
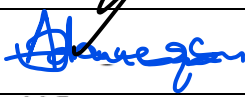
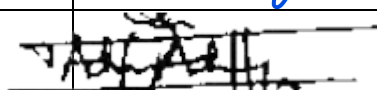


MEDICAL POLICY

Reviews & Approvals

This Medical Policy document has been reviewed and approved by the undersigned:

Designation	Signature	Date
Chairman, Signal Alliance Technology Holding		15/7/2022
Group Executive Director		14th July 2022
Group Head, Human Resources		13th July 2022

Document Control	Issued Date
Version 1	15th July 2022

TABLE OF Contents

1. POLICY PURPOSE.....	4
2. SCOPE.....	4
3. Related Documents	4
4. GENERAL PRINCIPLES.....	4
5. APPLICATION OF THE MEDICAL POLICY.....	6
6. EXCEPTIONS/EXCLUSIONS.....	6
7. EMPLOYER OBLIGATIONS	6
8. CASUAL LEAVE.....	6
9. MATERNITY.....	8
10. MEDICAL POLICY STANCES:.....	9
11. POLICY ENFORCEMENT & CONTROL:.....	9

1. POLICY PURPOSE

The general aim of Signal Alliance Technology Holding ("SATH" or "the Company") regarding medical treatment is to provide quality medical care for all employees as standard with best practice.

2. SCOPE

The Medical policy covers all employees, irrespective of employee's contract, department, grade, location and otherwise.

The Company will pay medical and hospitalization expenses covered under this policy for a permanent employee, his/her spouse, and a maximum of two biological children based on the company's approved HMO plan for employee's level

For Non-permanent employees and contract staff or interns; the medical policy covers only the Employee.

3. Related Documents

- i. SATH Leave Policy
- ii. SATH Staff Handbook
- iii. Employee Vaccination Policy
- iv. Employee's letter of employment/ Contract of engagement;
- v. Or any other human resource policy which the SATH may implement from time to time.

4. GENERAL PRINCIPLES

- 4.1 Through the Health Maintenance Organization (HMO) service provider, the Company has retained the services of some clinics and hospitals for the sole purpose of attending to the healthcare needs of employees, spouse, and children of employees.
- 4.2 The Company's employees (both confirmed and unconfirmed) are eligible to be treated through these hospitals, provided they have been registered as employees of the Company and with the appropriate HMO.
- 4.3 Employees (full-time staff) may take their spouse (limited to one spouse per employee) and children (maximum of two (2) children per employee to such designated hospitals/clinics nearest to them when they become ill.
- 4.4 An employee may choose to increase the number of children/dependents under the HMO plan, but he/she will be required to pay the differentials. Depending on

the amount, the payment can be done by installment (not more than three (3) months repayment) or by full payment – all from payroll.

- 4.5 Medical records shall be treated as strictly confidential and maintained as such in separate files with restricted access to only designated members of the Human Resources (HR) department. Medical records shall only be provided to authorized individuals on a need-to-know basis and with the express consent of the employee.
- 4.6 Prospective employees shall at the point of joining the Company be required to undergo a mandatory medical examination at a designated hospital which shall be communicated to them by the HR Department.
- 4.7 The Company prohibits the release of employment-related or medical information, other than dates of employment or positions held to third parties, except where there is a written consent by the employee to release his/her medical information to a third party.
- 4.8 The Company shall not pay any medical allowance (or cash equivalent) directly to the employee for any unused part of their HMO plan.
- 4.9 HMO Eligibility:

S/N	STAFF CATEGORY	JOB LEVELS	Eligibility
1.	Executive Management	MD/CEO//ED	Staff, Spouse and four children
2.	Senior Management	GM/DGM/AGM	Staff, Spouse and four children
3.	Management	Senior Manager/Manager	Staff, Spouse and four children
4.	Senior Executives	Deputy Manager/Assistant Mgr.	Staff, Spouse and two children
5.	Junior Executives	Supervisors, Executives	Staff, Spouse and two children
6.	Non-graduate roles	Drivers	Staff, Spouse and two children
7.	Graduate Interns/Contract Staff	Junior Staff/Non-Full Staff	Staff only

5. APPLICATION OF THE MEDICAL POLICY

- a. Health Maintenance Organisation (HMO): Employees must enroll with HMO provided by the Company. The employee's choice of hospital may be based on preference, proximity, and convenience, within the HMO's list of service providers updated from time to time. The HMO service provider is subject to change at any time depending on the Company's strategy.
- b. The HMO provides a list of service providers for employees to choose from. Employees are advised to choose hospitals close to their residence because cost of transportation to the hospital will not be refunded.
- c. The Company will provide new employee with a Welcome Kit that will include the list of health services covered.

6. EXCEPTIONS/EXCLUSIONS

These are treatments outside the scope of the HMO's Service Level Agreement (SLA) that are received by employees. The employee shall bear full costs of such expenses in this case.

7. EMPLOYER OBLIGATIONS

- The Company shall provide a workplace and systems of work that does not adversely impact the health of employees;
- The Company shall promote a responsible and healthy lifestyle for workers at their various work stations;
- The Company shall provide an awareness of this Policy to the employees and ensures employees comply with the terms;
- Where an employee is not 'Fit for Work', the Company shall ensure that appropriate medical advice is obtained from the hospital on the employee's health status;
- The Company shall ensure employee's manager/supervisor is advised when a 'Not Fit for Work' document is received from the hospital in respect of such employee;
- The Company shall provide health tips and seminars to employees on their health management;
- The Company shall identify and manage performance-related matters that may affect medical fitness;
- Ensures that all employees' medical records are kept confidential by the HR department.

8. CASUAL LEAVE

Every SATH employee is entitled to casual leave as contained in the SATH Leave Management Policy, and it is the intention of the Company for the provisions of this Medical Policy and the Leave Management Policy to complement each other, however, in the event of any inconsistency between their terms as it relates to any form of employee related leave, **the terms of SATH Leave Policy shall prevail on all issues relating to leave management.**

The following specifies only how casual leave will be accrued and how it may be used by an employee.

- a. Employees may take casual leave when they want to:
 - Recover from sudden illness.
 - Recover from accidents/injuries.
 - Receive mental/psychological care or counseling when necessary.
 - Employees who intend to attend to routine healthcare (e.g., doctor's/dentist's appointments).
 - Weddings or death of immediate family member

To qualify for casual leave, the employee must have exhausted his/her annual leave days.

- b. If an employee is ill or unable or fails to report to work for health reasons, he/she must communicate such to his/her Line Manager and the Human Resources department within two (2) hours.
- c. If the employee fails to show up for work after a period of 2 (two) consecutive working days due to illness, a medical certificate duly signed by a government-approved medical facility or the Company's HMO shall be submitted to the HR department for any such absence. In a situation where an employee is at a hospital not under the HMO or the Employee's spouse's HMO hospital, the SATH HMO must verify that such report is valid and issued from the hospital where the Employee was admitted or received treatment.
- d. Failure by an employee to provide a valid medical certificate shall be treated as absence from duty without permission and disciplinary measures shall be applied. The Company reserves the right to deduct from employees' salary, the cost of all absent days that cannot be supported by a valid medical certificate.
- e. Approved casual Leave will not be deducted from Annual Leave days.
- f. During an extended period of illness that protracts beyond a period of 2 (two) days, it is the duty of the employee to mandate the hospital to regularly provide the HR department with his/her Medical Situation Report. Please see the SATH Leave policy for full details on leave types.
- g. The Company reserves the right during an employee's sick leave to obtain at its discretion a second opinion on the nature of the illness and to determine his/her fitness to continue in the Company's employment.
- h. **In the event of prolonged illness, the Company will continue to pay full salary for the first 3 (three) months. If the illness continues beyond this period, the Company shall pay half of the employee's monthly salary for the next three (3) months and**

if the illness persists after the expiration of the sixth month and all attempts of the Company at providing internal adjustments and support to the employee's role have proven futile and the employee is no longer fit to carry out his/her duties due to the ill health, the salary payment by the Company shall be discontinued and the services of the employee may be terminated. The Leadership of the Company reserves the right (in exceptional cases such as the length of service of the employee, nature of protracted illness), to pay an employee a terminal benefit in such an instance.

9. MATERNITY

In the context of medical leave, this policy shall speak to the medical requirements or procedures of the Maternity leave.

The Company understands that women experience pregnancy differently and therefore has taken this into consideration in developing this policy, however, full details of SATH's approach to maternity leave can be found in the **SATH's Leave policy**. **It is the intention of the Company for this Medical Policy and the SATH Leave Policy to complement each other, however, in the event of any inconsistency between their terms as it relates to maternity leave, the terms of the SATH Leave Policy shall prevail.**

- a. Pregnant employees are expected to communicate their expected delivery date (EDD) to HR formally.
- b. The employee is expected to proceed on maternity leave at least four (2) weeks before the EDD – Expected Delivery Date. SATH will not be held liable for any emergencies that may occur if the employee is still at work during this period.
- c. Pregnant employees are expected to communicate antenatal clinic days to their Line Managers and HR. Please note that antenatal clinic days are not leave days; employees are expected to resume work after their clinic time, unless there is an emergency which must be communicated to the HR and Line Manager not more than one (1) hour after the employee has been stabilized.
- d. Medical issues during pregnancy MUST be communicated to the line manager and HR, and should align to the SATH Sick Leave guidelines. This includes doctor's recommendation for bed rest during pregnancy.
- e. **An employee who had a stillbirth or neonatal death, (where a baby lives for only a few hours or days after birth) any time after the 28th week of pregnancy, shall be entitled to half the period of Maternity Leave with pay.** Please refer to the Leave Management Policy.

- f. **Female employees are to manage the frequency of their maternity leave such that it will not affect their job performance, as female employees are only eligible for maternity leave once in every 2 (two) years.**
- g. All applications for Maternity Leave must be approved by the Head of Department (HOD) and Head of HR before the female employee proceeds on Maternity leave.
- h. Maternity leave and annual leave cannot be taken at the same time.

10. **MEDICAL POLICY STANCES:**

- **Medical Negligence:** The death of an employee while undergoing treatment does not amount to medical negligence against SATH. The liability of death or negligence by medical professionals occurring in the process of treatment of a disease and its complication, will not amount to the liability of SATH.
- **Non-disclosure of ailment to Employer:** Employees are encouraged to disclose any conditions or concerns that may impair their job performance or compromise their health or others' health and safety. Any such **condition** or ailment **not declared** by an employee is considered an undisclosed **pre-existing disease** and the Company will not be liable for any health complication or illness that could to death from such ailment.
- **Death of Employee during employment:** The Company shall in the event of death of an employee comply with the terms of the Group Life Insurance Policy as required by the Pensions Reform Act or its applicable amendments.

11. **POLICY ENFORCEMENT & CONTROL:**

The Overall responsibility for the enforcement of compliance with this Medical Policy shall reside with the Human Resources Department. The Group Head, Human Resources, or any of the assigned personnel within or by the HR department shall drive compliance with the guidelines and will serve as the enforcement secretariat for any deviance to the guidelines.

This policy document will be revised periodically as the need arises or as the business environment dictates. The responsibility for reviewing these guidelines and updating as necessary shall reside with the Human Resources department.