

	Existing In-House Policy	SSF Medical Coverage through
General info I	Company exercised policy with Capped by Amount coverage as allowance and Taxed as compensation	SSF Government provided ( not control of Company)
General info II	Preventive Check-up allowed such as whole body check up	No Preventive Coverage
General info III	Co-pay with each reimbursement	Co-pay 20%
Note: Experience	Existing process - used with monthly payroll systems with invoice and prescriptions and detail submission.	Experience - not widely used currently by employees
Party Covered	Immediate Family (Employee + Spouse+2 Dependent Children)	Employee and Spouse (2) + Child under 3 months
Amount Limit (Annual)	100000 (1 Lakh)	100000 (1 Lakh)
Process	Reimbursement	Cashless (85 Hospital across Nepal) <a href="https://ssf.gov.np/mouHospitals">https://ssf.gov.np/mouHospitals</a>
Age Limit	Until Retirement	
Coverage	See Verisk Nepal internal medical policy - Excludes like cosmetic and infertility in general	<a href="#">Hospitalization; Day Care; Maternity; Out-Patient; Eyes Critical Illness (Upto Ten Lakhs based on medical invoice)</a> <a href="#">Accidental ( Employment related All covered and incase of normal upto Seven Lakhs)</a> <a href="#">Excludes all cosmetic and fertility related</a>
Scope of Coverage	Nepal	Nepal on specified hospitals only
Tax Impact	Yes	No
Coverage		
Doctor's Fees:		

Consultation (out patient in hospital + clinic)	Yes	Yes ( Caped< 25K) - See Details <a href="https://ssf.gov.np/pages/scheme-1-limits">https://ssf.gov.np/pages/scheme-1-limits</a>
Consultation at home	Yes. If the employee is in bed rest and not able to visit hospital due to medical reason.	No
<b>Medicines and Drugs:</b>		
Domiciliary	Yes	Yes
Hospitalization	Yes	Yes
<b>Surgeon's and Anesthetists fees and charges for operating</b>		
Theatre including assistant and service charges	Yes	Yes
<b>Room &amp; Nursing Expenses:</b>	Yes	Yes
<b>Pathologist Fees:</b>		
Domiciliary	Yes	Yes
Hospitalization	Yes	Yes
<b>Electrical Treatment Fees:</b>		
X-ray, Ultrasonic ECG, Endoscopy, Mammogram etc.	Yes	Yes
C.T. Scan, M.R.I	Yes	Yes
<b>Maternity Benefits:</b>		
Normal Delivery	Yes	Yes
Caesarian Delivery		Yes
<b>Plaster/Bandage charges and materials</b>	Yes	Yes
<b>Eye Treatment</b>		
General Checkup	Yes	Yes
Eye Surgery( like cataract)	Yes	Yes
Medicines	Yes	Yes
<b>Dental Treatment</b>	Yes	Yes for general
Routine Cleaning/Scaling		
Periodontal treatment		
Root Canal		
Fillings		
<b>Excludes</b>		
<b>Dental</b>		
Tooth Whitening (bleaching)	No	No
Tooth colored (white) fillings	No	No
Dentures	No	No
Tooth Bonding	No	No

Porcelain (Ceramic) veneers, crowns, bridges	No	No
Periodontal plastic surgery	No	No
<b>Medical</b>		
Infertility Procedures	No	No
IVF Treatment and related treatment	No	No
ICSI	No	No
<b>Eye Treatment</b>		
Contact Lenses	No	No
Glasses	No	No
Glass frame	No	No
Laser eye surgery ( Vision correction-Lasek,Lasik,PRK,Smile)	No	No

Parents refer to birth parents and not In-Laws

Existing In-House Policy	Through Metlife Coverage	Through Shikhar Insurance Coverage
Company exacerised policy with Capped by Amount coverage as allowance and Taxed as compensation	Policy excerise by melife based on annual premium	Policy excerise by Shikhar based on annual premium
Preventive Check-up allowed such as whole body check up	No preventive allowed and there are capped in doctors visit and prescption and procedure coverage	No preventive allowed and there are capped in doctors visit and prescption and procedure coverage
Co-pay with each reimbursement	Coinsurance: 0% for Hospitalization; 10% for Out Patient & 20% for Dental and Eyes	Coinsurance: 10% of claim amount or Rs. 250.00 whichever is higher.
Existing process - used with monthly payroll systems	Says - simple process with insurance attendant helping during claims	Says - simple process with insurance attendant helping during claims
Immediate Family (Employee + Spouse+2 Dependent Children)	Single (Employee + 2 Parents) OR Immediate Family (Employee + Spouse+2 Dependent Children)	Immediate Family (Employee + Spouse+2 Dependent Children +2 Parents)
100000 (1 Lakh)	~500,000 (5 Lakh)	~500,000 (5 Lakh)
Reimbursement	<a href="#">Reimbursement + Cashless in hospitals 8 listed hospital with in Kathmandu</a> - Ref Slide <a href="#">Other hospital reimbursement</a>	<a href="#">Reimbursement + Cashless in hospitals listed by insurance company</a> - Ref Documents <a href="#">Other hospital reimbursement</a>
Until Retirement	<ul style="list-style-type: none"> <li>Employees All employees below 65 years of age (for Maternity up to 45 years)</li> <li>Dependent Spouse - below 65 years (for Maternity up to 45 years) Children - 0 25 years Parents - Upto 69 years</li> </ul>	<ul style="list-style-type: none"> <li>Age for Maternity up to 45 years</li> <li>Adult age is up to 69 years</li> </ul>
Excludes like cosmetic and fertility	Hospitalization Maternity Out Patient Dental Optical	In-Patient Treatment Day Care as per included list Pre & Post Hospitalization
		Group Medical Expenses/Domiciliary/Out-patient Coverage Policy
		Pandemic Coverage
Nepal	Worldwide	Nepal (Some also provides coverage for treatment in India)
Yes	No	No

Yes and unlimited	Yes (caped < 30k) - see details	Yes (capped < 30k)- see details
Yes. If the employee is in bed rest and not able to visit hospital due to medical reason.	Yes	No
Yes	Yes	Yes
Yes	Yes	Yes
Yes	Yes	Yes
Yes	Yes	Yes
Yes	Yes as prescribed by Doctor	Yes as prescribed by Doctor
Yes	Yes	Yes
Yes	Yes as prescribed by Doctor	Yes as prescribed by Doctor
Yes	Yes as prescribed by Doctor	Yes as prescribed by Doctor
Yes	Yes	Yes
	Yes	Yes
Yes	Yes	Yes
Yes	Yes	Yes
Yes	Yes	Yes
Yes	Yes	Yes
Yes	Yes	Yes for general
No	No	No
No	No	No
No	No	No
No	No	No

No	No	No
No	No	No
No	No	No
No	No	No
No	No	No
No	No	No
No	Yes as Prescribed	No
No	Yes as Prescribed	No
No	No	No