

**Q1. When does my health insurance become active?**

Your coverage begins from your first working day at Tutorials Link.

**Q2. Can I add or change dependent details after joining?**

Yes. Dependent details can be updated during the annual enrollment period or after a qualifying life event (marriage, childbirth, etc.).

**Q3. How do I apply for reimbursement?**

Submit scanned bills, prescriptions, and the reimbursement form through the HR portal within 30 days of treatment.

**Q4. What happens if I fall sick during a holiday?**

Sick leave cannot be clubbed with public holidays unless hospitalization proof is provided.

**Q5. Can earned leave be encashed?**

Earned leave encashment is allowed only at the time of resignation or annual HR approval cycle.

**Q6. Is work-from-home allowed during medical recovery?**

Yes, subject to manager approval and depending on the nature of work.

**Q7. How are holiday calendars decided?**

Holiday calendars are released at the beginning of each year based on regional government announcements and business requirements.

**Q8. Can compensatory off be taken anytime?**

Comp-off must be availed within 45 days of approval, unless business needs delay usage.