



- 5.5.4.2 The employee shall apply for the leave at least seven (7) days in advance from the intended date.
- 5.5.5 In the event where an employee over-consumes or does not comply with the procedures in utilising his special leaves entitlement, the leave taken shall then be off set against the annual leave.
- 5.5.6 In the event where the employee is not eligible for annual leave, it shall then be considered as leave without pay.
- 5.5.7 An employee shall fill up the Leave Application Form and attach it together with the relevant documentary evidence where applicable to support the application.
- 5.5.8 The Leave Application Form shall be submitted to the Head of SBU/Line Manager within three (3) working days from the leave period.
- 5.5.9 Written approval must be obtained from the Group CEO after recommendation from the Head of SBU/Line Manager before commencing leave.

6.0 MEDICAL BENEFITS

6.1 Outpatient and Specialist Medical and Dental Benefits

- 6.1.1 The Group shall provide medical and specialist medical benefits to confirmed employees only.

6.1.2 Medical Benefit

Job Grade	Annual Entitlement
All Levels	RM500.00 per calendar / RM50.00 per visit

- 6.1.2.1 For any specialist treatment, all employees are required to obtain referral letters from panel clinic before proceeding for treatment.
- 6.1.2.2 The medical benefit shall exclude the following:
- 6.1.2.2.1 Ophthalmic treatment;
 - 6.1.2.2.2 Expenses incurred as a result of pregnancy, confinement, self-inflicted injuries, illness or diseases arising from misconduct or exposure to any unjustifiable hazard;
 - 6.1.2.2.3 Expense incurred as a result of attempted suicide, or injury arising from the performance of an unlawful act, provoked assault or breach of the peace, or under the influence of illegal drugs/alcohol;
 - 6.1.2.2.4 Expenses incurred for the treatment of venereal diseases or drugs addiction;

- 6.1.2.2.5 Treatment and medication for mental cases;
- 6.1.2.2.6 Vaccination (**Note:** For cases in which the situation warrants the vaccination, such as mandatory or recommended vaccination for travel to specific countries or where there is approval from the Head of SBU, the cost of the vaccination shall be reimbursed); and
- 6.1.2.2.7 Provision of food supplement, vitamin etc.

6.1.1.3 In addition, employees under Job Grade M2 and above (*Core Team Only*) shall be entitled to medical benefits of claiming for a **physical check-up** conducted by a Registered Medical Practitioner up to a maximum of RM500.00 per annum.

6.1.3 Dental Benefit

6.1.3.1 The following categories of employees shall also be eligible for dental benefits of claiming for dental treatment sought from a Registered Dental Practitioner as follows:

Job Grade <i>For Core Team Only</i>	Entitlement per calendar year
M1 and above	RM500.00
M2	RM200.00
M3 and below	RM150.00

6.1.3.2 The coverage of dental treatment shall exclude dental treatment of cosmetic nature.

6.1.4 The medical and dental benefits are annual reimbursement benefits and unutilised benefits shall be forfeited at the end of each calendar year.

6.2 Prolonged Illness

6.2.1 An employee who is diagnosed with prolonged illness during his tenure of employment shall be entitled to the following provisions for the subsequent six (6) months period:

Period	Benefits
1 st – 3 rd month	Full pay leave
4 th – 6 th month	No pay leave

6.2.2 At the end of the six (6) months period, if the employee is still certified unfit to work by a Registered Medical Practitioner, the Group shall reserve the right to terminate the employment on medical grounds.

6.2.3 An employee shall be eligible for the prolonged illness benefit only upon submission of the original medical report issued by the Registered Medical Practitioner to substantiate his claim. Otherwise, the Group shall reserve the right to withhold the provision.



- 6.2.4 An employee who has been officially diagnosed with a prolonged illness shall immediately inform his Head of SBU/Line Manager of his medical status and submit his medical report from the Registered Medical Practitioner to the HR/Admin Department for verification.

6.3 Group Insurance Coverage

Group Hospitalisation and Surgical

- 6.3.1 The Group shall provide the following Group Insurance coverage for confirmed employees only.
- 6.3.2 The coverage for employee under the Group Hospitalisation policy shall be as follows:

Job Grade	Plan
M1 and above	3
M2	2
M3 and below	1

- 6.3.3 An employee shall be required to obtain a referral letter from a general practitioner to be eligible for the hospitalisation and surgical benefit coverage.
- 6.3.4 The employee can refer to the HR/Admin Department for the schedule of benefits for the Group Hospitalisation Policy.

Group Personal Accident

- 6.3.5 The coverage for employees under the Group Personal Accident shall be as follows:

Job Grade	Capital Sum Insured and Benefits (RM)		
	Accidental Death	Permanent Disablement	Medical Expenses
M1 and above	300,000	300,000	15,000
M2 and M3	200,000	200,000	10,000
E1 and below	100,000	100,000	5,000

- 6.3.6 The Group reserves the right to make any adjustment and changes to the coverage in accordance to the policies made available by the insurance companies.
- 6.3.7 An employee shall immediately inform the HR/Admin Department and Head of SBU in the event where he is being referred to be hospitalised by the general medical practitioner. This requirement shall be exempted for accident case.