

## **Medical Policy**

### **Objective:**

ITC regards the health of its managers as an area of care and concern. The objective of the medical policy is to ensure the wellbeing of all the managers working in ITC by offering them regular medical checkups and various other benefits in the hour of medical need.

### **Eligibility:**

The Policy is applicable to all Managers / OAs of the Corporate Division and a 3-year Medical Budget exists for each Level/Grade. The current 3-year Medical Budget thus commenced from 1st April 2022 and will be effective till 31st March 2025.

### **Exceptions:**

If any spouse of any Managers/ OAs is entitled to medical reimbursement in her/his independent place of work, should not claim for reimbursements.

### **Guidelines:**

#### **Coverage**

The benefits of medical reimbursement are extended to Managers/OAs, his/her spouse and two dependent children below 24 years (i.e. till his/her 24th birthday).

#### **Illness**

Normal absence of the manager due to illness is to be dealt with at the departmental level by the Head of the Department.

In cases of serious accidents/illness immediate information should be sent to Divisional Head of HR/Corporate HR Head as appropriate with necessary details

#### **Taxability**

- a) Medical expenses incurred in a Hospital/Nursing Home 'recognised' under Section 17 of the Income Tax Act. Total exemption.
- b) Exemption upto Rs. 15,000/- in a financial year

#### **Medical budget**

Limits are as per the entitlement in the Remuneration/Business Facilities matrix, currently, the grade wise limits are applicable for a 3year span. About your eligibility :

Your Medical Domiciliary Budget is : Rs. 45000/-

Your Hospital Room Entitlement is : Rs. 150000/-

#### Room entitlement

Your eligibility is : Standard-Single

#### Periodical Medical Check up

All managers must undergo a medical checkup by doctors approved by the Company at the following intervals:

Sl. No.	Age Bracket	Intervals
1	Below 35 Years	Once in 5 Years
2	35 – 45 Years	Once in 3 Years
3	Above 45 Years	Once in 2 Years

The cost of the checkup is not to be adjusted against the individual's 3 year medical budget.

#### Reimbursements

Particulars	Reimbursement Amount
Spectacles / Contact lens (Entitlement – not pro rata from the date of joining	Reimbursement of costs up to a maximum of Rs. 3000/- per person in a family, in a year, any number of spectacles including frame and lens, as well as contact lenses (non-cosmetic). Has to be supported with power details.
Cleaning solution for contact Lenses are not reimbursable.	
General medicines for minor ailments without reference to a doctor	Entitlement – Pro rata from the date of joining. Maximum of Rs. 3,600/- per annum with receipts. (Doctor's prescription not required). Claim should be submitted once a month. If budget exceeds, general medicines are not allowed.
Ayurveda treatment	Within the overall budget limit. Beyond budget any expenses related to Ayurveda treatment is not reimbursable. Bills with proper break up (cost and details of medicines and doctors' fees separately) will only be reimbursed.
Homeopathy Treatment	With proper prescription and bills. Bills with proper break up (cost and details of medicines and doctors' fees separately) will only be reimbursed.
Transport Expenses	Transport expenses will be reimbursed only by exception and in emergency situations and not for consultation, purchase of medicines etc. Transport Expenses reimbursement is not an entitlement

Travelling for medical purposes from Munger and Saharanpur	Travelling expenses to be reimbursed to the nearest metropolis based on actual. No travelling expenses to be reimbursed for journey to any other location.
Out-station treatment	The patient and one attendant, the approval for which must be routed through the Company Doctor wherever possible, and the respective HR department. No TE for the same. Items reimbursed are 1. Air tickets for patient and 1 attendant (to and fro). 2. Guest house charges and food. (as per grade entitlement). 3. No local transport.
Maternity Benefit	Maternity reimbursement for all employees : Rs. 1,00,000/- towards maternity Rs. 25,000/-; towards baby hospitalisation costs; Total = Rs. 1,25,000/-. In case of any complications at the time of delivery which may lead to additional costs, medical panel may review on a case to case basis.

#### Dental treatment

For planned expenditure of over Rs. 5000/- per claim, an estimate must be taken and approval sought from the HO before undertaking treatment.

Procedure	Reimbursable / Non - Reimbursable	Maximum Limit
Extraction	Reimbursable	Up to Rs. 1000/-
Scaling/polishing	Reimbursable	Up to Rs. 1500/-
Crowning	Reimbursable	Up to Rs. 4500/-
Root canal treatment	Reimbursable	Up to Rs. 4500/-
Filling	Reimbursable	Up to Rs. 2500/-
Capping	Reimbursable	Up to Rs. 4500/-
Gingivectomy	Reimbursable	Prior approval to be taken
Diastema Closure	Reimbursable	Prior approval to be taken
Peridontal surgery	Reimbursable	Prior approval to be taken
Non reimbursable	Implants / Braces / Bridges / Plates / Splinting / FPD / Orthodontic / Restoration / Build up / Vitality test / Retainer for teeth/ Splint therapy / Frenectomy	

#### Vaccination

Vaccine details while submitting a claim is a must. (Name of the vaccine and the cost breakup of the vaccines and doctors' / administration has to be mentioned separately in the bill) Chicken Pox vaccination not reimbursable for all age groups.

Age	Reimbursable	Non - Reimbursable
At Birth	BCG / Oral Polio / Hepatitis B	
After 6 Weeks	DPT / Hepatitis B (2nd Dose) / Oral Polio (2nd Dose) / Pentaxim	Hib Meningitis / Rotarix / Prevnar / IPV (Injectable Polio Vaccine)
After 10 Weeks	DPT / Oral Polio / Pentaxim	Rotarix / Hib Meningitis / Prevnar / IPV (Injectable Polio Vaccine)
After 14 Weeks	DPT / Oral Polio / Pentaxim	Hib Meningitis / Rotarix / Prevnar / IPV (Injectable Polio Vaccine)
After 2 Weeks	Hepatitis B (3rd Dose)	
After 9 Months	Measles	
After 15 Months	MMR	
After 18 Months	DPT / Oral Polio	Booster for Meningitis / Booster for Prevnar / IPV (Injectable Polio Vaccine)
2 Years	Typhoid	
After 2 Years		Hepatitis A
After 4 Years 6 Months	DT (Double Antigen) / Oral Polio / Booster for MMR	
5 Years	Booster for Typhoid	IPV (Injectable Polio Vaccine)
10 Years	TD Vac / Booster for Typhoid	
16 Years	TD Vac / Booster for Typhoid	R Vac (Girl Child)
For Kids	Pentaxim Vaccination	Influenza / Pneumo - Cccal
For Adults	Biotyp, Priorix, Botropase, Eldervit, Kenacort, Easy Five, Tripacel (DPT), Engerix B (HEP B for Adults), Titenus, Tybar TCV, Ovunal HP 5000 Injection, Quadrivac, Bon Max, Rubella, Pethidine (only for pregnancy), Betasol (only for pregnancy), Injection ME-12, Ondem, Zofer, Folitrax (Rheunedroid or arthirits), Mumps, Clexane Injection, Rabipur or Rabies, Vial Verorab Injection (for dog or cat bites), Methycobal injection (vitamin efficiency ), Terifrac Injection (for orthopadic), Profol Injection, Mucomix injection, Typhimvi Injection, Avin Injection, Microgest Injection, E 5 Vaccine, Origin, Lantuis Solostar 3ML 100IU Inj, Fragmin Inj, Novorapid Penfill Inj, Targocid Injection, Mickcin Inj, Jenvac, Inj Orofer FCM, Inj Rhoclone , Depo Provera	Gardasil Vaccination, Cervarix Vaccination, Vaxigrip Vaccination, Synflorix, Okavase (Chicken Pox), Havrix, Gestone, Lupride, Polprotec, Pentoxin, Tripple Polio, AvaxiM 80 (Hep A), Varicella (Chicken Pox), Rotateq, Hucog, Influenza, Boost Rix, Varivax, Pneumovax -23, Cholera vaccination, Meningococcal vaccine, Cervical Cancer Vaccination, Varilrix (kind of chickenpox vaccine), Pneumococcal conjugate vaccine (PCV) , PCV, HCG 5000 IU, AvaxiM, Adacell, E - 5 Vaccine, Imovax, Comvax, Quinvaxem vaccine, Recagon, Gynogen, Pentavac PFS, Biovac, IM Injection, Menopur 75IU Injection, Polprotec, Common Flu, H1NI, Inj Pubergen 5000, Urograffin injection, Agripal Vaccine, Infarix vaccine, Butrum, Boost Rix (TDAP), Influenza vaccine

	Injection, Inj Exhep 40 mg, Paparin injection, IMUMAX 300 mg, GRAFEEL, NEOPARIN NX 40mg INJ, Trenaxa inj, Ferium, Tazact Inj, Emest Inj, Arachitol Injection, Karagon injection, Womenox injection, Restasis Injection, Inj. Ferrinject	1, Influenza vaccine 2, Vancella 1, PVC booster, Menotas- 75 - Injection, Hucog HP500 IU, GMH HP 75 - Injection, Inj ovidrop, Inj meterna, Inj HCG, Inj FSH
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Covid-19 Vaccine (as per government guidelines)

### Hospitalisation

For any planned hospitalization, an employee must submit an expense estimate (from the concerned Doctor/ Hospital) for the treatment to HO for approval well in advance. Only in case of hospitalisation, a letter to the Nursing Home/Hospital can be taken from CHR requesting the Nursing Home/Hospital to send the bill directly to the Company - CHR for payment. List of non-reimbursable items during hospitalization is enclosed below.

Items	Remarks
Cosmetics	Non-reimbursable
Baby Products/ Feeding Bottle/ Infant feeding tube	Non-reimbursable
Nappies	Non-reimbursable
Sanitary Napkins/angela 4 plane	Non-reimbursable
Mineral Water	Non-reimbursable
Hand Wash	Non-reimbursable
Newspaper / Magazines	Non-reimbursable
Attendant Charges (only children upto 12 yrs)	Reimbursable
Attendant stay & food Charges	Non-reimbursable
Toothpaste/Brush	Non-reimbursable
Extra Couch	Non-reimbursable
Extra Food	Non-reimbursable
Hand care(for operation purpose)	Reimbursable
Breast Pump	Non-reimbursable
Enfamil powder	Non-reimbursable

### Other exclusions

- Baby food, cosmetics, beauty aids, diet clinics, medicated soaps, shampoos, toothpastes, cotton buds, corn caps, dettol / savlon, cotton, bandage, band aid even if these are prescribed by a doctor
- Horlicks, complan or any other health food or supplements
- Hearing aid equipment is not reimbursable, assistance only up to test/diagnosis and doctors fees.
- Orthopedic exclusions: Cervical collars, lumba sacrol belts, arm slings or any other support related devices
- Cost of equipment for treating sleep apnea or any sleep related disorder is not reimbursable

- Expenses towards lasik eye correction / surgery is not reimbursable
- Any expense towards fertility, sub-fertility or assisted conception operation is not reimbursable
- Circumcision unless necessary for treatment of a disease, not excluded hereunder or necessitated due to an accident. Reimbursement allowed only if there is a medical requirement
- Sex change or treatment, which results from, or is in any way related to, sex change is not reimbursable.
- Treatment for obesity (including morbid obesity) or any other weight control programs, services or suppliers including breathing disorder due to morbid obesity is not reimbursable.
- Any cosmetic, plastic surgery, aesthetic or related treatment of any description, including any complication arising from these treatments, whether or not for psychological reasons, unless medically necessary as a result of an accident and subject to discretion of ITC
- Use of intoxicating drugs, alcohol and the treatment of alcoholism, solvent abuse, drug abuse or any addiction and medical condition resulting from, or related to, such abuse or addiction subject to discretion of ITC
- Any treatment received in convalescent homes/hospital, health hydros, nature cure clinics or similar establishments are not reimbursable
- Treatment towards acne, acne vulgaris are not reimbursable
- Treatment towards alopecia (scalp infection/ hair loss/ dandruff) is not reimbursable
- Treatment received in clinics like kaya/ Dr Batra or any other similar clinics are not reimbursable.

#### Excess Medical Expenditure

If an individual exceeds his/her medical budget:

Expenditure above the medical budget will be referred to the Medical Committee. The Medical Committee may authorise reimbursements above this limit at its discretion; however in no case will reimbursement be more than 90% of actual expenditure incurred above the budget limit.

In considering requests for reimbursement in excess of the budget limits the Medical Committee will take into account the following:

- The medical expenditure history of the concerned manager.
- The nature of expenditure incurred prior to reaching the budget limit.
- The nature of expenditure in question. This would normally cover cases of hospitalization/surgery and serious illness.
- In the case of illness of the spouse/children, whether or not the spouse of the manager is eligible for medical assistance from his/her employer.

#### Medical Expenses incurred Abroad:

- Managers travelling abroad on official work must take out a comprehensive medical insurance policy.
- Premium costs towards the above would be met by the Company.

- Claims arising shall be considered for reimbursement provided they are accompanied by a certificate of approval from the RBI approving the expenses.
- Managers are advised to take out policies at their own cost in respect of their families and themselves when travelling abroad on a holiday.