

23. Additional Medical Insurance Policy

23.1. Purpose

This policy outlines the provisions for Additional Medical Insurance offered by Almet Group to ensure the well-being of our employees through enhanced healthcare support.

23.2. Eligibility

All full-time employees (excluding interns) are eligible to receive Additional Medical Insurance upon the successful completion of their probation period.

23.3. Insurance Packages

Almet Group provides two levels of Additional Medical Insurance:

- **Gold Package** – This is the standard package provided by the company at **no cost** to eligible employees.
- **Gold+ Package** – This premium package offers extended coverage. Employees may opt for this package; however, any cost difference between the Gold and Gold+ packages will be paid by the employee.

23.4. Enrollment Process

- Enrollment will take place immediately after the probation period is successfully completed.
- Employees will select their preferred package (Gold or Gold+).
- Employees choosing Gold+ will authorize payroll deduction for the additional cost.

23.5. Cost Sharing

- **Gold Package:** Fully covered by Almet Group.
- **Gold+ Package:** The company covers the Gold package portion; the employee covers the remaining difference in cost.

23.6. Administration

The Human Resources Department will administer this benefit and will coordinate with the insurance provider to manage enrollments, upgrades, and any changes.

23.7. Policy Review

This policy will be reviewed annually and may be updated in accordance with changes in company strategy or insurance provider terms.

