverage:**

- Cosmetic surgeries unless medically necessary.

- Alternative treatments like acupuncture and naturopathy.
- Non-prescription medications and supplements.
- Dental and vision expenses unless part of a medical procedure.
- Treatment for self-inflicted injuries or substance abuse-related conditions.

## 5. Claim Process

- **Step 1:** Notify HR or insurance provider within 48 hours of hospitalization or medical treatment.
- **Step 2:** Submit the claim form along with necessary documents, including:
  - Medical bills and receipts.
  - Doctor's prescriptions.
  - Hospital discharge summary.
  - Diagnostic reports, if applicable.
- **Step 3:** The claim will be processed within 15 working days, and the reimbursement will be transferred directly to the employee's bank account.

## 6. Policy Limits

- Annual medical claim limit: \$10,000 per employee.
- Sub-limits may apply for specific treatments (e.g., maternity: \$2,500, ICU: \$3,000).
- Co-payment of 10% applies to all claims exceeding \$5,000.

## 7. Contact Information For queries or assistance, employees can reach out to:

- HR Department: [hr@company.com](mailto:hr@company.com)
- Insurance Helpline: 1-800-555-HEALTH

## **8. Amendments**

The Company reserves the right to amend or revise this policy at any time. Employees will be notified of any changes through official communication channels.

## **9. Acknowledgment**

Employees must acknowledge receipt of this policy and agree to adhere to the terms and conditions outlined herein by signing the acknowledgment form provided by HR.