

Policy title	Reimbursement of Medical bills to employees
Effective date	October' 2023
Initiated by	HR
Authorized by	Chairman and Managing Director

SNF INDIA Employees Medical Bills Reimbursement Policy

1. Purpose

The purpose of this policy is to provide financial assistance to senior aged employees of SNF INDIA to get reimbursement of their medical expenses which are not covered by their primary health insurance plan.

2. Eligibility

This policy is applicable to employees of SNF INDIA who meet the following criteria:

a. Age: SNF India permanent Employees aged 50 years and above.

3. Covered Medical Expenses: SNF INDIA will reimburse employees for eligible medical expenses, which may include but are not limited to:

a. Prescription Medications: Reimbursement for prescription medications that are not fully covered by insurance.

b. Deductibles and Co-Payments: Reimbursement for deductibles and co-payments required under their primary health insurance plan if any.

c. Medical Devices and Equipment: Reimbursement for necessary medical devices and equipment not covered by insurance.

d. Specialized Treatments: Reimbursement for specialized medical treatments or procedures prescribed by a licensed healthcare provider.

e. Non-Covered Services: Reimbursement for medical services or treatments not covered by their primary health insurance plan.

4. Reimbursement Limits

The maximum reimbursement limit for eligible medical expenses under this policy is 10,000/- per calendar year. Employee can claim once in a calendar year (preferably December month).

(Note: As this policy is applicable from October 2023, employee can claim for balance three month bill in the month of December 2023 , Rs.10,000/ 12 months per month Rs.833/-)Policy is not applicable once resigned.

5. Submission of Claims:

Employees must submit their claims for reimbursement with the medical bills as suggested by doctor. Claims should be submitted using the designated reimbursement request form provided by the HR department.

6. Documentation:

To process a reimbursement request, employees must provide the following documentation:

a. Original itemized bills or receipts showing the date, description, and cost of the medical expenses.

b. Copies of Explanation of Benefits (EOB) or insurance claim denials, if applicable.

7. Approval Process

Reimbursement requests will be reviewed by the HR department and approved by CMD. Approval is subject to verification of eligibility and the provision of required documentation.

8. Payment

Reimbursement will be made through finance department through HRD and will be subject to applicable tax withholding.

9. Confidentiality

SNF India will maintain the confidentiality of all medical information and records submitted by employees for reimbursement.

10. Policy Review

SNF India will periodically review this policy to ensure its effectiveness and relevance. Changes may be made as needed, and employees will be informed of any updates.

This policy is intended to serve as a guideline for providing medical bills reimbursement to employees and is not a contractual agreement. It may be revised or terminated at the discretion of SNF INDIA at any time.

Prepared By

Anita Sahu

HR Department

Approved By



Chairman and Managing Director

Above policy approved by CMD to be circulated to all SNF India Pvt Ltd employees. Policy Can be amended as per discretion of Chairman and Managing Director
