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<b>Document Name:</b> <b>HR -OPD - 001</b>	<b>Policy Name:</b> <b>OPD Policy</b>	<b>Introduction Date:</b> <b>October, 2021</b>
<b>Review Date:</b> <b>29-October-2021</b>	<b>Owner's Signature:</b> <b>Zohaib Hassan</b>	<b>Verified BY:</b> <b>Umair Javed</b>

## Purpose

- The purpose of this policy is to outline the medical facilities provided by Tkxel to its employees and their family.

## Salient Feature of Outpatient Coverage

- Effective from November 1, 2021 – OPD process will be 100 % managed and controlled by HRD and the reimbursements will be processed by Finance;
- This allowance is applicable only for employees from Executive Cadres (TL 13 - 23).
- Reimbursement will be claimed on production of receipts of expenses incurred by employees on out-door medical treatment availed anywhere.
- The expenses can be claimed for reimbursement on a monthly basis by the employees, remaining within the total limit for the year.
- If an employee separates from the service of the Company before completion of a fiscal year and if he has got the bills reimbursed more than what amounts to on a monthly basis till the date of separation, the excess amount taken by him shall be deducted from the Full & Final Settlement.
- This allowance is a discretionary benefit. The total limit may vary from time to time as per the Management decision.

Outpatient means any treatment that does not require stay in the hospital. This includes:

- Outpatient Emergency
- Pediatric Emergency
- Consultant/GP Visit
- Over the counter (prescription medicine only)
- Pathological and laboratory tests and X-Ray examinations

## Scope & Eligibility

The process covers OPD of all Permanent Employees. a) Consultation: - General Physician and Specialist fee (in case referred by the General Physician or for specific ailments only)

### ➤ Cover;

- Self, Spouse, parents and dependent children (Under age 21 for Son and for Daughters until her marriage)
- Step & legally adopted children are covered. (Under age 21 for Son and for Daughters until her marriage)
- Vaccinations that are mentioned in the hospital/ clinic vaccination card. Copy of the vaccination card must be attached with the bill.
- Prescribed lab tests only
- Prescribed medicine only
- Skin treatments other than cosmetic
- Formula Milk for kids

OPD covers all prescribed medicines including hakim and homeopathic and essential dental treatment other than cosmetic treatment by a dental surgeon (BDS). A surgery which requires hospitalization is covered under inpatient;

Non-cosmetic Skin treatments are covered. Consulting treatment for non-Cosmetic back problems are also covered in OPD.

### ➤ **Exclusion;**

1. Supply of mouth washes, toothpastes/gels, even if prescribed by a doctor.
2. Provision of spectacles and contact lenses
3. OPD cannot be claimed by an employee who has resigned and is serving the notice period.

### **Claim Process**

- Fill the attached [OPD reimbursement form](#) along with reimbursement slips and send it to [claim.opd@tkxel.com](mailto:claim.opd@tkxel.com).
- Max 50% of your annual OPD limit can be utilize in 1 month
- All receipts should be submitted to HR before 15<sup>th</sup> of every month
- Employees who will submit the slips before the 15th of every month will get the reimbursement with the same month's salary and rest will be processed next month.

### **Limits**

- ❖ Below is mentioned the limits as per the Tixel Levels.

TL - Tixel Levels	Annual Limit
23	120,000
22	108,000
21	96,000
20	84,000
19	72,000
18	60,000
17	48,000
16	36,000
15	30,000
14	24,000
13	12,000

## Claim Procedure

