

	SALIHIN	Document No: HR-TNC-06	
Title: EMPLOYEES POLICIES & PROCEDURES - MEDICAL BENEFITS		Revision No: 2	Effective Date: 1st JANUARY 2018

6.0 MEDICAL BENEFITS

6.1 SCOPE OF COVERAGE

All permanent staffs and contract staff are eligible for medical benefits provided by the SALIHIN.

6.2 GENERAL OUTPATIENT TREATMENT

6.2.1 All staff are entitled to the following medical benefits and services upon employment as follows:

Position	Coverage	Annual Entitlement (5 years and below)	Annual Entitlement (5 years and above)
Manager and above	Staff and family	2,000.00	2,500.00
Assistant Manager and Supervisor	Staff and family	1,000.00	1,500.00
Senior Executive and below	Staff only	500.00	1,000.00

6.2.1.1 Medical consultation, including prescribed medicines and treatment diagnostic tests and special treatment provided by any registered medical practitioner are allowed.

6.2.1.2 All diagnostic tests recommended by the any registered medical practitioner for proper treatment of illnesses.

6.2.1.3 Medical entitlement for family coverage is eligible for spouse (husband or wife) and child only. Maximum age for staff's child for medical claimable up to 17 years old.

6.2.2 Reimbursement of medical expenses is through the submission of claim on or before 7th of the following month with receipts to the Human Resource Department. The company reserves the right to accept or reject such claims.

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6.3 OUTPATIENT SPECIALIST TREATMENT

6.3.1 Staff may seek specialist treatment only when referred by a Company's panel Doctor.

6.3.2 Only confirmed staff is eligible for specialist treatment.

6.4 DENTAL AND OPTICAL BENEFITS

6.4.1 The table of annual entitlement are as follows:

Position	Total Annual Entitlement
Manager and above	700.00
Assistant Manager and Supervisor	500.00
Senior Executive and below	300.00

The coverage of Dental treatment and Optical shall exclude any form of cosmetic nature. Cost to be bared by staff and later to be reimbursed by the firm once claim are submitted.

6.5 MEDICAL SCREENING BENEFITS

Annual medical screening benefit of RM500.00 will be extended to Director Level and above. This entitlement amount is inclusive in the medical benefit entitlement.

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6.6 HOSPITALIZATION BENEFITS

Hospitalization coverage of the employee will be subject to a maximum limit per annum as follows:

RANK	ANNUAL LIMIT	ROOM ENTITLEMENT
Manager & above	RM15,000.00	RM400.00
Supervisor & Assistant Manager	RM10,000.00	RM200.00
Senior Executive & below	RM 5,000.00	RM100.00/Four Bedded

Should employee exceed his / her maximum limit of entitlement, he / she have to pay the difference the hospital bills.

In the situation where employee using her/his medical bill from his/her personal insurance, the employee may submit the claim and get it reimbursed from the firm. The firm will reimburse the hospital bills within the employee entitlement amount,

OR In the situation where employee using her/his medical bill from his/her personal insurance, the company will pay the employee the total premium insurance paid for that particular year

Which one is lower

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6.7 EXCLUSIONS

SALIHIN does not cover the cost of the following:

- 6.7.1 Preventive medication, such as vitamins, etc., prescribed in general use and not in connection with an illness.
- 6.7.2 Medical check-ups not specifically required by the Company.
- 6.7.3 Preventive or precautionary services such as pre-pilgrimage vaccination, hepatitis vaccination, etc. unless required by the Company.
- 6.7.4 Treatment related to pregnancies: infertility, abortion and conditions arising from surgical, mechanical or chemical contraceptive methods of birth control.
- 6.7.5 X-ray and laboratory examinations which are not required by Company.
- 6.7.6 Cost of consultation and medicines for sickness arising from the staff's own negligence or conduct contrary to the laws of the country.
- 6.7.7 Any expenses relating to any medical treatment for cosmetic purposes, such as plastic surgery.
- 6.7.8 Expenses incurred for consultation with traditional healers ('bomohs') and unregistered practitioners.

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6.8 PROLONGED ILLNESS

Definition of Prolonged Illness; A Staff

- (i) who is ill, sick, incapacitated or disabled; and
- (ii) who is in need continuous and continual medical attention and medication: and,
- (iii) in the expert opinion of a registered medical practitioner, is unable to perform normal work and/or will endanger the health and well-being of the co-workers,

shall be placed on “prolonged illness” status.

Employees who suffer from disease like tuberculosis, cancer, polio, leprosy, etc, which requires prolonged periods of treatment would be granted prolonged illness leave as follows:-

- (i) 3 months full pay, and
- (ii) 3 months half pay, and
- (iii) 3 months without pay

The staff concerned must produce a ‘Fit for Duty’ certificate from the relevant registered doctor or Government hospital authorities or approved medical practitioner before he is allowed to resume work. At the end of the six (6) months period, if the employee is still certified unfit to work by a Registered Medical Practitioner, the Firm shall reserve the right to terminate the employment on medical grounds.

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6.9 MEDICAL AND HOSPITALISATION

- 6.9.1 An employee who absents himself from work on medical leave and does not inform the Company within twenty four (24) hours of the issuance of the medical leave certificate shall be deemed to have been absent from work without the permission of the Company and without reasonable excuse for the days on which he is absent from work and shall be subject to disciplinary action.
- 6.9.2 Any medical leave that run 3 days in a row must be issued from government clinics/hospitals only and not from private clinic.
- 6.9.3 For hospitalization, a maximum of sixty (60) working days in the aggregate in each calendar year inclusive of non hospitalization sick leave.