**Medical Insurance:  
  
1. What is the purpose of the medical insurance policy?**

**Answer: The purpose of the policy is to provide comprehensive medical insurance to eligible employees and their families, reduce the financial burden of medical expenses, promote timely access to healthcare, and reinforce the company's commitment to employee welfare.**

**2. Who does this policy apply to?**

**Answer: This policy applies to all Wuduh employees, including new joiners, and their families.**

**3. How do I enroll in the medical insurance plan?**

**Answer: Employees must submit the Medical Insurance (MI) enrollment form within 48 hours of eligibility. If not submitted within this time, HR will provide a new active link for the next enrollment process within 7 days.**

**4. When will I receive my medical insurance card?**

**Answer: Medical insurance cards will be received back from the medical provider within 5 days of submission.**

**5. What documents are required for enrollment in the medical insurance plan?**

**Answer:**

* **A family book must be submitted during onboarding.**
* **Marriage certificate for adding a spouse during marriage.**
* **Documentation from the previous insurance provider to confirm the end date of prior coverage.**
* **Proof of marital status for the spouse's inclusion in the policy.**

**6. Can I add my spouse or children to the insurance plan anytime?**

**Answer:**

* **You can add your spouse or children after marriage (with a marriage certificate) or during the annual renewal process.**
* **You must provide a family book within 15 days of marriage to add your spouse.**

**7. What happens if I don’t declare my previous medical conditions during enrollment?**

**Answer: If you do not declare previous medical conditions during enrollment, any future related claims will not be covered by the insurance provider.**

**8. Can I cancel my previous insurance if I am already covered by a different provider?**

**Answer: Yes, if you have the same insurer as Wuduh, you have the option to cancel your previous insurance to submit a new request for continuity and move under Wuduh’s plan (if applicable).**

**9. What are the eligibility requirements for medical insurance?**

**Answer:**

* **Operations Functions (Entry to Mid-Level): Eligible after completing the probation period.**
* **Manager Level & Above: Eligible from day one at Wuduh.**
* **Support Functions: All employees are eligible from day one.**

**10. Can I include my dependents in the medical insurance coverage?**

**Answer:**

* **Employees in Support Departments, as well as Supervisors and above in Operations, are eligible to include spouse(s) and children at no additional cost.**
* **Children up to 24 years old are covered if they are enrolled in full-time education, with up to 3 children covered. Additional dependents will be covered at the employee's expense.**

**11. Are there different levels of coverage based on my role?**

**Answer: Yes,**

* **Directors & Above: Additional benefits based on the active insurance policy.**
* **Managers & Below (Class A): Standard coverage.**
* **Exceptions: Must be approved by the Head of HR.**

**12. Do temporary or freelance workers receive medical insurance?**

**Answer: Temporary or freelance workers are not eligible for medical insurance unless specified otherwise in their contract.**

**13. How do I access reimbursement for medical expenses?**

**Answer: Reimbursement is available only for active insured members and requires submission of the required documents through the insurance portal.**

**14. What are the responsibilities of the HR Manager in the medical insurance policy?**

**Answer:**

* **Conduct the annual provider evaluation.**
* **Oversee the selection of the best insurance provider based on services, coverage, and pricing.**
* **Ensure the prompt implementation of the medical insurance policy.**

**15. What is the role of the HR Specialist (HRS) in the medical insurance process?**

**Answer: The HR Specialist ensures the effective implementation and maintenance of the medical insurance policy for all eligible employees.**

**16. What is the role of the HR Admin Assistant?**

**Answer:**

* **Receive and distribute the medical cards to employees and their supervisors.**
* **Maintain records of insurance documents.**
* **Collaborate with HR and HRS to ensure smooth execution of the enrollment process.**

**17. What happens if I am sick and need medical leave?**

**Answer:**

* **The in-house doctor is the first line of contact for medical matters and has the authority to approve sick leave.**
* **Employees must provide necessary documentation for assessment by the doctor before HR processes the leave.**

**18. How is the sick leave approval process handled?**

**Answer: The in-house doctor evaluates sick leave requests, issues medical reports, and approves or rejects leave based on medical necessity. HR coordinates sick leave approval.**

**19. What is the process for selecting an insurance provider?**

**Answer:**

* **HR reaches out to potential providers, evaluates their services, costs, and coverage options.**
* **The Finance Manager assesses the financial impact and makes recommendations.**
* **The Managing Director approves the selection based on HR and Finance Department recommendations.**
* **A memo is distributed to employees detailing the selected insurance provider and the coverage options.**

**20. How do new joiners enroll in medical insurance?**

**Answer:**

* **After joining orientation, HRS inputs the employee's details into the MI portal.**
* **The MI portal sends enrollment forms to the employee’s email, which must be completed and submitted within 48 hours.**
* **If needed, HR sends reminders for form submission.**

**21. What happens if I don't submit the enrollment form within the required time?**

**Answer: If you do not submit the enrollment form within 48 hours, HR will provide another link for the next enrollment process within 7 days.**

**22. When will I receive my medical insurance card after enrollment?**

**Answer: Medical insurance cards will be received within 5 business days after successful submission of the form.**

**23. Can I add my spouse to the insurance plan if they already have coverage from their employer?**

**Answer: No, if your spouse works for another organization that provides medical services at the same level as Wuduh, they are not eligible to be covered under Wuduh’s insurance. If you still wish to include your spouse, you must provide proof that they do not benefit from any other insurance.**

**24. What happens if I don’t provide the required documents on time for my spouse or children to be added to the insurance?**

**Answer: If the required documents, such as a marriage certificate or family book, are not submitted on time, your spouse or children may not be covered under the insurance plan until the documentation is provided.**

**25. How do I request coverage for my newborn child under the insurance?**

**Answer: A newborn will be covered under the mother’s insurance for the first 15 days. After that, if the employee is eligible to cover their dependents, they must request coverage for the newborn through HR.**

**26. What should I do if I am not receiving my medical insurance card within 5 days?**

**Answer: If you do not receive your medical insurance card within the expected 5-day period, please submit a ticket on the HR support system for follow-up and resolution.**

**27. What if I want to change the dependents listed under my insurance?**

**Answer: If you wish to update or change the dependents listed under your insurance, you will need to provide the necessary documentation (e.g., marriage certificate, proof of education for children) and request the update through HR. Any changes to the insurance dependents will follow the annual renewal or specific exceptions, as applicable.**

**28. What happens if I cancel my previous insurance plan to join Wuduh’s medical insurance?**

**Answer: If you cancel your previous insurance plan to join Wuduh's, you must ensure that there is no gap in coverage. Documentation from your previous insurer will be required to confirm the end date of your prior coverage.**

**29. Is dental and optical coverage included in the insurance?**

**Answer: Yes, dental and optical coverage is provided as an extra benefit, depending on the insurance policy selected.**

**30. How can I get reimbursement for medical expenses?**

**Answer: Reimbursement is only available for active insured members, and you must submit the required documents through the portal to initiate the process. Ensure all necessary documentation is provided for processing.**

**31. How does the annual renewal of medical insurance work?**

**Answer: During the annual renewal process, employees will have the opportunity to update their dependents, provide necessary documentation, and ensure they are still eligible for coverage. HR will notify employees about the renewal process and any changes to the coverage.**

**32. Are all employees eligible for medical insurance, or are there specific requirements?**

**Answer:**

* **Employees in Operations Functions (Entry to Mid-Level) are eligible for medical insurance after completing the probation period.**
* **Manager Level & Above are eligible from day one at Wuduh.**
* **Support Functions employees are eligible for medical insurance from day one.**

**33. Can temporary or freelance employees receive medical insurance?**

**Answer: Temporary or freelance workers are not eligible for medical insurance unless stated otherwise in their contract.**

**34. If I want to cancel my insurance coverage, what steps should I follow?**

**Answer: To cancel your medical insurance coverage, you must submit a formal request to HR. If you are opting out of the coverage due to changing circumstances (such as getting covered by a spouse’s plan), HR will guide you through the process.**

**35. How are additional costs for dependents over three children handled?**

**Answer: If you wish to add more than three children to your insurance coverage, you will be required to cover the additional costs. These costs will be deducted from your monthly salary or handled according to the HR Manager's recommendation.**

**36. How does the medical insurance work if I am on probation?**

**Answer: Employees on probation are generally not eligible for medical insurance unless they are in the Manager Level & Above roles, where they are eligible from day one. For employees in Operations Functions (Entry to Mid-Level), coverage begins after completing the probation period.**

**37. Are there any exclusions in the medical insurance coverage?**

**Answer: Yes, some exclusions apply, such as treatments related to pre-existing medical conditions not disclosed during enrollment, as well as certain cosmetic or elective procedures. Specific exclusions will be outlined in the insurance provider’s terms and conditions.**

**38. What should I do if my medical leave is rejected?**

**Answer: If your sick leave request is rejected, you can appeal by providing further documentation or seeking a second opinion from another approved medical provider. You may also discuss the issue with HR for resolution.**

**39. How do I request medical insurance coverage for my dependent children?**

**Answer: You can request medical insurance coverage for your children as long as they are under 24 years old and enrolled in full-time education. If they are older or not in full-time education, you will need to cover the additional costs.**

**40. What is the role of the in-house doctor in approving sick leave?**

**Answer: The in-house doctor is responsible for evaluating sick leave requests. Employees must provide documentation for the doctor’s assessment before HR can process the leave. The doctor will approve or reject sick leave based on medical necessity.**

**41. How do I update my medical insurance coverage if my marital status changes?**

**Answer: If your marital status changes (e.g., marriage), you must submit your marriage certificate to HR within 15 days to add your spouse to your medical insurance plan.**

**42. How can I check if my medical insurance enrollment was successful?**

**Answer: You can check the status of your enrollment through the MI portal. HR will also send a confirmation email once your enrollment is successfully processed.**

**43. Can I cancel my medical insurance if I no longer want it?**

**Answer: Yes, you can cancel your medical insurance by submitting a formal request to HR. However, note that you must follow the guidelines set by the company and may need to provide an explanation or documentation if required.**