

PURPOSE

To outline private medical insurance benefits offered at RMIT Vietnam.

EXCLUSION

This benefit is not available for employees whose contract duration is less than three (03) months.

PROVISIONS

1. Vietnamese Employees - Eligibility and forms of benefit

1.1. Vietnamese Employees:

RMIT Vietnam (the University) will fully cover the employee's private medical insurance premium.

Contracted workload	Full-time (100% workload)	Part-time (less than 100% workload)	Hourly
Contract type & Contract duration	Indefinite, Definite (12-36 months) and Seasonal (from 3 months to less than 12 months)		Hourly rate
Medical insurance scheme available	Group plan provided by PTI or any relevant insurance provider chosen by the University		
% of premium sponsored by the University	100% during the contract term		
Paid by employees	Not required		

1.2. Vietnamese Employees' Dependents:

Private medical insurance scheme is not extended for dependents of employees who are employed on seasonal contracts or hourly-rate contracts.

Direct Dependents: legal spouse (under 65 years old) and children (to 18 years old). Depending on the length of service and contracted workload, the University will cover in full or part of the insurance premium for staff direct dependents, as follows:

Length of service	Full-time (100% workload)	Part-time (less than 100% workload)	Hourly
Under 3 years	No sponsorship available		Not applicable
3 years to under 6 years	50% of the premium sponsored by the University	The University will sponsor part of the insurance premium which is in proportion to the contracted workload: % sponsored by the University = 50% x % contracted workload	
From 6 years	100% of the premium sponsored by the University	The University will sponsor part of the insurance premium which is in proportion to the contracted workload: % sponsored by the University = 100% x % contracted workload	

2. Foreign employees – Eligibility and forms of benefit

2.1. Foreign Employees:

Depending on the employee's labour contract type and contracted workload, RMIT Vietnam (the University) will cover in full or part of the employee's private medical insurance premium.

Contracted workload	Full-time (100% workload)	Part-time (less than 100% workload)	Hourly
Contract type & Contract duration	Indefinite, Definite (12-36 months) and Seasonal (from 3 months to less than 12 months)		Hourly rate
Medical insurance scheme available	Group plan provided by InterGlobal/AETNA or any relevant insurance provider chosen by the University		Group plan provided by PTI or relevant provider
% of premium sponsored by the University	100% for Comprehensive plan (i.e. standard plan without dental treatment coverage)	In proportion to the contracted workload for Comprehensive plan (i.e. standard plan without dental treatment coverage)	100%
% of premium paid by employees	100% for Dental plan (if enrolled)	<ul style="list-style-type: none">The remaining part of the premium for Comprehensive plan100% for Dental plan (if enrolled)	Not required

() Note: Part-time employees can opt for PTI medical insurance scheme with 100% of the premium sponsored by the University.*

2.2. Foreign Employees' Dependents:

Direct Dependents: spouse (under 65 years old) and children (to 18 years old). Depending on the contracted workload, the University will cover in full or part of the insurance premium for staff direct dependents whom are currently living in Vietnam, as follows:

Full-time (100% workload)	Part-time (less than 100% workload)	Hourly
100% of the premium sponsored by the University	The University will sponsored part of the premium which is in proportion to contracted workload	Not applicable

3. General rules

3.1. Medical Insurance Plans

- 3.1.1. RMIT Vietnam reserves the right to select the medical insurance providers and/or change the medical insurance plans and/or the benefits each year when necessary, and decide on the sponsorship of insurance premium. RMIT Vietnam will inform employees the changes accordingly.
- 3.1.2. There might be different medical insurance plans for different labour contract types and the plans for Vietnamese employees can be different from ones for foreign employees.
- 3.1.3. Employees are responsible to arrange their time to attend medical insurance information sessions to learn about their medical insurance coverage.

3.2. Duration of the Coverage

- 3.2.1. Medical insurance benefit only applies whilst the staff member is employed by RMIT Vietnam. The insurance for staff member and his/her dependents (if any) end upon cessation of employment.
- 3.2.2. When an employee is on approved unpaid leave, the University will not discontinue the employee's and his/her dependent's medical insurance coverage. However, the University will not sponsor the premium for any unpaid leave period of more than twenty (20) consecutive working days. The prorated premium amount for this period will be paid by the employee through payroll deduction in the month before the employee takes leave.

3.3. Enrolment, Re-enrolment and Change of Insurance Plan

- 3.3.1. New hired employees are required to submit the Enrolment Form within ten (10) calendar days from their start date of employment.
- 3.3.2. If a new hire wishes to obtain insurance coverage for their dependents, they must enrol the dependents in the same medical insurance plans (see also Clause 3.4.2.) and at the same time when they enrol themselves. They otherwise have to wait until the next announced enrolment period (usually in December) in order to add their dependents into their plan for next year unless the dependent is: i) a newly married spouse, ii) a newborn baby, iii) or an existing spouse or child who joins the employee in Vietnam after the employee starts working at RMIT Vietnam. Employees are expected to provide sufficient evidence for the above mentioned cases.
- 3.3.3. All current employees will be automatically re-enrolled in their current plans each year. If any staff member wishes to change their insurance plan for the following year, he/she must submit the Enrolment Form to Human Resources Department by the end of the current entitled year. The deadline for submission will be announced in December each year.
- 3.3.4. Current employees are required to re-enrol their dependents yearly (see also Clause 3.4.3.)

3.4. Dependent Insurance:

- 3.4.1. Direct dependent includes children (from 15 days to 18 years old) and legal spouse (under 65 years old). The staff member must provide sufficient evidence to establish the family relationship.
- 3.4.2. Employees and their dependents must enrol in the same medical insurance plans. If a staff member wishes to purchase additional coverage for themselves, they have to purchase the same additional coverage for their dependents.
- 3.4.3. Current employees are required to submit the Enrolment Form to Human Resources Department by the end of the current entitled year for the re -enrolment of their dependents for the following year. Human Resources Department will announce the deadline for submission in December each year.
- 3.4.4. Employees should study the insurance policy carefully and ask for clarification if there is anything unclear before enrolling their dependents in the medical insurance plans provided by the University.
- 3.4.5. If an employee's spouse also works for RMIT Vietnam, he/she can enrol in only one medical insurance plan, either as an employee of RMIT Vietnam, or as a dependent. Similarly, each of their dependents can be enrolled in only one medical insurance plan.
- 3.4.6. Employees are responsible for the payment of personal income tax on their dependents' medical insurance coverage which is sponsored by the University, even during their leave without pay period.

3.5. Premium paid by Employees

- 3.5.1. Any premium which is not sponsored by the University (including the non-sponsored premium during the leave without pay as stated in Clause 3.2.2.) will be deducted from the employee's salary. Relevant employees shall be informed in advance of the deduction schedule.
- 3.5.2. Any outstanding premiums, which have not been paid by employees through payroll deduction, will be deducted from their final payment upon employment termination.

SUPPORTING/RELATED DOCUMENTS

N/A

EFFECTIVE DATE: 1 Jan 2017, revised on 1 Jan 2019

ACCOUNTABILITIES

Developed by:	Approved by:	Interpretation and Advice:
Human Resources Department Date:	RMIT Vietnam President Date:	Human Resources Department Date: