

Outdoor Medical Coverage Policy (OPD):

Visits to doctors and diagnostics (ultra-sound, ECG, Lab Tests, etc), not requiring hospitalization, are covered under out-door health facility. To avail these facilities please fill in the "Request Form for Indoor Medical Coverage" to HR via Email.

Please attach 1'x1' photographs of yourself and your dependents with the form so that OPD cards can be issued to you.

Who is covered:

All regular full-time employees (with the services period of more than 3 month) their spouse, children (under the age of 18) and parents covered under this facility.

How it works:

Panel Hospitals: The employee has to present his outdoor card (issued by the company) to avail outdoor medical facility from the panel hospitals of the company.

Non-Panel Hospitals: The employee has to pay full consultation/diagnostic test charges to the hospital and the company will reimburse as per the policy (50% of the total bill).

Note:

1. Each employee can claim for outdoor medical reimbursement thrice a month (including parents, spouse & children)
2. In case of OPD visits, only the 50% of average hospital consultancy rate would be covered that is Rs.2500/-
3. If an employee has paid consultancy fee above the average fee e.g. Rs. 3500 then he/she would still get the 50% of the average not the amount he/she paid.

How to claim:

All consultation and diagnostics expenses can be claimed on the "Outdoor Claim Form" (available at HR Office) after attaching original receipts of payments made to HR Office.

What is not covered:

In outdoor medical coverage, following are not covered;

- a) Medicines and vaccinations
- b) Medical tests like; CT scan, MRI, Angiography, Thallium Scan, COVID-19 etc.
- c) Any kind of Dental treatment
- d) Any kind of Cosmetic treatment

- e) Hair Transplant
- f) Slimming Procedures like Liposuction
- g) Infertility Treatment

Indoor Medical Coverage Policy:

All expenses incurred when a covered individual is hospitalized as result of sickness, accident or surgery will be covered under this benefit. To avail these facilities please fill in the "Request Form for Indoor Medical Coverage" to HR via Email.

Who is covered:

All regular full-time employees (with the services period of more than 3 month) their spouses and children are covered under this facility.

How it works:

Panel Hospitals: The employee has to present his indoor card (issued by the company) to avail indoor medical facility from the panel hospitals of the company.

Non-Panel Hospitals: The employee has to pay full hospitalization & treatment charges to the hospital and submit the Indoor medical claim form (available at HR office), discharge summary along with original receipts of incurred expense to HR Office for reimbursement of payment. Please note that the reimbursement will be made as per the insurance company's policy.

List of Panel Hospitals (Indoor Medical Coverage):

Please click [here](#) to see the list of panel hospitals.

Please click [here](#) to see the list of Daycare Procedure and Specialized Investigation.

Please click [here](#) to see the list of Discounted Dental Units.

Please click [here](#) to see the list of OPD Discount Centers.

- ❖ *These diagnostics are on discount apart from hospitalization (for routine diagnostics). Employees can avail these discounts upon showing indoor medical card to the respective lab.*

Group Life Insurance:

Other than Health Insurance, Instructor Brandon provides its employees the facility of Group Life Insurance as well (Covered by the insurance company).

How it works:

Death of any employee due to any cause is covered under life insurance policy. The nominee (dependents) of the deceased employee can claim an amount of Rs. 500,000 from HR Office.



How to claim:

The nominee (dependents) of deceased employee shall submit the following documents to HR office until the expiration of Indoor medical card provided to the employee in order to avail this benefit;

- a) Copy of Death Certificate
- b) Hospital Record (if applicable)

