



# Health Benefits Guidebook

Dental, Optical & Health Screening

Malaysia

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## 1. Introduction and Purpose

The purpose of this document is to provide a comprehensive overview of the health benefits offered to employees. Deriv is committed to promoting the health and well-being of all employees by offering financial support for essential healthcare services. This benefit covers dental, optical, and health screening services.

## 2. Eligibility

This health benefit is available to all confirmed employees who have successfully completed their probationary period. Only expenses incurred after an employee's confirmation date are eligible for claims under this policy.

### Example

If your confirmation date is June 1st, 2024, you can claim benefits for services received from June 1st, 2024 onwards. Any services received before this date are not eligible for reimbursement.

## 3. Covered Benefits and Annual Limit

The health benefits encompass the following areas:

- **Dental:** Routine check-ups, cleanings, fillings, extractions, X-rays, scaling, orthodontics and other dental services.
- **Optical:** Eye examinations, prescription eyeglasses, contact lenses, and corrective lenses/surgery (lasik).
- **Health Screening:** Annual medical check-ups, blood tests, vision and hearing tests, imaging tests, and other preventive health screenings.

The total annual benefit limit is **MYR 2,000**. This limit applies collectively to all covered services and cannot be exceeded within the benefit period.

## 4. Claim Process and Requirements

To access the health benefits, employees must adhere to the following claim process:

1. **Pay and Claim Basis:** Employees are required to pay for their health services upfront and subsequently submit claims for reimbursement.
2. **Receipts Required:** All claims must be accompanied by original receipts that are dated after the employee's confirmation date.
3. **Submission:** Claims should be submitted via [Sage People](#) platform.

### 4.1 Claim Deadline

Claims must be submitted within the **same month** from the date of service.

## 5. Benefit Period and Renewal

The MYR 2,000 benefit limit is applicable for the calendar year (January 1 to December 31). Unused benefits cannot be carried forward into the next year. The benefit amount will be refreshed to MYR 2,000 on **January 1** of each year.

## 6. Contact Information

For any questions or clarifications regarding the health benefits policy, please reach out to the MY HR Operations team at [my-hrops@deriv.com](mailto:my-hrops@deriv.com).

## 7. Frequently Asked Questions

**1. How do I submit a claim for reimbursement?**

To submit a claim, you will need to provide receipts and submit them via Sage People. Please refer to the [staff claim guideline](#) for the specific process.

**2. Can I claim for services received before my confirmation date?**

No, claims can only be made for services received after your confirmation date.

**3. Does the benefit cover non-prescription sunglasses or cosmetic dental treatments?**

No, the benefit only covers essential services like prescription glasses, dental treatments (including orthodontics) and health screenings.

**4. Is there a maximum limit per service?**

There is no maximum limit per service, as long as the total claim does not exceed the annual benefit of MYR 2,000. Any excess amount will not be reimbursed.

**5. Can I claim for dependents?**

No, the health benefit is only applicable to the employee.

**6. Can I claim for other dental, optical & health screening services that are not listed in the policy?**

Please consult with the MY HR Operations Team to determine if other services are covered.

**7. What if I lose my original receipt?**

You may be required to provide additional documentation or evidence to support your claim. Please contact the MY HR Operations team for guidance.