**1.0 Abbreviation**

| | | |
|---|---|---|
| 1.1 | GHCD | Group Human Capital Division |
| 1.2 | CEO/COO/ED | Chief Executive Officer/Chief Operating Officer/Executive Director |
| 1.3 | GM | General Manager |
| 1.4 | ASDF | Authorisation for Salary Deduction Form |

**2.0 Medical Benefit (Out-Patient)**

In providing medical benefits to staff, Company may utilise the services of a Third Party Administrator or to self-manage the provision of the said benefits.

2.1 Free medical consultation and treatment to all staff and their family members, by registered medical practitioners. Immediate family members refer to staff's legal spouse, children and legalized adopted children only.

2.2 For staff who is married to a Unionised staff, the entitlement limit is to follow the Non-Unionised staff's medical benefits.

2.3 Children's age limit will be 21 years old provided the child is unemployed, and still single.

2.4 For single staff, the benefit is for the staff only.

2.5 Staff and their immediate family members may seek out-patient medical treatment at appointed panel clinics where the cost shall be directly charged under the Company's account.

2.6 Staff and their immediate family members are advised to seek medical treatment at the panel clinics. However, in cases of emergencies or where panel clinics are not available within their vicinity, they may seek treatment from other registered medical practitioners or clinics for immediate medical attention. The medical expenses paid by staff are claimable from the Company.

2.7 A list of the Company's Panel of Clinics could be obtained from GHCD or Third Party Administrator (where applicable).

2.8 Types of sickness/procedures covered under the outpatient medical benefits:

- Consultation / medical advice
- Medical treatment for common illness, acute illness and chronic illness
- Immunization / vaccination program for children and adult (recommended by General Practitioner/Panel Clinic).
- Ante natal and post-natal examinations

- Nebulizer treatment for asthma cases
- Minor surgery, wound dressing and suture
- Pap smear
- Mammogram
- Dental treatment (exclude dentures and cosmetic dental procedures)

2.9 Types of sickness/procedures **NOT** covered under the outpatient medical benefits:

- Medical examination for college/university entrance, driving licence renewal (except for staff who is required by Company to do so), Umrah, Haji and insurance claim.
- Circumcision for male and female
- Family Planning
- Beauty/cosmetics treatment
- Giving birth/delivery
- Urine test for morphine / heroin and other drugs (unless required by the Company).
- Optical treatment
- Treatment received from *bomoh*/*sinseh*/homeopathy/chiropractor.

2.10 For claim purposes, the receipts from non-panel clinic(s) must be submitted to Third Party Administrator (where applicable) within **three (3) months** from date of treatment. Any claims submitted after the stipulated period will not be entertained.

2.11 Claims for purchases made from pharmacies will not be entertained unless based on prescription(s) received from the clinic(s) and the referral letter must be issued by medical practitioner(s) to the staff. This is applicable in cases where the required medicine is not available at the clinic(s).

2.12 For staff who has tendered their resignation notice, their eligibility limits would be pro-rated until the last working day.

2.13 The medical benefits entitlement shall be aligned with the calendar year (1st January to 31st December).

2.14 Changes in marital status:

- From married to single with eligible children, will remain as married entitlement.
- From married to single or becoming a widow but without eligible children, will be changed to single entitlement upon the following year's renewal.
- Marriage between staff eligible for a combination of married and single entitlement. The total combined allocation will be shared among the family members.

2.15 The Company **will not** be responsible for medical expenses relating to or as a result of any of the following;

- Medical or surgical appliances including spectacles, contact lenses and hearing aids
- Self-inflicted injury or illness or disease caused by misconduct
- Mental illness
- Carelessness or indiscretion of the staff
- Participating in or attending any hazardous sports, pursuits or pastimes
- Attempted suicide
- Performance of any unlawful acts or exposures to unjustified hazards
- Provoked assault
- Use of drugs, medicines, tonics, etc not prescribed by the Company's panel doctors
- Abortion
- Corrective surgery for cosmetic effect

2.16 In cases where specialist treatment is required, staff are advised to refer to and obtain the recommendation letter from an appointed medical officer of a panel clinic/a registered medical practitioner.

2.17 The outpatient medical entitlement shall be as follows:

| Job Grade | Position | Medical Entitlement | |
|---|---|---|---|
| | | Single | Married |
| TM1 & TM2 | CEO/COO/ED | RM1,000.00 | RM2,000.00 |
| SM1 | Senior GM | RM1,000.00 | RM2,000.00 |
| SM2 and below | GM and below | RM500.00 | RM1,500.00 |

2.18 The above entitlement is also inclusive of dental treatment.

2.19 In the event that the staff has exceeded the medical entitlement for the year before the one (1) year period ends, the staff shall not be entitled for any medical benefits until the next year.

2.20 Staff, who has exceeded his/her medical benefit, will be required to reimburse the Company via issuance of cheque or salary transfer or salary deductions. Staff would need to complete and sign the **ASDF** and submit to GHCD, should they opt for salary deductions.

2.21 Unutilized medical benefits cannot be carried forward to the following year.

2.22 The above procedures may be revised should there be a change in the Group's policy on medical benefits for staff.

## 3.0 Appendix

| No. | Title Form | Appendix |
|---|---|---|
| 3.1 | Authorization For Salary Deduction Form | Appendix 1 |