

# INDIA POLICIES



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## ***Medical Assistance Scheme (MAS)***

***Version 2.6***

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Wipro – For Internal circulation only

Compensation & Benefits Team

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## 1. OBJECTIVE

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Medical Assistance Scheme is aimed towards providing employees and their immediate family (Spouse & Children only) reimbursement towards domiciliary medical expenses (Domiciliary medical expense is defined as treatment which doesn't require hospitalization). Medical scheme provides for reimbursement of expenses incurred towards Diseases and Illness only.

## 2. ELIGIBILITY

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All employees in bands Team Rainbow, A1 – E who are on India payroll are eligible for this benefit. Employees on long term onsite assignment who have opted out of India salary would not be eligible for this benefit.

## 3. MAS – Entitlement

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The MAS limit is as below:

Band	INR per annum	Contribution per month (INR)
WASE/WISTA/SIMS/WIMS	15000	0
B2 and below	15000	600
B3	20000	800
C1, C2	30000	1000
D1, D2	50000	1400
E	70000	1750

- The above MAS limits will be prorated based on the month of joining or month of exit, effective 1<sup>st</sup> February, 2017 (joining date / last working date on or after 1<sup>st</sup> Feb 2017).

If an employee joins in April, s/he is eligible to claim the full MAS limit. If an employee joins in June, s/he is eligible to claim 10/12<sup>th</sup> of the MAS limit (since s/he will be working only for 10 months of the accounting year April~March)

Similarly, if an employee's last working day is in April, then s/he can claim only 1/12<sup>th</sup> of her/his MAS limit for the year. And if an employee's last working day is in January, then s/he can claim only 10/12<sup>th</sup> of her/his MAS limit for the year. In a case where the exiting employees have claimed more than their eligible limit, the excess amount claimed will be settled through the full and final settlement.

- If you are not married, MAS limit is only for your medical coverage. Parents are not covered.

- Family as defined in this policy consists of Spouse & children. It does not include parents.
- WASE/WISTA/SIMS/WIMS program employees can claim MAS only under domiciliary expenses.
- For employees currently offshore, the amounts shown above are incorporated in the India salary stack
- You will not be covered under MAS if you are covered under ESI or any other medical scheme
- For employees on long term onsite assignment with an India salary component the above amounts are deducted from their India salary.
- Dependent children will be covered upto the age of 25 years or upto marriage, whichever is earlier.

**Note:** MAS is allowed only for children details updated by you in

[MyWipro](#) → [My Data](#) → [Personal Details](#) → [Family Details](#)

If a child crosses 25 years or get married whichever is earlier, then the child will not be eligible to be covered under MAS

- If your spouse is also working in Wipro, you are required to follow: (effective 1<sup>st</sup> April 2012)
  - You are required to declare the same on [myWipro→My Data](#) and log a call at <http://helpline.wipro.com/> confirming the updation and HRSS team will action the same.
  - Both you and your spouse will be able to claim MAS benefits upto the overall flat amount as stated above.
  - The notional contribution towards MAS in your salary stack will apply to both the members
  - Member with higher basic will be the primary member of MAS and will get tax exemption of up to Rs. 15000 on the claims made. Any additional claims (beyond Rs. 15000) will be treated as perk and taxed accordingly. The other member will be treated as secondary and can claim MAS benefits up to the respective flat amount (as per eligibility). However the complete amount claimed by him/ her will be treated as perk and taxed.
  - Please note, duplication in claims is not allowed. Example, you claim for spectacles for self, and your spouse also claims for specs for you in the same financial year. As per policy, one can claim only one specs per person in a financial year. Therefore, here the benefit shall not be passed on and it will be treated as breach of integrity
  - In order to be covered under MAS, you need to necessarily be a member of Mediclaim
  - MAS covers only domiciliary medical expenses for which treatment could have been taken anywhere in India. Onsite bills will not be allowed under MAS.
  - The MAS accounting year is April to March every year.
  - Unutilized MAS will lapse at the end of the year. This unutilized amount cannot be carried forward to the next year
  - Bills/receipts for future treatment are not reimbursable. You are required to get the breakup of the expenses with medicines & Consultation fee separately on a monthly basis. Eg: - Batra's

clinic, Bakson's clinics who provide treatment for one year and collect the payment in advance. Please insist for detailed prescriptions and procedure of treatment. Consolidated Bill against payment made for future treatment is not reimbursable. Alternatively, you may claim the consolidated bill on completion of the treatment provided you were in the service of the company for the period for which bill is being claimed and the consolidated bill is within one financial year.

- The notional cost of the expense borne by the company towards providing this benefit is included in the salary stack of all employees who are eligible for MAS.
- RCT (Root Canal Treatment) should be claimed under insurance in the first instance. Once insurance is settled, unpaid value can be claimed under MAS by producing the insurance settlement letter. Co-pay amount will not be payable through MAS.
- Executive / master health checkups for self and spouse will not be covered under MAS.

### 3.1 Sub Limit

There are sub limits defined for employees in Bands Team Rainbow, A1- E for certain type of expenses under MAS. Those are as follows:

#### 3.1.1 Purchase of Spectacles / Contact Lenses

For this document, we will define Spectacles as Frame + Lenses (Glasses)

Spectacles Type	Details	Eligibility	Overall Limit
Single Focal	Frame	Once in two financial years	5000
	Lens (Glasses)	Once in a financial year	
	Contact Lens	Multiple times in a financial Year	

- Only power glasses / Contact lenses can be claimed under this scheme.
- Company will reimburse either contact lens/ spectacles/ bifocals per member. No two can be claimed together for the same member.
- Max limit for spectacles is Rs. 5000/- and for bifocal is Rs. 7000/- (inclusive of frame and lens)
- Under a single claim, spectacles should be claimed under two different categories - Frame and lens (Glasses). If the bill does not contain a break-up between lens (Glasses) & frame, employee needs to provide a self-declaration on plain **A4** sheet giving the breakup of frames & Lens (Glasses) cost and it should be uploaded along with bill and power card.
- Contact lenses can be claimed multiple times up to Rs.5000/- under contact lens category

- Power card with the original paid Receipt/bill is mandatory for the claim to be processed. Power card should be less than a year from the date of purchase
- Order form is not a valid proof. You are required to provide a pre-numbered receipt with total amount paid.
- Contact lenses solution to be under medicine chest and consultation should be claimed domiciliary category not under spectacles category.
- Riding glasses, colored contact lenses, plain glasses with or without Anti-glare coat, ARC plain glasses etc. with or without modified power lenses are not reimbursed under this scheme.
- Employees in WASE/WISTA/WIMS/SIMS programs will not be able to apply claims in this category.

**Illustration of typical Bifocal lens is given below:**

**Bifocal Lens:**

- Combination lens for both distance and reading
- No need for two pairs of glasses
- Choice of D-segment or full width divide or progressive in nature

Bifocal Lenses have two parts: the upper part normally used for distance vision and the lower part used for near-vision tasks such as reading.

Spectacles Type	Details	Eligibility	Overall Limit
Bifocals	Frame	Once in two financial years	7000
	Lens (Glasses)	Once in a financial year	

### 3.1.2 Reimbursement of Medical Insurance Premium for Dependent parents

- Dependent parents can be covered under Wipro's Voluntary Parental Insurance program, the premium of which can be claimed under the MAS limit up to a maximum of Rs.10000/- per annum. Rs. 10,000/- is inclusive of the Medicine Chest limit.
- Parent-in-laws medical insurance policy premium cannot be claimed under MAS
- Dependent parents and parent-in-laws are not covered directly under any medical scheme in Wipro.
- Parental Insurance Policy taken from outside will not be eligible for reimbursement

- Employees in WASE/WISTA/WIMS/SIMS programs will not be able to apply fresh claims in this category. Only employees who have availed the parental insurance benefit for the year 2015/16 will be covered in parental insurance, till they choose to opt out.
- Medical expenses of Dependent parents cannot be claimed under the MAS/Mediclaim limits
- Claims have to be raised based on the date of payment of the premium and not based on the policy coverage. i.e. the date of payment of premium must be in the same financial year as that of the year in which it is claimed under MAS.
- If it is a single installment, employees can claim for full amount. If installments are opted for, then employees should file claims as per their payroll deduction. For example, if 3 installments are opted for, then employee can punch the claim 3 times post payroll deduction or he can punch full claim post completion of all three installments within the same financial year. Maximum limit is INR 10,000.

### 3.1.3 Medical Chest

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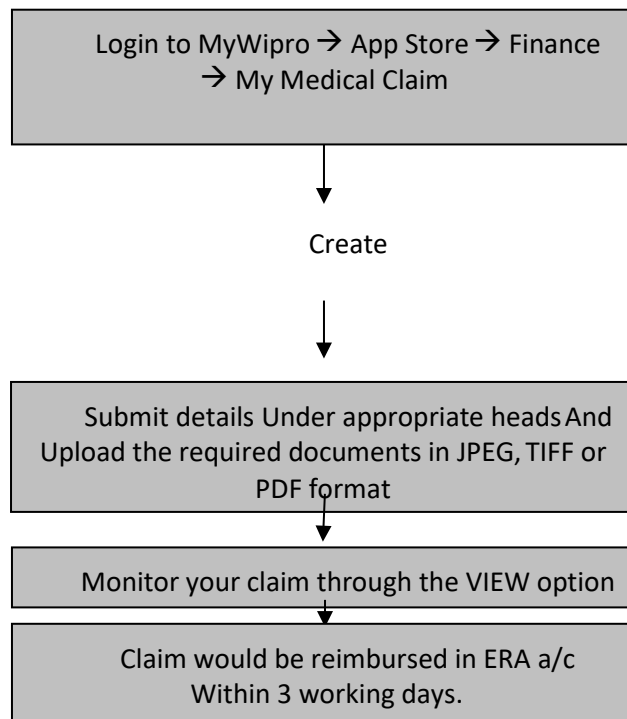
Effective 1 April 2017, the medicine chest sublimit is INR 1000 per annum for employees in Bands B3 and below. For Bands C1 and above, the medicine chest sublimit is INR 5000 per annum. Bulk purchase shall be allowed only in genuine cases. HRSS can request additional documents to verify the veracity of Bulk Purchase claims. HRSS has the right to reject claims which are not supported with proper justification for bulk purchase.

Employees in WASE/WISTA/WIMS/SIMS programs will not be able to apply claims in this category.

## 3.2 The Process

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- At the time of joining you should have filled in Mediclaim membership form. Mediclaim membership is compulsory to be covered under Wipro's medical benefits and the MAS.
- To cover your spouse or children, you must update your Marital Status and No. of Children under [MyWipro](#) → [My Data](#) → [Personal Details](#) → [Family Details](#)
- For all claims pertaining to MAS, you must apply for reimbursement on myWipro (Please log onto – [myWipro](#) → [App Store](#) → [Finance](#) → [My Medical Claim](#)). You can submit claims on a daily / weekly / monthly basis.
- The steps to claim medical reimbursement are as below:



- The documents mandatorily required to be submitted along with your claim are as follows: i) Original soft copy of bill ii) Soft copy of Prescriptions towards medical expenses - Prescription is deemed valid for a period of 6 months.
- Reimbursement time & method: Claims are reimbursed on a daily basis. If all the bills / prescriptions and supportings are in line with the policy and if the employee has updated ERA account & IFSC code in myWipro, claim will be processed and cleared 72 hours from the time the documents reach the processing queue. For employees who do not have an ERA account, their claims will be paid through the salary as a non-taxable component.
- Timeline for submitting claims:

Medical expense bills should be submitted on a quarterly basis. **April to June** expenses to be claimed in **July**. **July to Sep** in **Oct**, **Oct to Dec** in **Jan** and Jan to Mar last date for submitting claims is 15th of **March**. All expenses incurred between **March 15 and March 31** will be reimbursed in the month of April of the following financial year. This amount will be accounted in the previous year's balance. No claims of the previous year will be entertained in the next accounting year after the stipulated deadline.

Please note that raising false claims can result in disciplinary action leading to termination of service.

### 3.3 What is allowed under MAS

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- Domiciliary expenses



- Other medicines / medical services advised by a physician
- Medical practitioner's consultation fees
- Spectacles / contact lenses
- Hearing aids with doctor's prescription
- Dental expenses which are not allowed under Mediclaim with dentist's prescription.
- Over The Counter (OTC) medicines can be claimed under Medicine Chest for common ailments without doctor's prescriptions.
- Vitiligo is allowed

Please note that domiciliary expenses towards **specified illnesses** (only the ones mentioned below) should be claimed under specified illnesses category in MAS.

- Paralysis
- Cancer
- Peptic Ulcer
- Duodenal Ulcer
- Angina
- Coronary Thrombosis
- Coronary artery disease
- Cerebrovascular artery
- Pulmonary tuberculosis
- Arthritis
- Diabetes
- Chronic kidney disease
- Sarcoidosis

### 3.4 What is not allowed under MAS

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- Medicines for general health upkeep.
- Benefits in respect of tonics, vitamins, etc. are payable only when prescribed by a Doctor along with other treatments for a specific acute illness and for a specific duration. This is not payable as a supplement for food & for general weakness.
- Dental cleaning, scaling & Polishing, Dental reshaping, Oral prophylaxis, Dentures, Bleaching, Tooth Implantation, Flaw removal, Fluoride treatments, Teeth adjustments, braces, Gold/Silver cap for teeth and orthodontic treatments.
- Claims with prescriptions for items such as Seven Seas Cod Liver Oil, Garlic Pearls, etc.
- In-patient/Hospitalization treatment procedure related claims which are short paid/rejected/deducted/non-admissible under Medical Insurance (E.g. Maternity etc.)

- Treatment for cosmetic purposes except expenses for necessary services for correction of damage caused by accident / injury (Industrial Injury).
- Co-pay for hospitalization paid by employee under any ancillary medical scheme.
- Items such as hair-loss oils, herbal/medicated shampoos, Soap, oil, powder, cream, Toothbrush, paste, Lacto Calamine, Moisturizer, Sun screen lotion etc. are not allowed even if prescribed by a physician.
- Treatment for hair –loss and Telogon Effluvium, pimples/acne and cosmetic skin treatments - like chemical peeling, pimple treatments, scar removal, scalp treatment towards dandruff and hair fall, AGA, face lift, melisma, white patches and pigmentation treatments.
- Medical examinations or X-ray, laboratory test for Health checkup purpose unless the same is done as a part of treatment.
- Hospital services which are not consistent with and incidental to diagnosis and treatment of an illness or injury.
- Any medical expenses incurred due to an injury or accident which was employed for wage or profit other than in Wipro.
- Any services received because of insanity, intentional self-injury, or the use of intoxicating drugs or liquor, general overhaul or rest.
- Injury resulting from polo, winter and aviation sports, or riding or driving in races.
- Any free service available by law or for which there is no cost to the participant.
- Expenses incurred outside India are not payable under the Offshore Medical Scheme.
- Treatment related to Ayurveda, Siddha, Panchakarma, Acupuncture, Vasti, all types of massages, etc.

Please note that points mentioned above are indicative exclusions from MAS policy, there could be more such exclusions which will be decided by the HRSS claim processing team from time to time. In case of any dispute or disagreement, HRSS HR Head's decision would be treated as final and binding.

### 3.4.1 List of Excluded Hospitals

Claims submitted from the following Hospital/clinics will not be processed under MAS

Sr. No.	Hospital/Clinic Name	Address
1.	Prem Dental Hospital-Chennai	#2/40, P.S.R. Complex, Velachery Main Road, Medavakkam, Chennai – 600100
2.	Jaya Dental Hospital-Chennai	#2/6, kumaran Nagar, Malaitheru, Ponmar, Chennai – 600127

3.	Smile Dental clinic-Meerut	#177-K, Bombay Bazar, Aabu lane, Nikat palevar, Near kele valli koti, Meerut cantonment, Meerut – 250001
4.	S.V.R Physiotherapy Clinic Hyderabad	Shop No. 1-90/1/A, Between Krishna Developers & Apollo pharmacy, Hitech City Road, Madhapur, Hyderabad- 500081
5.	Kaveri Dental Clinic-Bangalore	#78, 1st Floor, 3rd Class, Hosur Main Road, Madivala, Bangalore – 560068
6.	J.N. Speciality Clinic Hyderabad	Opp Kesava Reddy Sweet Shop, Near Nandini Café, Beside Chalapathi Travels, Arunodhaya Colony, Madhapur, Hyderabad.
7.	A.R. Dental Care, Chennai	2, Kumaran Nagar Hill Street, Ponmar Chennai-127

8.	S.M. Dental Care, Chennai	No 11, NSK Road, Vanuvampet (Opp. Vanuvampet Church) Medavakkam Main Road, Chennai-600091
9.	Rajam Dental Clinic, Chennai	11/42, Durai Complex, Velachery Main Road, Medavakkam, Chennai – 600100
10.	KMK Dental Clinic, Chennai	12, Patel Street, Valluvar Nagar, Chithalapakkam, Chennai – 600126
11.	Om Sai Dental Clinic , Chennai	20, Sivan Kovil Street, Karani Main Road, Ottiyambakkam, Chennai – 600130
12.	Sri Sai Dental Clinic	1st Floor, 11th Cross, New Central Jail Road, Bangalore – 560100
13.	Akshatha Diagnostics	#1-90-2/E/3, Vittal Road Nagar Main Road, Neat Image Clinic, Madhapur, Hyderabad
14.	MS Dental Clinic	#3/69, Perumbakkam Main Road, Perumbakkam, Chennai-600100
15.	Sri Balaji Dental Care	13/26, Anna Street, Jaya nagar, karanai Main Road, Arasangazhani, Chennai 126.
16.	Sujatha Dental Clinic	H.No. 12-2-460/17, Jeevan Kalyan Nagar, Opp. Reliance Fresh, Amba Theatre Road Mehdiapatnam, Hyderabad
17.	Medfine Pharma	Shop No. 1, #503, 5th Cross, Pipeline Road, MSR Nagar, Bangalore-560054
18.	Tooth Care Dental Clinic	Mumbai
19.	Advance Rheumatology Center	1st Floor, Kautilya Building, Medinova Compound, Opp. Erramanzil, Somajiguda, Hyderabad – 500082
20.	Naveen Health Care Centre	No.79, 20th 'B' Main, 13th Cross, Near KEB Office, Maruthi Nagar Main Road, Venakteshwara Layout, Old Madiwala, BTM 1st Stage, Bangalore - 560068
21.	Siva Medicals	49, Valluvar Salai, Jaganatha Nagar, Arumbakkam, Chennai - 600106
22.	Sapthagiri Dental Clinic	No.1/856, Kadumbadi Amman Complex, Medavakkam, Chennai - 600100
23.	Chaitanya Medicals	No.20/62, 1st Main Road, Maruthinagar, Madiwala, Bangalore – 560068
24.	Eye Opticals Plus	Muniyappa Complex, H.S.R. Layout, Mangamma Palya Bus Stand, Hosur Road, Bangalore – 560068
25.	Eye World Opticians	No. 71/1, Ground Floor, Opp. Axis Bank, Near Bata Showroom, Kaikondrahalli, Sarjapur Road, Bangalore – 560035

26.	Visioncare Optical	Sr.No.697, Shop No.1, Next to Nagdev Tower, Nasik-Pune Highway, Bhosari, Pune-26
27.	Maruthi Dental Clinic	Shop No.3, Sapthagiri Complex, S.G. Palya, Bangalore – 29
28.	Rudra Optical	Shop No.6, Khanekar Complex, Chatrapati Shivaji Chowk, Hinjewadi, Pune-57
29.	Jadhav Optics	Vishal Nagar, Opposite to Sholay Hotel, Jagtap Dairy, Wakad Road, Pimple-Nilakh, Pune-411027
30.	Dr. Rana's Dental Care	Sakhare Complex, 1st Floor, Opposite to Puna Sweets, Ch. Shivaji Chowk, Hinjewadi, Pune-411057
31.	Govardhan Physiotherapy Centre	Ground Floor, #3/3, Silver Spring Apartments, Behind Bata Showroom, Kinkondrahalli, Bangalore-35
32.	Eye World Opticians	Shop No.803, Ground Floor, Opposite to 7th Cross, Opposite to SBI ATM, BTM 2nd Stage, Bangalore-560076
33.	Eye World Opticians	#363 & 364, Ground Floor, 1st Main, 7th Block, Beside Sweet Chariot, Koramangala Bangalore-560091
34	Sri Balaji Medicals	125, N.S.C Bose Road, Chennai-600001
35	Lavanya Opticals and Lab	#25, Medavakam Road, Sozhinganallur, Chennai-600119
36	Sri Jyothi Cosmetic & Dental Implant Centre	Shop No 1, NGOs Colony, Vanasthalipuram, Hyderabad-500070
37	Sairaj Optics	#207, Fortune Business Centre, Opposite to IDBI ATM, Kaspate wasti, Wakad, Pune-411057
38	Dr. Gajare's Advance Dental Care And Implant Centre	Mahalakshmi Plaza, 1st Floor, Near Rutuja Heights, Dange Chowk, Theragoan, Chinchwad, Pune-411033
39	Durga Medical and General Stores	14-49/3, Sailaja Homes, P&T Colony, Dilsukhnagar, Hyderabad500060
40	3 R Dental Centre	Vision Galleria, Shop no 4, First Floor, Near Kunal Icon, Opp G Mart, Pimple Saudagar, Pune 27
41	Vision Care Opticals	Wakad Hinjewadi Road ,Behind Dominos Pizza , Hinjewadi , Punu 57 ph- 8983529052
42	PFC Opticals	shop no 4 ,Ganga Park , Pimple sudaga , Pune – 411027
43	Sujatha Dental Clinic, Hyderabad	H.No. 12-2-460/17, Jeevan Kalyan Nagar, Opp. Reliance Fresh, Amba Theatre Road Mehdipatnam, Hyderabad
44	Shree Bhagavathi Dental Clinic, Bangalore	# 1, 7th Main Road, N.S. Palya. B.T.M 2nd Stage, Bangalore-560076
45	Sudha Dental Care, Chennai	06, Gandhi Street, Indira Nagar Thazhambur , Chennai-600127
46	M/S Kruthik Opticians, Mysore	#197, SBI Road, Hebbal, Main Road, Sury Bakery Circle, Mysore-570016
47	M/S Look Optic Store	Shop No.3, #12, 1st Main Road, Maruthi Nagar, Madiwala , Banglore-560068
48	M/S Grand Optical	#151 , Town High School Road, Yaniyadi, Kumbakonam- 612001
49	M/S Shree Vetoba Eye Care	Address A : #C-3 , Esha complex ,Sector 15, Nerul ,Navi Mumbai , Address B : Shop No 4,JN-Building No 28/B, Sector-9, Vashi, Mumbai, Maharashtra 400703
50	M/S Pramukh Medical & Gen Stores	Mhatoba hospital building, Milkat No.4, S.No.142/1 Main Road, Hinjanadi, Pune411057
51	M/S Shree Samarth Optical	Shreenath Complex, Opposite Gram panchayat, Hinjewadi, Dange Chowk Road, Hinjewadi Tal. Mulashi, District, Pune-057
52	Shri Swami Samarth Medical & General Stores	Shreenath I-Con, Shop No.8 & 9, Maan Road, Shiwaji Chowk, Hinjawadi, Mulshi, Pune-411057

53	M/s. Bhavani Medical & General Stores	#115A, Balaji Swarnapuri Colony, Rajeevi Nagar, 'X' Roads, Hyderabad
54	Optical World	20, IN Concorde Silicon Valley, Doddathogur Village, Begur Hobli, Electronic City, Bangalore-560100
55	Rudraksh Optic	Shop #2, Hinjewadi Phase-1, behind Allahabad Bank Hinjewadi Pune-411057
56	Sri Vinayaka Hospital	#174, Abbas Complex, Shikaripalaya Main Road, Near Wipro Gate, Electronic City, Bangalore-560100
57	Ashok Medical Hall	H.No.13/A, Sitaphalmandi, Secunderabad
58	Jyothi Medical and General Stores	Door #8-4-123, Shop #1&2, Old Bowenpally, Secunderabad-500011
59	Sai Ram Clinic	Aishwarya Building Complex, MG Road, Secunderabad-500003
60	M/s. Jai Sree Medical Stores	#48-450/2/1, Near Amma Bhagawan Temple, Ganesh Nagar, Chintal, Hyderabad
61	M/s. Nethra Opticals	Plot No.1/4, Kumarasamy Nagar, Classic Gardens, (Near Aavin), OMR Road, Sholinganallur, Chennai-600119
62	M/s. Annapurna Poly Clinic	Government Clinic Road, Sullurpet
63	M/s Sri Guhan Medicals	Address A : No.32, OMR, Sholinganallur, Chennai-600119 , Address-B : #3, 1/L, Devaraj Nagar, 2nd Main Road, Sholinganallur, Chennai-600119
64	M/s Optical world	#67,1st cross , Manjunath Layout , Belikhalli ,Banglore-76
65	M/s New Kaveri Medical & General Stores	No 3 , 3rd Cross ,Hosur Road ,Madivala ,Banglore 68
66	M/s PRN Clinic	D/NO- 3,1/L, Devaraj Nagar ,1st Cross-street,Sholinganallur,Chennai-600119
67	M/s Complete dental care & Implant center	Sai sadan building , Near apple hospital,Near D.P Road , Vishalnagar,Pimple Nilakh ,Pune -27
68	M/s. Balaji Pharma	No.94/158, Doddakannalli, Sarjapura Road, Bangalore-560035
69	M/s. Bavani Medical & General Stores	#9/1, Rajappa Complex, Sarjapura, Anekal, Bangalore-560125
70	M/s. Krishna Medicos	B-34/11, Double Storey, Near Post Office, Ramesh Nagar, New Delhi-110015
71	M/s. Medsure Medical and Fancy	#28/799-B4-1, N.G.O's Colony, Opposite to Ramalayam, Nandyal
72	M/s. Naveen Pharmacy	No.32, N.S.K Salai, Kodambakkam, Chennai-600024
73	M/s. Teja Medical Hall	#10, Street No.12, Himayath Nagar,Hyderabad-500027
74	M/s. Siva Chaitanya Nursing Home	D.No.1-131/51, Near Chilaka Nagar, Main Road, Adarsh Nagar, Uppal, Hyderabad-39
75	M/s .Balaji Clinic	Near Doddakannalli Bus Stop, Doddakannalli, Sarjapura Road, Bangalore-560035
76	M/s. Sai Ratna Medical & General Stores	Shop No.1-7-283/16/C/4, Aishwarya Building Complex, M.G. Road, Secunderabad-500003
77	M/s. Viji Medicals	No.7, 1st Main Road, Gandhi Nagar, Adyar, Chennai-600020

### 3.5 Taxation

Reimbursements up to Rs. 15000/- are exempt from tax. Reimbursements beyond Rs. 15000/- will be added as perquisite and taxed at applicable rates.

### 3.6 Contacts

For any further clarification or information with regards to this policy, please log a call at <http://helpline.wipro.com/>

## 4. AMENDMENT HISTORY

Amendment Date	Policy Version	Author	Approved By:	Nature of Changes
01.04.2012	1.3	C&B team	Head – C&B	Couple working in Wipro Both you and your spouse will be able to claim MAS benefits.
01.04.2013	2.0	C&B team	Head – C&B	Revised MAS benefit limit capped band wise (Refer above in Table MAS – Entitlements)
01.06.2014	2.1	C&B team	Head – C&B	Revised band wise contribution and sub-limits for spectacles and medicine chest
25.09.2014	2.1.1	C&B Team	Head – C&B	Co-pay for hospitalization paid by employee under any ancillary medical scheme cannot be claimed under MAS
05.01.2015	2.1.2	C&B Team	Head – C&B	List of excluded hospitals and clinics incorporated
01.06.2015	2.2	C&B Team	Head – C&B	Revised band wise contribution and changes made in Spectacles and Medicinal Chest Reimbursements. Parental insurance reimbursement allowed only for Wipro policy
01.03.2016	2.3	C&B Team	Head – C&B	Claims for bifocals or spectacles allowed. Both cannot be claimed for the same member
05.07.2016	2.4	C&B Team	Head – C&B	Claims for WASE/WIMS/WISTA/SIMs allowed only in domiciliary category. Change in process – paperless claims. Onsite assignee MAS deduction from India salary introduced.
07.09.2016	2.4.1	C&B Team	Head – C&B	MBS clause added under MAS inclusions (section 3.3). MAS exclusions updated (section 3.4).

<b>01.02.2017</b>	2.4.2	C&B Team	Head – C&B	MAS proration introduced based on month of joining and exit.
<b>01.04.2017</b>	2.5	C&B Team	Head C&B	Medicine chest sublimit changed to INR 1000 for bands B3 and below; Removal of MBS
<b>01.06.2017</b>	2.6	C&B Team	Head C&B	Policy reframed with recent updates of excluded hospitals.