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Comparison

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  |  |  |  | Parents refer to birth parents and not In-Laws |
|  |  |  |  |  |  |  |
|  | Existing In-House Policy | SSF Medical Coverage through |  | Existing In-House Policy | Through Metlife Coverage | Through Shikhar Insurance Coverage |
| General info I | Company excerised policy with Capped by Amount coverage as allownance and Taxed as compensation | SSF Government provided ( not control of Company) |  | Company excerised policy with Capped by Amount coverage as allownance and Taxed as compensation | Policy excerise by melife based on annual premium | Policy excerise by Shikhar based on annual premium |
| General info II | Preventive Check-up allowed such as whole body check up | No Preventive Coverage |  | Preventive Check-up allowed such as whole body check up | No preventive allowed and there are capped in doctors visit and prescipton and procedure coverage | No preventive allowed and there are capped in doctors visit and prescipton and procedure coverage |
| General info III | Co-pay with each reimbursement | Co-pay 20% |  | 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. |
| Note: Experience | Existing process - used with monthly payroll systems with invovice and presciptions and detial submission. | Experience - not widely used currently by employees |  | Existing process - used with monthly payroll systems | Says - simple process with insurance attendent helping during claims | Says - simple process with insurance attendent helping during claims |
| Party Covered | Immediate Family (Employee + Spouse+2 Dependent Children) | Employee and Spouse (2) + Child under 3 months |  | 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) |
| Amount Limit (Annual) | 100000 (1 Lakh) | 100000 (1 Lakh) |  | 100000 (1 Lakh) | ~500,000 (5 Lakh) | ~500,000 (5 Lakh) |
| Process | Reimbursement | Cashless (85 Hospital across Nepal)  https://ssf.gov.np/mouHospitals |  | Reimbursement | Reimbursement + Cashless in hospitals 8 listed hospital with in Kathmandu) - Ref Slide  Other hospital reimbursement | Reimbursement + Cashless in hospitals listed by insurance company - Ref Documents  Other hospital reimbursement |
| Age Limit | Until Retirement |  |  | Until Retirement | • Employees  All employees below 65 years of age (for Maternity up to 45 years)  • Dependent  Spouse - below 65 years (for Maternity up to 45 years)  Children - 0 25 years  Parents - Upto 69 years | • Age for Maternity up to 45 years  • Adult age is up to 69 years |
| Coverage | See Verisk Nepal internal medical policy - Excludes like cosmetic and infertility in general | Hospitalization; Day Care; Maternity; Out-Patient; Eyes Critical Illenss (Upto Ten Lakhs based on medical invoice)  Accidental ( Employment related All covered and incase of normal upto Seven Lakhs)  Excludes all cosmetic and fertility related |  | 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 |
| Scope of Coverage | Nepal | Nepal on specified hospitals only |  | Nepal | Worldwide | Nepal (Some also provides coverage for treatment in India) |
| Tax Impact | Yes | No |  | Yes | No | No |
|  |  |  |  |  |  |  |
| Coverage |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Doctor's Fees: |  |  |  |  |  |  |
| Consultation (out patient in hospital + clinic) | Yes | Yes ( Caped< 25K) - See Details  https://ssf.gov.np/pages/scheme-1-limits |  | Yes and unlimited | Yes (caped < 30k) - see details | Yes (capped < 30k)- see details |
| Consultation at home | Yes. If the employee is in bed rest and not able to visit hospital due to medical reason. | No |  | Yes. If the employee is in bed rest and not able to visit hospital due to medical reason. | Yes | No |
|  |  |  |  |  |  |  |
| Medicines and Drugs: |  |  |  |  |  |  |
| Domiciliary | Yes | Yes |

**This document was truncated here because it was created in the Evaluation Mode.**