





A Unique
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THE EMPLOYEE HANDBOOK

Legendary tales of adventure begin inside



01. Purpose

This manual contains personnel policies and procedural guidelines of MTBC. These guidelines are intended to increase employees' understanding of MTBC expectations and to help promote consistency throughout the organization. The company believes that its employees, the people who give the company their skills, energy and time, are its greatest assets.

As in any organization, problems or misunderstandings arise from time to time that concern employees. MTBC encourages employees to make use of both informal and formal communications so that it can respond to such concerns. A free exchange of information and ideas will support effective operations in the interest of the company and its employees.

The Personnel Policies and Procedures Guidelines do not constitute a contract of employment, an offer to enter into a contract of employment, or a promise of specific treatment in a specific situation.

2. Definitions

2.1. "Employee" Defined

An "employee" of MTBC is a person who works regularly for MTBC on a wage or salary. "Employees" may include hourly wage, regular full-time, and others employed with the Company who are subject to the control and direction of MTBC in the performance of their duties.

2.1.1. Hourly- wage employees

These are employees who have successfully completed their initial billing training and their probationary period and are regularly scheduled to work 8 hours per day. They are eligible for the Company's benefit package, subject to the terms, conditions, and limitations of each benefit program.

2.1.2. Flat salary Employees

These are employees who have successfully completed the probationary period and who are regularly scheduled to work 48 hours per week. They are eligible for the Company's benefit package, subject to the terms, conditions, and limitations of each benefit program.

2.1.3. Probation period for new employees

These are any new employee whose performance is being evaluated to determine whether further employment in a specific position or with MTBC is appropriate. When an employee completes the probationary period, the employee will be notified of his/her new status with MTBC.

2.2. Terms

- a. **Policy** – in this policy means MTBC's Personnel Policy.
- b. **GM** – in this policy means General Manager.
- c. **HOD** - in this policy is Head of Department.
- d. **Policy** - in part 11 means MTBC's Medical Policy.
- e. **Non-Competition Agreement** - prohibits the executants (employees) to dissolve their services before six months from the date of execution of the agreement.
- f. **Non-Disclosure Agreement** - prohibits the executants to disclose any information, of any past, present or prospective clients, to their family members, agents, successors in interest, etc.
- g. **PHI** - in this policy means Protected Health Information.
- h. **EPHI** - *in this policy means Electronic Protected Health Information.*

03. Employment Policies

3.1. Legal consideration

All employees must be aware of the legal considerations affecting the medical billing field. The most important issue here is of **confidentiality**. No patient expects his information to be released to a third party without his or her express permission. The unauthorized release of confidential patient information to a third party is a breach of **confidentiality** in which case, the suspect individual will be terminated with immediate effect, and the company reserves the rights to commence legal proceedings, both criminal and civil.

Remember that the rules on confidentiality apply to talking on the phone, too. Never give information over the phone or in person until you have verified that the party making the request is entitled to the information.

One of the most common causes of confidentiality breach is careless conversation in the office or with your friends and family. Do not needlessly discuss patients at any time. Do not talk about patients outside the office. It is amazing how fast careless talk can get back to the patient. This can cause the loss of your job.

3.1.1. Information Handling

In no case should any information which incites racial hatred, glorification of violence or other criminal acts be retrieved or transmitted.

- i. No employee shall be permitted without the consent of his/her Manager to make records, databases, recordings or reproductions unless this is done for company business.

3.1.2. Non-Competition & Confidentiality Agreement

All employees of MTBC are required to enter into a Non-Competition and Confidentiality Agreement at the time of their appointment. This agreement proscribes them to begin sideline activities with any company that performs medical billing in any capacity during employment with MTBC, and six (6) months after revocation of employment from MTBC. It further prohibits the executants (employees) to dissolve their services before six months from the date of execution of the agreement (from the day the employment commences).

3.1.3. Non-Disclosure Agreement

The content of this agreement prohibits the executants to disclose any information, of any past, present or prospective clients, to their family members, agents, successors in interest, etc. at any stage, during or after their employment with MTBC.

No documentation or record, of any kind or format (i.e. digital, paper, etc) may be sent or removed from the office except for legitimate business purposes and upon the explicit written consent of a Manager.

No print out should be taken without cause, but if it is and has no immediate use, it should be shredded as soon as possible for privacy and security purposes.

3.2. Corporate Identity Disclosure Policy

Using MTBC's name on different social and professional networks such as YouTube, TripAdvisor, Facebook, and LinkedIn etc. can negatively affect the company's credibility– a user may be shocked to find search results directing to links of different videos of mehndi's, weddings and pictures of different outings and events that employees have posted. Such displays damage our corporate image and identity.

So, please be mindful of the following rules which are a part of the "Corporate Identity Disclosure Policy":

1. Do not post MTBC's corporate address, web link, email ID and your relationship with MTBC on web forums/social networks, or even in your personal emails.
2. Do not post the nature of your work or your responsibilities at MTBC on web forums/social networks. You can mention your job responsibilities only on your CVs/resumes.
3. You can use the phrase "A US-Based Healthcare IT Company" or "A Healthcare IT Company", rather than specifying MTBC.
4. Don't contact MTBC's clients on social networks/forums.
5. Do not post pictures/videos of yourself at your work station.
6. Do not post pictures/videos of yourself at official company events.
7. If a friend or ex-employee posts on any web forum/social network a picture of you positioned near/at your work station, please tell them to remove it.
8. Do not post comments or opinions regarding MTBC on forums and social networks.

Disciplinary action can be taken if you violate the Corporate Identity Disclosure Policy.

3.3. Avoiding Conflict of Interest

The Company considers it important to prevent its employees from succumbing to conflicts of interest of loyalty in their professional activities. Such conflicts can come about if an employee is active on behalf of, or has interests, in another company. The following rules thus apply to all of us.

- i. Anyone who intends to begin paid sideline activities must inform his /her immediate Manager well in-advance in writing and seek approval. Permission of such may be denied if it leads to a decrease in work performance, contradicts the employees' duties within the company, or threatens to present a conflict of interest. Exceptions are, occasional writing activities, lectures, and comparable similar activities.
- ii. Your sibling / spouse cannot work in/for any other medical billing company (in any Capacity) during the course of your employment with MTBC. In case of such, either of you will have to resign. We expect all employees of MTBC to be loyal and truthful in Disclosing any such information to the company in order to avoid conflicts that may lead to judicial consequences.

3.4. On-The-Job Responsibilities

All employees are responsible for conducting themselves in a manner which will ensure that their activities do not reflect discredit on MTBC. Employees must observe and take serious notice of the following basic **on-the-job responsibilities**:

- i. Report for work on time.
- ii. Render full and industrious services in the performance of assigned duties. If such duties are not sufficient to fully occupy employees at any given time, they must notify their Managers so that additional work may be assigned.
- iii. Respond promptly and fully

comply with the directions and instructions received from their Team Leaders / Managers or other Management Officials.

- iv. Exercise courtesy and tact at all times in dealing with fellow workers, team leaders, other staff personnel and the public. Support and assist in creating a productive and hospitable model environment.
- v. Maintain a neat and clean personal appearance to the maximum practicable extent during working hours. Employees are expected to dress appropriately in order to reflect decency/modesty, and a level of professionalism commensurate with their duties and responsibilities.
- vi. "Office appropriate" dress does not include:
 - A. **For Boys:** Casual wear such as Shalwar Qameez, Kurtis, silk shirts, chappals, round neck/V shape shirts, and trainers.
 - B. **For Girls:** Capri, Tights, fitted Jeans, Kurtis, excessive jewelry, or very high-heeled shoes.
- vii. Safeguard and handle appropriately, all classified information and/or unclassified information, which should not be given general circulation.
- viii. Conserve, protect and assure appropriate use of funds, time, property, equipment, materials, information and personnel.
- ix. Assets of the company such as vehicles, equipment, machinery, furniture and fixtures etc. are to be used exclusively for company business.
- x. Observe and abide by all laws, rules, regulations and other authoritative policies and guidance [written and unwritten].
- xi. Uphold with integrity the trust involved in the position to which you are assigned.
- xii. Please avoid giving office phone numbers to anyone outside your family members. The office phone numbers are:

Landline Numbers: 051- 8315100 and 051- 424742. Emergency
Cell number for incoming calls only is 0306-5578069.

3.4.1. Security Incident Reporting & Response

To meet the Security Incident Procedures (§ 164.308(a)(6)) HIPAA clause requirement, a notification procedure has been devised. This policy aims to provide guidelines to any person in MTBC on how to initiate corrective actions by reporting it to the section in-charge in case of any security breach.

Physical Breach: In case of any physical security breach in which the breach consists of **protected health information** in a physical form, it is the responsibility of every individual to inform the Admin department immediately. Individuals are required to contact the Admin department either through the emergency numbers or through a formal email (isbadmin@mtbc.com)

Electronic Data Breach: In case of any data security breach where **protected health information is usable, readable, or decipherable to unauthorized individuals**, it is the responsibility of every individual to inform the compliance department immediately.

Individuals are required to contact the Compliance department either through the Compliance Hotline or through a formal email (Compliance@mtbc.com).

MTBCSoft Case Generation 8.2.1-MTBC-F-13-A, under the category of 'Compliance Issues', can be used to inform of any security breach of electronic data, and 'Admin' for physical data breach.

It is required that any security breach be brought to immediate attention (**within 24 hours**) of the breach.

3.5. Overall / General Behavior

i. Observance of Law

Observance of the law and the legal system is a fundamental principle of our company. Every employee shall obey the rules and regulations of the governing legal system. Violation of law must be avoided under all circumstances.

Regardless of the sanctions foreseen by the law, any employee guilty of a violation will be liable to disciplinary consequences because of the violation of his/her employment duties, which may entail dismissal from service.

ii. Responsibility for the Image of Company

To a large extent, the image of our company is determined by our actions and by the way each and every one of us presents and conducts himself/herself. Inappropriate behavior on the part of even a single employee can cause the Company considerable damage.

Every employee should be concerned with the good reputation of the company in all aspects of performing his /her job.

Every employee must focus on maintaining the good reputation of, and respect for, the Company.

iii. Honesty, Respect and Integrity

We respect personal dignity, privacy and the personal rights of every individual. We tolerate no discrimination and no harassment or offense. We are open and honest and stand by our responsibility. These shall apply to both internal cooperation and conduct towards our clients.

iv. Responsibility to Report

All employees have a responsibility to take action to protect MTBC's reputation and prevent violations of MTBC's billing policies. If an employee becomes aware of past, present or planned future violations of the foregoing, he or she should convey this concern to his or her Manager or to the Legal department.

v. Retaliation

MTBC will not tolerate retaliation against any employee who, in good faith, reports a concern regarding any of the aforementioned violations to his or her Manager or the Legal department. On the other hand MTBC will not tolerate an employee's conduct if he or she knowingly and intentionally reports a false claim.

3.6. Discipline

Basic directions have been given so that employees can maintain a healthy, congenial, peaceful and professional environment at the work place and obtain maximum efficiency and productivity. The purpose is to correct improper conduct, enforce company's rules and

regulations, help employees protect their job, which also minimizes replacement costs for the Company, and to deter the employee from engaging in improper conduct.

- i. During shift timings, an employee is not allowed to go out of the building premises. However, in cases where this cannot be avoided, he/she should get permission from the relevant Manager before leaving, and also make an entry in the "Employee Entry Book" maintained at the gate.
- ii. There should not be any political or religious discussions at all.
- iii. All employees have to wear their employee card while they are within the office building, and this card should be prominently displayed on the outer clothing.
- iv. Smoking is prohibited in all of the enclosed areas within the MTBC worksites; this includes common work areas, corridors, lunchroom, stairs, restrooms, employer owned or leased vehicles. However, a separate area has been earmarked where employees can smoke if they have to.
- v. Disciplinary action will be taken against an employee only after he/she has been given a chance to explain his/her conduct, act or omission.
- vi. Every employee shall conform and abide by rules and directions, which may be given by the Manager under whose direction he or she may, at the time, be placed.
- vii. All employees shall follow the office timings strictly. Habitual late attendance, absence without approval, negligence of work and making false or misleading statements shall not be tolerate
- viii. Inappropriate behavior is defined as including, but not limited to, misbehavior on the job, refusal to work as reasonably expected, wrongful use of, or taking of company's property, violation of policies, procedures or practices of MTBC.
- ix. In no case should any information be retrieved or transmitted with incites racial hatred, glorification of violence or other criminal acts.
- x. An employee who commits breach of the regulations of the Company or of discipline, displays negligence, inefficiency, misconduct or insubordination, the competent authority may impose on him /her one of the following penalties:

1. **VERBAL WARNING:** Verbal warnings will be given by the Team Leader / Manager. Manager HR will be informed through e-mail.

2. **WRITTEN WARNING:**

- a. **Warning E-mail/ Letter:** Will be sent from HR on disciplinary action which will affect the employee's appraisal.
- b. **Probation Letter:** will be issued for poor performance by the Manager HR– This will disallow the employee to avail other benefits offered by the company during the warning probation period.

3. **TERMINATION:** Termination is done if the employee is found with unsatisfactory performance which means failure of an employee to meet performance standards, to complete tasks in a timely and competent manner, or to maintain an adequate attendance record despite the above warnings. Uncooperative behavior or negative attitudes that affect the work or morale of others may Result in termination. At the recommendation of the Manager, any staff member facing termination for unsatisfactory performance may be given the option to resign.

3.7. Dispute Resolution Process

The dispute resolution process is an internal mechanism designed to ensure prompt and impartial consideration of concerns of MTBC staff employees who allege a misapplication of a policy, procedure, or practice of the Company.

No employee shall be retaliated against for raising concerns of this nature brought forward with a good faith belief that a problem exists. This procedure is intended to supplement, rather than discourage or replace informal discussion between a supervisor and an employee. Employees and supervisors should make every reasonable effort to resolve concerns prior to accessing the formal dispute resolution process.

A staff employee should first address work-related concerns or complaints with their immediate supervisor by submitting in writing their specific complaint/concern through email or verbally communicating the issue. After discussing the concern with their supervisor, if the employee believes the dispute has not been resolved, they should pursue their concern through the appropriate administrative chain of command. If they still believe the dispute has not been resolved, they may ask Human Resources to help resolve the matter.

In addition, an employee can send management their complaints and suggestions that are aimed at improving the Company's processes and work environment. Employees can do so through MIS by choosing the appropriate category i.e. 'Internal Suggestions' or 'Complaints' from the 'category' drop-down in 'case generation'.

3.8. Work Schedule

MTBC establishes a 48-hour weekly schedule, and whenever possible, accommodates each Individual's personal commitments and the needs of the organization.

3.9. Irregular work timings policy

We have prepared the following policy for members of MTBC whose work timings differ from regular shift times. Such members are those:

- ✓ Who do not come to the office during regular working hours.
- ✓ Who come early (before their shift timings).
- ✓ Who have late sittings?
- ✓ Who come to the office on off-days to get pending work done, or come for other important tasks defined by Management.

3.10. Working Days

If an employee needs to come early, stay engaged for long hours to get the work done, or come to the office at a time different to his/her shift timings, then he/she has to take prior written approval from his/her Team Leader/Manager. One person from the respective shift/team must be designated as an in-charge during their stay.

3.11. Off-Days

If an employee or group of employees needs to come for work on an off-day e.g. Sunday/Eid Day, etc., they should obtain prior written approval from relevant Manager. Written approval of GM must be obtained for any exception(s). Following steps must be followed while working on an off day:

- ✓ Employees must Check-In & Check-Out when they come to work on an off- day;

- ✓ Team Leader and respective Manager will be responsible for communicating work rules to their respective team members/subordinates who come to work on an off-day;
- ✓ Minimum four (04) hours' work will be required in order to be eligible for compensatory day off; and.
- ✓ HR must also be informed through email at least a day before the off-day on which employees need to come for work.
- ✓ Employees can not avail previous years off days

3.12. Holiday Schedule

MTBC will be operational throughout the year on pre-informed timings for all employees. All holidays will be communicated by the management/HR, prior to the holiday, by way of an official email.

Employees may come and work on holidays, if required and approved in advance by their department head and Manager, HR.

If the management announces a holiday as an optional day, employees that are paid on an hourly-rate basis will get time-and-a-half, and fixed-salary employees will be paid a pre-designated compensatory sum if they come in for work on such holiday. Fixed-salary employees are required to work for eight (08) hours, or as otherwise required by management, in order to be entitled for the pre-determined compensatory sum.

3.13. Inter-department Movement Policy

- ✓ An employee seeking movement must serve at least for one (01) year in the department where s/he was placed after appointment.
- ✓ An employee seeking movement to another department must send an application to his/her manager with a copy to HR Department.
- ✓ HR Department, upon receipt of movement application, will forward the request to the head of employee's parent department.
- ✓ If a department head desires to move someone from his/her department to another department, or have someone moved from another department to his or her department, he/she must submit a formal request to HR Department.
- ✓ Internal movement process will be initiated by the Manager HR / Senior Manager after consent/approval of the department head from where movement of an employee is sought.
- ✓ After getting approval from the concerned department head, HR Department will forward the movement request to the GM for final approval.
- ✓ Salary of the employee being moved will be decided and formally communicate by HR Department after obtaining approval from the GM.

3.14. Revocation of Employment

3.14.1. Resignation

Any employee of the Company may resign by submitting a subject-oriented resignation letter to his/her Manager giving one month's prior notice. If the resignation has to take place with immediate effect, prior approval from HOD and Manager HR will be required; this will also require the employee to forfeit one month's salary against the notice period. Although employees may not resign during the valid period of the Non-Competition Agreement, but under extreme circumstances and upon the absolute sole discretion of the management, an employee may be allowed to resign provided the resignation will not affect the interests of the Company.

Experience Letter will not be issued in such cases. Notice of less than a month will also be considered on genuine reasons but the decision totally depends on the management. The competent authority may waive or reduce the amount of forfeited salary in lieu of notice period at its sole discretion in special cases.

3.14.1.1. Resignation Process

The following resignation procedures must be adhered to:

- i. Employees of the Company who wish to resign can do so by submitting a resignation letter or email to his/her Manager giving one month's prior notice.
- ii. This is the responsibility of Team Leader/Manager to forward the resignation of his/her subordinate to HR Department as soon the employee commits to resign.
- iii. If the resignation has to take place with immediate effect, prior approval from HOD and Manager HR will be necessary; this will also require the employee to forfeit one month's salary against the notice period
- iv. Although employees may not resign during the valid Non-Compete Agreement period, but under extreme circumstances and upon the absolute sole discretion of the management, an employee may be allowed to resign provided the resignation will not affect the interests of the Company.
- v. According to the company policy, employees are not allowed to send any farewell/good- bye email to individuals/aliases.
- vi. If any employee fails to comply with any of the above rules regarding emails, MTBC has the right to make deductions from his/her final settlement; the amount deducted will be based upon the severity of infringement of these rules.
- vii. If an employee resigns (irrespective of the reason) he/she must fill an 'exit checklist' and all outstanding payments must be finalized. Notice of resignation must also be forwarded to Finance for information purposes. The filling of 'exit checklist' is mandatory together with resignation.
- viii. Provident Fund will be transferred after one (01) month from the filling out of the exit checklist. Outstanding salary/Provident Fund will be processed only after HR Department provides clearance of all outstanding dues/compliance with contractual and company policy requirements etc.

Once a resignation notice is sent by an employee, it cannot be taken back unilaterally by the employee or by the TL/Manager until and unless it is approved by HR. In case an employee wants to extend his/her resignation period, he/she will have to get HR's prior approval for resignation extension.

3.14.2. Termination

Unsatisfactory performance means failure of an employee to meet performance standards, to complete tasks in a timely, competent way, or to maintain an adequate attendance record. Uncooperative behavior or negative attitudes that affect the work or morale of others may result in immediate termination without notice. At the recommendation of the Manager, any staff member facing termination for unsatisfactory performance may be given the option to resign.

The services of a probationary employee may be dispensed without any notice.

MTBC reserves the right to dismiss an employee without any notice if he/she is found guilty of misconduct, breach of trust or negligence of duty. MTBC shall pay **01 month** in case of immediate termination.

As a result of any of the above, the employee may retain any personal files, but work files and other documents shall remain and be returned to the Company.

3.15. Re-joining policy

This policy will be applicable if an employee who has left MTBC in good standing wishes to re-join the organization.

However, an employee who has left the company during the first six months of employment cannot re-join.

- ✓ If an employee rejoins, he/she will have to go through probation, the duration of which will depend upon the length of period the employee remained away from the Company before rejoining; the probation period can be extended after reviewing the performance.
- ✓ Management has discretionary rights to review the starting salary.
- ✓ The employee will not be eligible for company benefits during this period. At the end of the probation, his/her performance will be evaluated and decision taken about continuing his/her employment. Any salary increment will take effect on the sole discretion of management following performance evaluation during the probation period.

3.15.1 Rejoining within 6 Months

If an employee rejoins within 06 months of his/her resignation, then the same salary package which he/she was getting before resignation will be offered. The employee will have to go through a thirty-day (one month) probation period.

3.15.2 Rejoining between 6 – 12 Months

If an employee rejoins between 06 – 12 months of his/her resignation, then the same salary package which he/she was getting before resignation will be offered. The employee will have to go through a sixty-day (two months) probation period.

3.15.3 Rejoining after 12 Months

- ✓ If an employee rejoins after 12 months of his/her resignation, then he/she will have to go through a probation period of ninety days (three months). The starting salary will be decided with the mutual consent of HR and the respective Department Head, followed by approval of the GM.
- ✓ Management has discretionary right to extend the probation period of the employee on the basis of performance observed.
- ✓ If an employee rejoins after one year, then he/she has to undergo refresher training.
- ✓ The employee must be medically examined before rejoining.
- ✓ A new employee number and joining date will be issued.
- ✓ At the time of resignation, an employee's Provident Fund account is normally closed.
- ✓ When an employee rejoins the company, a new Provident Fund account will be opened for them.
- ✓ Management has the right to accept/reject any rejoining application.

3.15.4 Rejoining process

- ✓ The applicant will have to submit a written application to Manager HR.
- ✓ Manager HR will forward this request to GM, after getting feedback from the concerned department head. ✓ Approval of a rejoining application will depend upon management's decision.

3.16. Retirement Policy

3.16.1. Introduction

The retirement age for all employees, excluding the CEO, at MTBC is 60 years.

This policy does not form part of MTBC's contract of employment and may be changed from time to time in line with current best practice and statutory requirements, and to ensure that business needs are met. Employees will be consulted and advised of any changes as far in advance as possible of the change being made, unless the change is required by statute.

3.16.2. Notification of retirement

Six months before an employee reaches his or her retirement date, he or she will be given written notification of this fact by the HR department. A copy of the letter will be sent to the employee's line manager. The retirement date will not be before the exact date of the employee's 60th birthday.

The notification letter will advise the employee that he or she has the right to submit a written request to continue working beyond the retirement date. The employee is not required to provide any reason for such a request, but it may be helpful to their request if they do so. The request must state whether he or she wishes to stay on indefinitely or for a specified period. Such a request must be made between three and six months before the retirement date and should be submitted to the HR department. Late requests will not be considered.

3.16.3. Benefits after retirement

An employee has to serve the organization for a period of at least 5 years to be eligible for the after retirement benefits.

During the six months after notification, the employee has the option of continuing to work for the remainder of his tenure or to leave the organization. If the employee chooses to leave, he/she will be entitled to their salary for the remaining tenure. During this time, the employee will be eligible for all company benefits only if he/she decides to stay for the remaining of the tenure (6 months).

3.16.4. Request to continue working

An employee can submit a valid written request to continue working beyond his or her notified retirement date.

The employee will be notified of MTBC's decision in writing as soon as is reasonably practicable after the meeting.

3.16.5. Consideration of Requests

Requests to continue working beyond the retirement date will be considered taking into account the following factors:

- ✓ Skills and knowledge

- ✓ Overall work performance
- ✓ Medical fitness to perform duties
- ✓ Appraisal ✓ Other relevant considerations, including MTBC's need for such services.

Grant or refusal of such request is in the discretion of MTBC's management and MTBC is under no obligation to assign any reason for refusal of such request.

4. Standard of Conduct

4.1. Check-In/Out Policy

This policy is applicable to all employees of MTBC.

1. Biometric/Face Recognition devices are installed within MTBC at Bagh and Islamabad offices.
2. All employees must check-in upon reaching the office, and check-out before leaving.
3. If an employee forgets to check-in, he/she will have to send an email to his/her supervisor on the same day informing of the arrival time. If an employee forgets to check-out, he/she will have to send an email to his/her supervisor on the very next working day informing of the check-out time. Supervisors are required to update the data in MTBC Global portal upon verification.
4. A Manager/TL is allowed to update only four check-in/outs against one employee.
5. To update more than 4 check-in/outs in a month, Manager/ TL should send email on attendance@mtbc.com with reason.
6. A Manager/TL doesn't have rights to modify the timings of check-in/out of employees.
7. A Manager/TL can't modify the missing check-in/out of previous month.
8. No employee can update his/her missing check-in/out by himself/herself.
9. It is the employee's responsibility to check his/her attendance daily on the employee Global Portal and raise concern in case of any error.
10. **If an employee fails to intimate HR department through his or her supervisor about his/her missing check-in/out details, his/her record will not be updated and salary will be paid as per actual record.**
11. One should not perform any non-work related activity i.e. sports area or gym, in other than break time or timings prescribed by HR department.
12. An employee must check out if he or she goes out of MTBC premises for short leave or any other reason.
13. No one is allowed to exit the premises during working hours. If anyone has to go for some reason, he/she should obtain permission from his/her manager and also sign the register at the gate.

4.1.1 Internet Usage Policy:

Internet is not to be used other than for official purposes during working hours. Employees shall not access a URL which is not allowed as per Company Policy. Please observe the following instructions while accessing URLs.

- ✓ Accessing URLs, other than for research activities, technical and technological concerns are proscribed.
- ✓ If your name appears attempting to access websites for which you have no authorization, a warning letter/email will be issued to you on the very first occurrence.
- ✓ Usage of proxy websites is strictly prohibited and may not be used under any circumstance.
- ✓ Any employee found using/attempting to access a proxy site will be terminated with immediate effect.

- ✓ If an employee needs rights to access any particular website, a written request shall be sent to the Data Security and Networks Department by the respective department Head. Permission may be sought from the GM if the requestor is a department Head.

4.2. Leave Policy

- i. An employee cannot avail leave unless it is confirmed by the Manager and finally gets approved by the GM/COO/HRM, depending upon the type of leave. Normally, leave can only be taken if it is requested at least **three days** in advance and upon prior approval from Supervisor.
- ii. Prior approval needs to be taken for leave of more than 6 days by the respective manager at least 1 week in advance otherwise the leave will be rejected.
- iii. Leave without prior approval will be considered as absence and will affect performance evaluation. A written explanation has to be sent to the HOD and HR. Continuous absence of two (2) days will result in a verbal warning; three (3) days will result in a warning letter and absence for five (5) days in the same month from work will result in termination of employment.
- iv. Leave request needs to be entered in MTBC Global Portal and the type of leave as well as duration needs to be specified. An employee may only take leave as and when it has been approved.
- v. One (1) day leave can be approved by the Department Head for which Manager HR/Sr. Manager HR should be sent a copy for record. Leave for two (2) days or more will require approval from Manager HR/Sr. Manager HR, five (5) days or more needs to be approved by the GM and leave for ten (10) days or more requires prior approval from the CEO.
- vi. MTBC's scheduled holidays will be considered as paid holidays for all employees
- vii. In case of emergency absence, it is the employee's responsibility to inform their Manager/Manager HR or GM.
- viii. An employee on leave should not accept any employment of any kind without prior approval from the GM.
- ix. Leave requests for Saturday and Monday is considered as three days leave, whereas leave requested for Saturday or Monday is considered as one day's leave. The same rule is applied for gazette holidays.
- x. **Short leave policy:** In case an employee needs to leave the office due to unavoidable circumstances, he/she may avail short leave through MTBC Global Portal after approval from the respective Manager/HR Department. Fixed-salary employees may avail maximum two (02) short leaves in a month after completion of their probation.

However, female employees can avail short leave only if prior approval has first been given by the respective manager, followed by confirmation from HR Department.

Generally, short leave can be taken for up to 4 hours, and is paid for flat-salary employees. For hourly-rate employees, only short medical leave approved by MTBC's Medical Coordinator, will be paid.

To avail short leave employee must stay office for 4 hours on that day.

4.2.1. Fixed-Salary Employees

All flat salaried employees are eligible for the following paid leave. Leave that is approved will not be considered as paid leave except for what is laid down here under.

- i. Casual leave
- ii. Earned Leave
- iii. Study approval and exam leave
- iv. Medical leave
- v. Maternity leave
- vi. Extraordinary leave

4.2.1.1. Casual leave

Six Days A Week: An employee can take two paid leave each month for unavoidable circumstances, which total 24 working days leave in one calendar year.

Five Days A Week: An employee can take one paid leave each month for unavoidable circumstances, which total 12 working days leave in one calendar year.

The Management may, under extreme compassionate circumstances, allow employees to take extra days off (other than 24 allowed days leave) with the agreement of their Department Head through an e-mail.

Casual leaves will not be carried forward.

4.2.1.2 Earned Leave

All flat salaried employees are entitled to earn six (06) leave days in a year. The earned leave days will be added to employee's leave bucket. Un-availed Earned leaves will be encashed. Sandwich rule doesn't apply on Earned Leave.

Eligibility: If there is one casual/medical leave or two short leaves in consecutive two months.

4.2.1.3. Study Approval

If someone wishes to study further after joining MTBC, then a written application is to be submitted to the concerned department head, well before taking admission in a college or university. The department head will then forward the application to GM and manager HR/Sr. Manager HR for final approval after reviewing applicant's requirements and alternate availability for that position. It is always the sole discretion of the management to allow or reject such application depending upon the requirements of the company and availability of a substitute for that person's job

These instructions are to be followed before taking admission; otherwise, it can well happen that leave for examination is disallowed if the workload does not permit it.

The following leave is not included in the 24 days annual casual leave.

4.2.1.4. Examination Leave

Paid examination leave may be granted to fixed-salary employees. If approved, this leave will be granted only for the actual day of examination. Employee seeking such leave must provide date-sheet and Roll Number Slip. Employees completing their probation will not be entitled for examination leave. No leave under this policy shall be granted for intervening days that fall between actual examination dates.

4.2.1.5. Medical leave

15 Medical leave are considered paid per year. Medical leave will only be considered if the medical certificate from Bilal Hospital/Company's Panel Hospital is provided or approved by MTBC Medical Coordinator. If the employee gets sick out of station or any emergency takes place, medical certificate of the examining physician will also be accepted, but management has the right to take a second opinion from Bilal Hospital. Approved medical leave will be paid to all employees (Flat + Hourly based employees) who have completed their probation period.

Approved medical leave will be paid up to 15 days for all employees after which the company will continue bearing medical expenses but will not pay a salary to the employee for the time taken off for the remainder of the treatment.

Short Medical Leave:

In case an employee needs to leave the office due to medical reasons, he/she may avail paid short leave of up to 4 hours if it is approved by Medical Coordinator.

Please see sub-section 8.0 of the Medical Policy attached herewith as Annexure 'A'.

4.2.1.6. Maternity leave

A female employee can take **40 days** paid maternity leave. She can avail this leave before or after the birth of the baby and resume work after the leave period is over. Any leave in excess of these 40 days will have to be without pay.

4.2.1.7. Extraordinary leave

a. Marriage

Six Days A Week: An employee can take 6 days paid marriage leave subjected to their Marital Status being single.

Five Days A Week: An employee can take 5 days paid marriage leave subjected to their Marital Status being single.

b. Compassionate/Bereavement Leave

An employee can avail three (03) days' paid bereavement leave on the death of his/her close relations/immediate members of the household. These relations include: parents; siblings; spouse; and children. All employees, including probationers, will be entitled to bereavement leave.

c. Umrah Leave:

An employee intending to perform Umrah must take prior approval from the Management before actually applying for Umrah. Management may approve or turn-down the leave request on the basis of, but not limited to, availability of replacement for the employee seeking Umrah leave. A maximum of seven (07) **days' unpaid leave** may be granted, if leave request is approved. Notwithstanding the foregoing, employees who win MTBC's Lucky Umrah Draw will be granted paid leave.

4.3. Outlook Usage

Email should be used exclusively for official use. The following rules apply for the usage of email.

- i. The name that will be displayed on Communicator will be the same as the employee's login ID.
- ii. The font for the messages should be:
 - ✓ Font: Calibri
 - ✓ Font Style: Regular
 - ✓ Font Size: 11
 - ✓ Color: Black
- iii. Prior approval from the person in-charge is required before sending any email to any individual on any domain other than the MTBC domain.
- iv. Never send confidential Protected Health Information (PHI), Electronic Protected Health Information (EPHI) or other confidential information via E-mail unless the E-mail is being transmitted to an appropriate MTBC employee or provider via an encrypted Email system.
- v. Verify the names of recipients, especially when using a distribution list. vi. An Employee's name needs to be present along with the designation below every mail sent. The font of this 'signature' should be the same as mentioned above for the text font.
- vii. Even though MTBC has effective anti-virus programs, destroy any message that appears suspicious to you.
- viii. Do not pass on unnecessary email messages that are of a private nature. Do not send any personal information i.e. email address, Facebook accounts, cell number or any other account.
- ix. Do not send/receive/ check email on personal email accounts such as:
abc@hotmail.com; xyz@yahoo.com; abc123@gmail.com; etc.
- x. As emails are only to be used for official purpose, MTBC has the authority to access emails of all employees without taking permission.
- xi. Employees may not access MTBC E-mail from an off-site location. xii. A computer placed in the common room can be used for such personal use.
- xiii. GM's approval is required before sending any mail to isbemployees@mtbc.com or allemployees@mtbc.com

4.4. Communicator Policy

- i. The name that will be displayed on Communicator will be the same as the employee's Login ID.
- ii. The font for the messages should be:
 - ✓ Font: Calibri
 - ✓ Font Style: Regular
 - ✓ Font Size: 11
 - ✓ Color: Black
- iii. Using animated text and emotions is discouraged. If you have added these, get them removed immediately. If you need help, talk to the networking team.
- iv. All chat history will be maintained by the company for all employees.
- v. As chats are only to be used for official purposes, MTBC has the authority to access chats of all employees without taking permission.

4.5. Cell Phone Policy

As a comprehensive communication system has been introduced in MTBC, cellular phone usage is restricted within the building except for the employees allowed to use cell phone with the company's premises. Employees would be allowed to use cellphone would be given a special strip depending upon their designation, nature of work etc.

4.5.1. General guidelines

- ✓ Employees are advised to place their switched-off cell phones in the provided lockers.
- ✓ In case employee lost locker key he will be fined hundred rupees.
- ✓ They cannot take their phone out at any time during office hours, which includes break timings
- ✓ Employees can reclaim their cell phone after check out time only.
- ✓ MTBC may provide cellular phones to some designated employees as a necessary tool to perform their job; only these employees may use their issued cellular phones within the premises of MTBC as per requirement, but even these should be kept in silent or vibrator mode. The usage of cellular phones, under this provision, is exclusively for business purposes and a written approval is mandatory from GM/HRD. HRD will issue them MTBC printed black strips.
- ✓ Employees should keep their important phone numbers handy by noting them down somewhere.
- ✓ When outside the office, and in case of an emergency, employees can call the office on the following numbers (placed and ready 24/7 at the security desk), and can also share these numbers with their family members.
- ✓ MTBC also has the following telephone lines on which employees can call:

Telenor	0341-9089670
Zong	0313-5476511
Warid	0321-5082120
Mobilink	0306-5578069

4.5.2. Telephone lines

a. 051-8315100

If there is a genuine need for an employee to use their cell phone in the office, the employee must contact HRD in order to be issued an authorization form. After getting permission on the authorization form from Manager HR & GM, the employee will be allowed to use the cell phone for an approved number of days only to grant permission, or otherwise, will be at the sole discretion of HRD.

For visitors, it is compulsory to ensure that their cell phones are either switched off, or remain on silent/vibrate mode during their stay in MTBC.

Disciplinary action will be taken if anyone is found violating the given guidelines.

0306-5578069 is an emergency number meant only for receiving urgent calls and messages.

4.6. Visitors' policy

- ✓ If a visitor wishes to meet an employee, he/she will enter his/her name in the "Visitors Book" at the Main Gate and will be issued a Visitor Card.
- ✓ The visitor will then be guided towards the visitors' room where he/she will wait. The employee will be informed about the visitor by Security/HR Department. .
- ✓ Employees may only meet the visitors in the visitor's room.
- ✓ Any ex-employee or guest accompanying existing employee must also get themselves registered at the Main Gate and wear the Visitor Card. No visitor is allowed on any of the operations floors without the express permission from HR Department /General Manager.

4.7. Vehicle sticker Policy

This policy is applicable to all vehicles parked within MTBC premises/parking area.

- ✓ Vehicle stickers will be issued by Admin to those employees who wish to park their vehicles within MTBC premises/parking area.
- ✓ Employees will have to provide scanned copies of their vehicle documents to Admin in order to get the sticker.
- ✓ New stickers will be issued every year.
- ✓ No vehicle will be allowed within MTBC premises/parking area, without a valid vehicle sticker.
- ✓ It is the responsibility of the employee to return an issued vehicle sticker, in cases of resignation/termination, or sale of that vehicle.
- ✓ When a vehicle sticker becomes damaged, it can be reissued, but only on condition of return to Admin of the damaged original sticker.
- ✓ In case an employee loses their vehicle sticker, they must forward an application to Admin along with an affidavit of Rs. 20.
- ✓ Security personnel are responsible to ensure that updated vehicle stickers are displayed prominently.
- ✓ Only company-owned vehicles are allowed to be parked within the main MTBC premises.

- ✓ Employees are advised to park their personal vehicles in the adjacent parking area located at the side of the main building.

4.8. Parking Facility

Car/Motorcycle parking facility is provided to the employees of MTBC without any fee charge. The guidelines for the Parking Facility are as follows:

- ✓ Employees can park their vehicles in MTBC's parking areas during their shift timings only. If you need to park your vehicle in MTBC's parking areas in other than shift timings, or for more than one day, you will have to inform and take approval from Manager Admin.
- ✓ The official vehicle sticker must be affixed to the vehicle in order to park it within MTBC premises.
- ✓ The parking area for company-owned cars is located in the main MTBC building. Employees are advised to park their personal vehicles in the parking area of the building annexed to the main building.
- ✓ Employees can also park their vehicles outside both buildings, but should notify the security personnel on duty.
- ✓ Employees should make sure that their vehicles are locked properly.
- ✓ Visitors may only park their vehicles in the parking lot outside MTBC.
- ✓ MTBC holds no responsibility for either loss of property or damage to a vehicle while that vehicle is parked in the MTBC parking lots or outside the facility.

4.10. Mail Policy

This policy deals with the regular post received at MTBC. In this regard, please take care of the following:

- ✓ Do not give MTBC's postal address for any personal correspondence. No personal mail of any kind is to be received at work.

4.11. Bank Account Policy

After joining MTBC, all Islamabad office employees are required to create an account in Bank Alfalah, Satellite Town Branch, Rawalpindi and all Bagh office employees are required to create an account in Habib Bank, Janglaat Road, Bagh AJK. After successful creation of an account, employees must email their account details to HR at (payroll@mtbc.com) and Finance at (salary2@mtbc.com). Salaries will not be provided to employees in the form of checks. Salaries will be transferred to their respective accounts and employees are advised to use their ATMs respectively for withdrawal of cash. The above mentioned policy also applies to business correspondence from banks etc.

05. Wage and Salary

5.1. Salary

The salary rate of an employee is a private matter between him/her and the company. However, individual employees should ordinarily be given sufficient information regarding the company's salary policy to convey that the salary administration is systematic and fair in principle. At a minimum, an employee should know that his/her salary progression depends upon his/her own efforts in the performance of his/her job. Salary increases are not automatic and are not granted solely on the basis of completion of a fixed period of service. These have to be earned and are governed by the provisions of the following policies:

1. Increase as a result of successful completion of probation period (Optional).
2. Increase as a result of annual appraisal (Optional).
3. Increase as a result of promotion (Optional)

5.2. Bonus Policy

Monthly performance bonus will be distributed based upon four factors i.e productivity, discipline, attitude and knowledge. Employees serving notice/probation period will not be eligible for monthly performance bonus.

5.3. Appraisal policy (Hourly-Based Employees):

Appraisals will be done on a quarterly basis, with probation appraisal as the exception. After the successful completion of probation period, he/she will be eligible for a quarterly increment on the basis of user board analysis report. If the joining date of an employee is such that it doesn't coincide with the calendar, then appraisal will be given on the basis of time period completed at the end of that particular quarter, and months will be rounded off with a threshold of 15 days. If at the time of the first increment after probation, the number of months is less than three, then the increment amount will be decided as per number of months.

5.4. Overtime Policy

Overtime will be allowed only to AM's and will be subject to the following conditions:

1. Approval from the Manager explaining in detail the nature and need of work done during the overtime period and reason for not being completed during normal working hours.
2. Over time will be paid after completion of 1 hour. No payment will be made for late sitting of less than 1 full hour of overtime.
3. After each subsequent hour, a full hour's payment will be made if the AM works for more than 45 minutes.

5.5. Night allowance policy

A night allowance will be paid to employees working in the night shift.

- ✓ Night allowance will be paid on the basis of the number of days worked in the night shift by an employee.
- ✓ To be eligible for any night allowance, the employee must have worked in the night shift for a minimum of seven (07) days in a month.
- ✓ Full month's night allowance criteria vary from month to month, it depends upon number of working days. Management will decide every month's criteria.
- ✓ Management members are not eligible for night allowance.

Night allowance rates are as follows:

Department	Timings	Night Allowance
IT	Till 02:00 am	2,500
OPS/HR	Till 02:00 am	1,500
Transcription	Till 2:00 am	1,500
Submission/NASD	Till 02:00 am	1,500
Supporting Staff	Till 02:00 am	500

Note: Management may in its discretion approve/reject night allowance for any individual/department.

5.6. Stop Salary Policy

Whenever an employee leaves without any prior notice in accordance with his/her employment contract, his/her salary is withheld by MTBC till such comply with the terms of his/her employment.

5.7. Salary Forfeiture policy

In accordance with MTBC's standard terms of employment, any employee who wishes to leave MTBC's employment must provide one (01) month's prior notice. If an employee fails to provide such notice, his / her salary will be forfeited in accordance with the contract of employment.

The salary forfeited will be for the number of days deficient in the resignation notice. For instance, if an employee provides ten (10) days' notice, his/her salary for twenty (20) days will be forfeited from the current month's salary/Provident Fund or any other amount payable to him/her by MTBC.

5.8. Rewards

Employees and teams at MTBC rewarded with following performance awards on monthly and yearly basis as approved by MTBC's management.

Employee of the Month (EOM) - Nominations for this award are invited from all teams by the HR Department on monthly basis for the employees who showed outstanding performance during the month. HR Department forwards the performance comparison summary to the Management which then decides and declares Employee of the Month. A cash reward of Rs. 5,000/- (Rupees Five Thousand) is given to the winning employee.

Team of The Month - Nominations for this award are invited from all teams by the HR Department on monthly basis. HR Department forwards the performance comparison summary to the Management which then decides and declares Team of the Month. An excursion trip and special lunch OR dinner is arranged for the winning team.

Shift of the Month - HR Department forwards the performance comparison summary of all shifts to the Management which then decides and declares Shift of the Month. An excursion trip and special lunch OR dinner is arranged for the winning shift.

Employee of the Year (EOY) – Nominations for this award are invited from all teams by the HR Department on yearly basis for those employees who showed outstanding performance throughout the year. HR Department forwards the performance comparison summary to the Management which then decides and declares Employee of the Year. A reward of Rs. 10,000/- (Rupees Ten Thousand) is given to the winning employee.

Best Attendance Award: Company selects every year two employees, one from the fixed-salary employees and the other from hourly-based employees, with best attendance record. Cash amount of Rs.10,000/-(Rupees Ten Thousand) is given to both winning employees.

06. Benefits and Services

The following benefits are provided to both Islamabad and Bagh employees:

6.1. Provident Fund Policy

To ensure end of service benefits to its employees, MTBC has established "EMPLOYEES PROVIDENT FUND" which has been effective since January 1, 2005. Terms and conditions of this policy are as follows:

- I. Contribution to the Fund from the employee and MTBC will start after the successful completion of probation period of the employee.
- II. MTBC's contribution will be ten percent (10%) of the basic salary subject to a maximum contribution of Rs. 2,500/-.
- III.
- IV. If the employee resigns before the period of six (06) months from the date an employee is admitted to membership of MTBC Provident Fund he/she will be entitled to his/her own contribution only.
- V. If the employee leaves MTBC's employment after six (06) months, he/she will be entitled to the total contribution from both parties i.e. the employee's and MTBC's contribution along with the proportionate returns on investment, if so elected by the employee.
- VI. Permitted withdrawals from the Provident Fund can be requested by employees from MTBC's Global Employee Portal which may be approved by the Trustees in accordance with controlling laws/rules.

6.3. Food Policy

- I. Meals served at MTBC are complimentary, and will be provided to all employees from the date of their joining. (An average rupee amount for meals will be included while computing the total salary of an employee; however no deduction will be made from the salary of the employee).

- II. Food will be served during approved timings only. In case of an exception, prior approval is required from HR. An employee should routinely have his/her food only during the timings set for his/her particular shift. Where employees need to overstay their shift timings for valid reasons, an exception to this rule may apply. HR should be informed beforehand by email of the nature and reason for the meal-time exception, so that appropriate arrangements can be made by the kitchen.
- III. Employees residing in MTBC premises can avail all three meals.
- IV. To avoid wastage of food, employees should plate up only that which they will consume- this applies particularly to bread (naan/roti).
- V. Employees are advised to place their used plates/cutlery in the designated area when they finish eating their meal.
- VI. Employees are not encouraged to order in, or bring their own food to MTBC. In case an employee wants to bring or order meals from outside, they must place food request from Global portal at least a day before for formal approval, stating the reason/occasion. Meals from the outside will only be allowed once approval is provided by Admin/HR.
- VII. If, during a routine workday, the employee falls sick and is advised a special diet by the Medical Coordinator, the employee has to inform HR and provide supporting documentation from the Medical Coordinator. HR will take the appropriate actions accordingly. However, this allowance is not to be confused with a special diet on an on-going basis ---- such arrangements have to be made by the employees themselves after discussing it with HR.
- VIII. Any conflict regarding food should not be discussed with the kitchen staff; it should be reported to the Food Representative/HR.
- IX. The Food Member (Admin Officer) is to be present while food is being served; he will be responsible for its proper distribution.
- X. With the permission of the Supervisor/Manager/HR, food can be served to guests (consult the Guest Policy). A proper place for such food service will be recommended by HR.

Menus will be rotated from time to time for variety, but the decided menu will be followed. If any member wants a change, they can talk to the Food Representative; if their suggestion is applicable, the menu can be revised accordingly.

6.4. Residential Policy

MTBC is providing residential facilities to those staff employees who do not have accommodation in Rawalpindi and come here from remote areas. This facility is only for Supporting Staff that includes Security Staff, Kitchen Staff, Drivers and Admin Staff.

The policy/instructions for such employees are as follows:

- ✓ Only support staff members that are residents of remote areas are eligible to avail this facility.
- ✓ Guests of such employees are prohibited to visit the room(s).
- ✓ Smoking is not acceptable in the room.
- ✓ Employees are restricted to take eatables and drinks into the room.
- ✓ Other than basic essentials, extra items are not allowed to be kept in the room. A written approval will be required from the Manager Admin/HR Manager if additional items need to be kept by anyone.

6.5. Transport Policy

Employees interested in availing the transport service need to first apply through the website, after which Admin will approve their request and notify them through an email. Employees are then required to collect their 'transport card' from Admin.

- ✓ The transport facility will be provided based on availability on first-come-first-serve basis. Those who apply later will be accommodated once the space becomes available.
- ✓ The route will be decided by Management keeping in view the convenience of all those availing the facility. However, changes could be made to accommodate new employees on board.
- ✓ Employees traveling within Rawalpindi / Islamabad will be charged a fixed amount of Rs. 3,500 (Rupees Three Thousand Five Hundred) per month while those travelling from/to Wah Cantt. Will be charged Rs. 5,000 (Rupees Five Thousand) per month. The charges will be deducted from the salary of each employee availing the transport service. No concession shall be granted to anyone either in terms of route or otherwise.
- ✓ To minimize delays, pick-and-drop will be provided at the main stops close to the employee's residence.
- ✓ No one will be picked if they don't have a transportation card.
- ✓ The driver shall wait 5 minutes at each stop, after which he will not be held responsible for driving away without the late passenger.
- ✓ MTBC's female employees need permission from HR in case they want to be dropped at a different address (i.e. different from their home/residence).
- ✓ Smoking is prohibited in the company vehicles. Action will be taken if any employee is found smoking in the vehicle.
- ✓ The fare will be deducted from the employee's monthly salary.
- ✓ In case the office vehicle is unserviceable, employees will have to arrange for their private transport till the serviceability of the office transport is restored. However, Management will try its best to maintain serviceability and availability of the office transport.
- ✓ No person who is on the payroll of MTBC, irrespective of his/her designation, is allowed to drive any office transport without a valid driving license and permission from the office.
- ✓ Any accident, however trivial, whereby damage or injury is caused to any person, vehicle or property is to be reported and properly investigated. Disciplinary action will be taken against the driver found guilty.
- ✓ Transport fare can be revised at any time by the management.

The following benefits are currently provided to Islamabad employees only:

6.6. Medical Facility

After successful completion of the probation period, an employee, along with his/her family (spouse and minor kids), is entitled to be covered in the policy. Employee along with his/her family (spouse and minor kids) will only be eligible for in house medical facility during notice period.

To avail in-house medical facility employees are required to book appointment before visit. If the employee or their family members (spouse and minor kids) have pre-existing medical conditions, they are to notify the company at the time of interview. Management, in its discretion, will decide whether to cover any pre-existing medical conditions. Employees serving notice period cannot avail medical facility.

In case of an accident/emergency, it is required that Security and/or Head of Admin be notified immediately. Contact details for Security and Admin are as follows:

Security: 051-8315100 (ext. 113)

As per company policy, all medical treatment will be done by Bilal Hospital/Company panel Hospital.

In case of a medical condition wherein the employee is unable to come to the office for the required number of hours, a **Medical Board** comprising the relevant consultant from Bilal Hospital and MTBC's Medical Coordinators will decide in a Board Meeting whether the employee can continue to be an employee or will have to leave the job due to their continuing medical condition.

To obtain medical facility, entitled dependents must obtain family medical card from HR department.

For details please refer to "MTBC Medical Policy" in **Annexure "D"**.

Dental Facility:

After successful completion of the probation period, an employee, along with his/her family (spouse and children), will be enrolled in MTBC's dental care coverage policy in accordance with the following coverage formulae:

Tenure	Company Contribution	Employee Contribution
05 years	100%	0%
04 years	80%	20%
03 years	70%	30%
02 years	60%	40%
01 years	50%	50%
Less than 01 year	40%	60%

6.7. MTBC Employee Store Policy

- ✓ After successful completion of probation period, Items available at the store will be given up to 50% off the market fair price. The price can vary upon major significant changes in the market.
- ✓ The amount contributed by employees will be deducted from the respective employee's salary.
- ✓ The amount used while calculating the taxable income for any tax year will include all employee expenses, that is, meals, employee store, medical expense etc.

- ✓ Employee Store facility will be for all ISB employees who have successfully completed their probation period.
- ✓ If more than one employee belongs to the same family, only one of them will be eligible for this facility, subjected to the approval from the Management.
- ✓ The maximum allowed quantity of items has been decided on the assumption that an average family consists of five members. Allowable quantity will also depend upon an employee's take-home salary and the price of the maximum quantity (whichever is less).

- ✓ No item will be purchased by the employee in cash; the due amount will be deducted from his/her salary.
- ✓ Once delivered, items will not be returned.
- ✓ Employees can place orders by filling out the form available on the Employee Global Portal.
- ✓ Only Purchase Orders submitted through MTBC Global Portal will be entertained.
- ✓ Each entitled employee can place only one order in a month.
- ✓ Company will deliver the items free of cost to an employee's residential address except chicken. However, delivery at residential address can also mean to the nearest possible place to the address keeping in view the condition of the road and access to the employee's house
- ✓ With the exception of Wah Cantt., ordered items will be delivered only within Rawalpindi and Islamabad.
- ✓ There will be only one delivery to Wah Cantt every month. Employees who come from Wah Cantt should coordinate with each other for the placement of their orders.
- ✓ Delivery will be made as per predefined company schedule.
- ✓ Employees who want to collect their order themselves will have to wait until the items have been readied for pick up.
- ✓ Cost of purchased items will be deducted from the employee's salary at the end of the delivery notice month.
- ✓ The purchased items are strictly not for resale; they are only for consumption by the employee's household.
- ✓ The facility to purchase an item is not transferable either. An employee cannot avail another employee's quota.

6.8. Sports Policy

Employees can play table tennis during their break, before checking-in or after check-out. In order to get rackets and balls, employees must submit their employee card at the Reception; their cards will be returned only when the issued items have been returned.

6.9. Day Care Policy

MTBC facilitates its employees by providing Day Care services for their children within the office premises.

6.9.1. Hours of Operation

The timings for the facility are from **8 a.m. to 4 p.m.** after which the children become the parent's responsibility. The facility will be available from Monday through Saturday.

6.9.2. Eligibility

Daycare will only be provided to children of MTBC's current employees. Children should be between 1 – 7 years of age to avail this facility. Children below 1 year or above 7 years of age will not be allowed Daycare admission. Eligible employees must fulfill the following:

1. Employee must be on duty during the morning shift timings, i.e. from 8:00 a.m. to 4:00 p.m.

2. In the case of male employees, a genuine reason along with proper documentation must be provided for the inability of the spouse to look after the child during the day.

Exceptional cases can be considered by management and admission may be granted at Management's discretion, keeping in view the hardships faced by the applying employee.

6.9.3. Admissions & Enrollment

Eligible employees can apply for the service by filling out an online form available on the Global Portal. At the time of joining, a blood test will be carried out for the child in order to check his/her blood group.

6.9.4. Fees/Charges

A token fee of **Rs.500/-** per month will be charged for each child.

6.10. Fitness Center Policy

MTBC's Fitness Center is for use by its employees to maintain and develop a healthy lifestyle.

To be able to maintain these facilities, MTBC requires that certain regulations be adhered to. Employees are requested to read the following rules & regulations:

6.10.1. Rules

- ✓ All employees who have successfully completed their probation period are eligible to avail the facility. Enrollment on the biometric machine in gym will be done after the probation. Check in and out must be done at the starting and ending of using the facility.
- ✓ It is strongly recommended that the Physical Trainer be consulted prior to beginning any exercise program.
- ✓ Care and cleanliness of equipment and the exercise area are to be undertaken.
- ✓ Do not enter the gym area without appropriate footwear such as joggers/sneakers/trainers.
- ✓ Employees will only be permitted to use the fitness facilities during the time slot allotted to them and when the Fitness Center instructor is present.
- ✓ Please report all injuries to the Medical Coordinator and any equipment failure to a Fitness Center staff member.

- ✓ No glassware of any kind is allowed in the Fitness Center.
- ✓ With the exception of plastic water bottles, food and beverages are not permitted in the activity area.
- ✓ Only the Fitness Center instructors are allowed to provide instruction on exercise technique and equipment usage and adjustment.
- ✓ Violation of Fitness Center regulations may result in disciplinary action.
- ✓ All members are to comply with the Fitness Center instructor's directives regarding safety and exercise techniques.
- ✓ Failure to adhere to any of these policies may result in immediate and/or permanent suspension of rights. ✓ Do not use abusive or indecent language at any time.

6.11. MTBC Salon, Tailor, Cobbler

The following in-house services have been made available to MTBC ISB employees:

- i. MTBC Salon
- ii. Cobbler
- iii. Tailor

Regardless of which service you use, the total cost for them together has been fixed at **Rs. 100/- per month only.**

This deduction will be applicable for all employees, whether they choose to avail the services or not.

Failure to cancel beforehand Salon appointment that you cannot keep will be considered a 'noshow' for which a fine of **Rs 50/-** will be applied and deducted from the salary.

6.11.1. MTBC Salon

MTBC Salon for Females provides the following services:

- ✓ Threading
- ✓ Waxing
- ✓ Bleaching
- ✓ Haircut
- ✓ Manicure
- ✓ Pedicure
- ✓ Hair coloring
- ✓ Facials/Cleansing/Polishing
- ✓ Makeup (exclusive)

Appointment

MTBC's employees will be catered on the basis of pre scheduled appointments. Appointments can be made through MTBC Global Portal. Employees should follow the guidelines given below:

- ✓ Appointments can be scheduled between 8:00AM to 4:00PM.
- ✓ An employee can take four appointments for different services in a month, but cannot avail the same service in one month.
- ✓ Failure to cancel beforehand any appointment that you cannot keep will be considered a 'no-show' for which a fine of **Rs 50/-** will be applied and deducted from the salary.
- ✓ Only one service can be availed per appointment.
- ✓ An appointment scheduled by an employee will be considered as a 'confirmed' appointment.
- ✓ Employees without an appointment will not be catered.
- ✓ An employee can cancel a scheduled appointment 1 hour prior to appointment time through the website.
- ✓ If she shows up late for an appointment, the service will only be provided to her in the time remaining in her original appointment.
- ✓ If a cancellation has not been made and an employee does not show up for the appointment, it will still be counted in his/her appointment time.

Exclusive Package: Bridal makeup will only be provided to women on their special day!

6.11.2. MTBC Barber Shop

MTBC's Barber Shop provides the following services:

- ✓ Hair cut ✓ Shave

Appointment:

Member employees will be catered on the basis of pre-scheduled appointments. Appointments can be made through MTBC Global Portal. Members should follow the guidelines given below:

- ✓ MTBC Barber shop will be open round the clock.
- ✓ Time available for a haircut appointment will be 30 mins, 15 mins for a shave.
- ✓ An employee can schedule one appointment in a month for a haircut and face cleansing, while one appointment can be availed for a shave in one week.
- ✓ An employee must show his employee card to the barber at the time of appointment.
- ✓ A shave, face cleansing and a haircut can be scheduled for the same day.
- ✓ Any appointment scheduled by an employee will be considered as a "Confirmed" appointment.
- ✓ An employee can cancel a scheduled appointment up to a maximum of 3 hours before the scheduled time through the MTBC Global Portal, so that the time slot can be availed by someone else. After that, he cannot cancel the appointment, which will be counted in his total appointments and his status will be a "No Show" for the missed appointment.
- ✓ Failure to cancel beforehand any appointment that you cannot keep will be considered a 'no-show' for which a fine of Rs 50/- will be applied and deducted from the salary. The number of barber services you can still avail during the month will reduce exactly as if the missed appointment had been kept.

6.11.3. In house Tailor

Employees can get the following clothing items stitched from the Tailor Shop:

- ✓ Shalwar – Kameez/Kurta ✓ Trousers/Culottes

The following rules will apply:

- ✓ You can get stitched either of the above mentioned things only **once a month**.
- ✓ Stitching is done on a first-come, first-serve basis. Special treatment will not be provided to any employee.
- ✓ Only the employee placing an order or collecting the prepared item shall visit the Tailor Shop. An order is to be collected only when the employee receives a collection notification mail from the Tailor Shop.
- ✓ Employees need to verify their correct measurements from the Global Portal, as their clothes will be stitched accordingly.
- ✓ Suits with lining will not be entertained, except during the Eid season.
- ✓ Along with the fabric, an employee has to provide the needed accessories such as laces, ribbons etc
- ✓ The 'order-placement' date will come into effect only when the employee provides all the raw material for the garment to the tailor.
- ✓ In the interest of saving time, the design of the outfit should be pre-decided before coming to the tailor.
- ✓ The fitting of the received garment should be promptly checked; if there are concerns regarding the fit, HR should be contacted.
- ✓ Already sewn clothing items will not be accepted for alterations
- ✓ Consultation timings for females will be from 10:00 AM to 3:00 PM
- ✓ Clothing items to be stitched should only be for the employees themselves.
- ✓ Employees may place their orders for any given month from the **1st to the 15th** of the month – no order should be placed before the 1st or after the 15th of that month.

Special Instructions:

- ✓ All fabric should be pre-shrunk and ironed before handing over to the tailor. Heavy or complicated designs shall be accepted.
- ✓ Excessive detail or use of excessive piping should be avoided.
- ✓ A maximum of six loops is allowed.
- ✓ Only 'short kali' and 'prince cuts' will be accommodated. ✓ Cotton trousers will not be stitched with zippers.

Note: In exceptional cases, prior approval from HR is mandatory, if an employee does not follow the guidelines laid out above, this facility may be discontinued.

6.11.3.1 Special Orders for Events:

For special events and occasions such as Eid, all employees can submit special orders like suits with lining. To cater to these orders in a timely manner, the last date to submit

orders will be revised depending on the date of the event and this will be communicated to the employees beforehand. In case of rare unforeseen circumstances, an email from HR will be generated to all employees to notify that special orders will not be entertained.

6.11.3.2 Wedding Orders:

To help cater to your wedding needs, you will be eligible for an additional **five** special orders to be stitched from the MTBC Tailor Shop. Employees should submit their orders well before their last working day as these orders must be stitched and collected by the employee before his/her last day at the office.

6.11.4. Round the Clock Cobbler Shop

Continuing the tradition of adding employee benefits, MTBC offers a **round-the-clock Cobbler Shop**. The cobbler will be providing the services of shoe-polish and repair.

6.12. MTBC Laundry Service

- ✓ All linens and cloth items at MTBC will be washed and ironed within MTBC. These include bed linen, aprons, curtains, towels, uniforms etc.
- ✓ All residential employees may utilize the facility for washing and ironing of all uniforms as well as their personal clothes.
- ✓ All other employees who have been officially issued uniforms will be able to utilize this facility for the washing and ironing of their MTBC uniforms only.
- ✓ All visitors who stay at MTBC will be able to fully utilize the laundry facility that is, washing and ironing of their clothes during their stay.

6.13. Driving Classes

MTBC offers driving classes for all employees after the successful completion of their probation period.

6.13.1. Registration

Employees send requests to Admin department. Admin department will process a learner license for all eligible candidates. Employees with a learner license will be enrolled for driving classes and a schedule will be provided to them by Admin on seniority basis.

6.13.2. Driving Lessons:

Employees are expected to appear for their driving class at their designated time. Two employees along with the company driver will go for practice for 30 minutes a day for a period of 20 working days.

6.13.3. Cancellation/No-show:

In case an employee wants to discontinue the remainder of their classes, they must notify the HR department and their name will be removed accordingly. In case an employee misses a class for more than 3 days, he/she will be eliminated from the class.

6.13.4. Road Test

After the completion of training classes, applicants will be sent for a driving test to Traffic Police Office. Based on the traffic signal test and driving skills, they will receive their license. In case an employee fails, he/she will repeat the course.

6.14. Business Card Policy

MTBC will arrange business cards for employees under the following conditions:

- ✓ Employees with the designation of Team Leader or above are eligible to apply for Business Cards. (100 to 150 cards will be allowed).
- ✓ Business cards are also permitted for those employees whose job descriptions include regular interface with the public.
- ✓ Interested employees should send their request through email to their immediate manager and copy to HR department.
- ✓ After approval of the respective manager, HR Department will be responsible to shortlist the interested employees on the basis of seniority and designation.
- ✓ Personal email /mailing addresses will not be printed on visiting cards; however personal contact numbers, official email & mailing address can be mentioned.

07. Information Security Policies

7.1. Acceptable Use of Assets:

- i. All information technology equipment, software and associated services provided to employees are for business use only.
- ii. Emails containing confidential information or attachments are encrypted.
- iii. Smart devices are password protected and are used only for business purposes. Managers of respective departments are bound that these smart devices are not left unattended and no personal data should be saved on them. All Personal Computers including Desktop Machines, laptops, tablets, handheld devices and workstations are secured and password protected.
- iv. Employees are advised to keep their system passcodes secure and not to share the passcodes or account details. Users are made responsible for security of their passwords.
- v. Always lock or log off your computer when you leave your workstation unattended.
- vi. Users must adhere to MTBC's Information Security (IS) Policies and Procedures and use of information processing facilities is monitored, recorded and audited.
- vii. To remotely access systems employees must be authorized by the CIO/GM/CTO.

7.2. Unacceptable Use of Assets

- i. Users are not allowed to access the Internet for personal requirements or with mala fide intent.
- ii. No user is permitted to access, display or download from Internet sites that hold offensive material.
- iii. Use of the Internet facility for commercial activities other than in the conduct of MTBC business is prohibited.
- iv. Use of the Internet facility for political activities is also prohibited. No file-sharing, proxy or non-work related sites (Sports, Movies, Video Games, Social Networking and Video Sharing etc.) are allowed to be accessed at work.
- v. Outside emails are not allowed to employees other than those who are granted access by networks/information security team after higher management's approval. Email restriction policy is applied since MTBC deals with protected health information; therefore all must comply with regulations and standards to ensure that the required physical, network, and process security measures are being incorporated.
- vi. Never save confidential information of any sort on your desktops.
- vii. The deliberate or careless introduction of malicious programs into the network or server (e.g. viruses, worms, etc.) is strictly prohibited.
- viii. Security breaches include, but are not limited to, accessing data of which the employee is not the intended recipient or logging into a server or account that you are not expressly authorized access to, unless these duties are within the scope of regular duties.

08. Intellectual Property Rights Policy

This Intellectual Property Rights (hereinafter "IPR") policy sets out the standards for Medical Transcription and Billing Corp. (hereinafter "MTBC") employees and outlines the processes which are conducted to properly protect and maintain MTBC's IPR and restrict employees from infringing on the IPR owned by other entities. MTBC fully supports US and international intellectual property laws and requires all of its employees to fulfill their moral and legal obligations with respect to MTBC's use of the patents, trademarks, and copyright protected materials of others. To that end, and in fulfillment of the commitment to protect the principles of copyright in general, employees of MTBC should seek permission to use patented, trademarked, and copyrighted works whenever appropriate and, when unsure whether permission is required, seek advice from the Senior Intellectual Property/Management Officer identified below.

MTBC acknowledges that patent, trademark and copyright infringement is a violation of the law and may impose civil and/or criminal liability on the individual infringer, as well as on the infringer's employer. Therefore, every employee is required to comply with relevant intellectual property laws and adhere to this IPR policy. Failure to do so may result in disciplinary action.

8.1. Goal of the IPR policy

The goal of this policy is meant to fulfill MTBC's obligations under intellectual property laws and to acknowledge its respect for the rights of others. MTBC provides the following rules and procedures relating to compliance when using protected materials both internally among coworkers and external to MTBC. MTBC expects that each of its employees, consultants, contractors or agents will adhere to these policies and procedures.

Role	Role Description	Member Assigned
Intellectual Property/Management Officer	i. Oversees and manages MTBC's intellectual property rights and coordinates with US agencies/offices/regulatory bodies to further and protect these rights. ii. Supervises the IP documentation and ensure compliance guidelines.. iii. Drafts IPR documents and maintains IPR database.	with follows IPR Ms. Kimberly J. Grant – Associate General Counsel

8.2. IPR Management Team

In order to enforce this policy, MTBC has designated an intellectual property rights management official/team. This official/team performs various responsibilities to ensure that MTBC's intellectual property rights are adequately safeguarded. The following table describes the title of the role, role description and the Management member assigned to perform this role for protection of MTBC's intellectual property rights:

8.3. MTBC Responsibilities

All employees of MTBC utilizing computer systems, equipment and proprietary software who are employed within or outside the premises owned/leased by this company are subject to this policy.

8.4. Employees' Rights to their own Intellectual Property

Employees' contribution and all future contributions to the Intellectual Property will be considered a "work made for hire" and MTBC will be deemed as the author and owner thereof. To the extent that Contribution is not a "work made for hire," Employees hereby assign to MTBC all rights, title and interest, including all copyrights and any other proprietary rights, in Pakistan and all other countries, in and to Contribution, along with the exclusive right to obtain registrations of the copyrights of Contribution in Pakistan and throughout the world in the name of MTBC.

8.5. Computer & Internet Use

Access to the Internet and email using Company equipment and resources is a privilege.

- Company Internet access shall not be used for any illegal or unlawful purposes.
- Users shall not attempt to circumvent or subvert security measures on either the Company's network or any other system connected to or accessible through the Internet.
- Intellectual property rights and Copyrights must not be compromised when publishing on the Internet or via email distribution.
- Employees must not use the Internet or email system for any unauthorized distribution of software or other copyright protected material.

8.6. Use of Non-MTBC Proprietary Software

Employees are authorized to use any of the non-MTBC proprietary software only in the manner allowed by the relevant license agreement.

Employees do not own any such software or its related documentation and unless authorized by the software licensor, do not have the right to reproduce it except for backup purposes, or following a request to IPM team to create an agreement with the software publishers in question.

8.7. Use of MTBC Proprietary Software

Employees are authorized to use MTBC proprietary software only in the manner allowed within their scope of employment and governing policy and procedures, if any.

8.8. Use of MTBC Trademarks / Copyrights

8.8.1. Within the scope of employment

Employees are authorized to use MTBC Trademarks/Copyrights within scope of their employment only to the extent that their direct team leader has approved its usage.

In the case where team leader has misappropriated his authority in utilizing the trademark/copyright, MTBC shall without notice act to remove the infringing content and report the unauthorized use to the Senior Legal / HR Officer.

8.8.2. Outside the scope of employment

Employees are authorized to use MTBC Trademarks / Copyrights outside the scope of their employment only to the extent that they have been properly approved through the Senior Intellectual Property/Management Officer in the appropriate procedure set within this policy.

8.9. Use of Non-MTBC Trademarks / Copyrights

All employees must respect the legal protections to data and software provided by copyright and licenses.

All employees must not download from the Internet or install upon the Company's computer unlicensed or illegal software. In addition, employees must not install, copy or play on company devices unlicensed games, music, films, e-books, publications, pictures and/or other copyright protected material.

Any employee, who makes, acquires, or uses unauthorized copies of any patented, copyrighted, or trademarked protected material will be liable to formal disciplinary action.

8.10. MTBC Employee Documentation

Non-Competition & Confidentiality Agreement

8.11. MTBC IP Portfolio

Definitions:

Trademark

A trademark is a word, phrase, symbol or design, or a combination of words, phrases, symbols or designs, that identifies and distinguishes the source of the goods, products or services of one party from those of others.

Patent

A patent is an intellectual property right granted by the Government of the United States of America to an inventor “to exclude others from making, using, offering for sale, or selling the invention throughout the United States or importing the invention into the United States” for a limited time in exchange for public disclosure of the invention when the patent is granted.

Copyright

A copyright is a form of protection provided by the laws of the United States to authors of "original works of authorship." This includes literary, dramatic, musical, artistic and certain other creative works. Material not protected by copyright (or otherwise protected) is available for use by anyone without the author's consent. A copyright holder can prevent others from copying, performing or otherwise using the work without his or her consent.