

## **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.

