**OPD POLICY**

Employees are entitled to benefit up to an assigned financial limit per quarter with respect to their grades (See OPD Limit Chart).

1.   Employees can avail the facility (doctor’s consultancy, OPD treatment, medical tests and medicines only).

2.  OPD treatment involving any kind of Skincare treatment/items, hair care, hereditary defect, general tonics and vitamins, any kind of enhancement/cosmetic treatment including but not limited to cost of crowns, braces, bridges, scaling is not covered.

3.  OPD facility only covers outpatient treatment, medicines, and consultation. Purchase of any kind of medical aid including but not limited to hearing aid, glasses are not covered.

4. The request must be submitted as per the announced Quarter i.e. 1st Quarter (January –March 2023), 2nd Quarter (April –June 2023), 1st Quarter (July –September 2023), 1st Quarter (October –December 2023). As per policy, the quarter limit cannot be carried forward from one quarter to the next quarter, so limits are devised on a quarter basis.

5.  Employees are required to submit an original or copy of a medical prescription with a receipt of medical test and medicines prescribed by the doctor. Any Medicine/test without a prescription will not be reimbursed.

6. Kindly note that, the family includes wife and children only.

7.  Management reserves the right to approve/disapprove any unique claim that is not specified in the policy.

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| **Sr. No** | **Experience** | **OPD Limits (Individual) Quarterly** | **OPD Limits (Family) Quarterly** |
| 1 | 6months to 1 year | 4000 | 6000 |
| 2 | 1 year to 2 years | 5000 | 7000 |
| 3 | 2 years- 3.5 years | 6000 | 8000 |
| 4 | 3.5 years-5 years | 7000 | 9000 |
| 5 | 5 years and above | 8000 | 10000 |