

## **Benefits**

### **Marriage Gift**

If you get married during the course of your employment you will receive a marriage gift of 50,000 mmk. To access these benefits present your marriage certificate or wedding invitation to the HR department.

### **Funeral Relief**

In case of death of an immediate family member, the company will contribute 50,000 MMK to towards the funeral expenses.

### **Medical Benefit and Life Insurance**

#### **Group Medical Policy**

This policy outlines the medical benefit entitlement for all Full-time permanent staff regardless of their level or position, unless they are on another Yoma Group Medical Plan.

#### **Outpatient and Inpatient Hospitalization**

The Yoma Group preference is that Employees use Pun Hlaing Siloam Hospital, but this is not mandatory. The company will pay medical expenses by reimbursing employees within the coverage limits, and subject to the Exclusion listed in this Policy.

(1) All benefits in this policy are based on annual limits.

(2) Outpatient medical coverage is up to 80% of such annual medical costs and up to a maximum reimbursement of 200,000 Ks per year. Both medical expenses and medicine prescribed by a licensed medical doctor are covered.

(3) Inpatient hospitalisation expenses will be reimbursed as follows:

- 100% of inpatient medical expenses up to 1,000,000 Ks.
- 50% of the next 2,000,000 Ks.

**Example:** Employee incurs an inpatient hospital medical bill of 3,000,000 Ks. The reimbursement will be (i) 2,000,000 Ks made up of 100% of first 1,000,000 Ks, and (ii) 50% of next 2,000,000 Ks.

### **Exclusions**

The following Outpatient and Inpatient (OPD and IPD) services are excluded from this cover:

- Obstetrics including prenatal, antenatal and postnatal
- Plastic surgery
- Dental care
- Cosmetics
- Optical
- Preexisting conditions
- Preventive medical checkup / health screening

### **Chronic Illness**

In the event of a Chronic Illness, you should discuss options with your manager and Entity HR.

### **General Conditions**

The following conditions apply to all parts of this medical policy: Full compliance with terms and conditions of this policy is necessary before a Claim will be paid. Claim procedure:

1. The employee shall provide the Medical Claim Form attached with Doctor's prescription and medical bill to the relevant entity HR department.
2. The HR department shall verify and process the payment through the finance department.
3. In all cases, the company will require a completed Claim Form within 30 days of the date of the medical bill, together with full original supporting evidence to substantiate the expense, such as receipts and reports.

### **General Exclusions**

1. Any sum in excess of the coverage limits.
2. Any expense which the company considers to be unreasonable, unnecessary or excessive.
3. Any claim involving fraud, misrepresentation or concealment or their consequences.

4. Contraception, sterilisation (or its reversal), fertilisation, vasectomy, venereal disease, sexually transmitted infections, gender reassignment or any other form of sexual related condition.
5. Investigations and / or treatment for infertility and any related condition or form of assisted reproduction.
6. Chronic or end-stage kidney failure which has or will require regular or long-term dialysis.
7. Any treatment to relieve symptoms caused by ageing or any physiological cause.
8. Costs for treatment incurred outside the geographical area specified on the Policy Schedule.
9. Artificial heart implantation.
10. Drugs and other medicines purchased without a Physician's prescription.
11. Routine or preventative medicines, vaccinations and checkups.
12. Cosmetic surgery, removal of fat or other surplus body issue and any consequences of such medical treatment, weight loss or weight problems / eating disorders, whether or not for psychological purposes, unless required as a direct result of an accident or surgery for cancer.
13. Surgery to correct short or long sight or any other eye defect, unless caused as a result of an accident or illness.
14. Accommodation and treatment costs in a nursing home, hydro, spa, nature clinic, health farm or the like or a hospital where the establishing concerned has, effectively, become the Employee's home or permanent residence and the admission is arranged wholly or partly for domestic reasons.
15. Medical treatment for mental or nervous disorders, psychiatric treatment and the costs of a psychotherapist, psychologist, family therapist or bereavement counsellor.
16. Any claim in any way caused or contributed to by the use or release or the treat thereof of any nuclear weapon or device or chemical or biological agent.
17. Any claims whatsoever resulting from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), act of terrorism, civil war, rebellion, revolution, insurrection, military or usurped power or taking part in civil commotion or riot of any kind. For the purpose of this exclusion, an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and / or to put the public, or any section of the public, in fear.

### **Life Insurance**

The Yoma Group will provide a compassionate payment to the family of the deceased Employee (as per the beneficiary list provided):

- Below 10 years' service – 6 x last drawn Gross Salary
- Above 10 years' service – Completed service years x last drawn Gross Salary

### **Now Health Insurance**

When employee is entitled to obtain Now Health Insurance it will be stated on the Employee Contract. If you need further information regarding the Now Health Insurance policy kindly contact to [askhr@yoma.com.mm](mailto:askhr@yoma.com.mm) or click on AskHR icon on Yoma Connect App for live chat.

## **Relief Loan Scheme Policy**

### **Who is eligible**

All Yoma Group employees. If you are on probation this will be considered on a case by case basis.

### **How much can you borrow?**

Up to 3 (three) months of your gross salary

### **What is the interest rate and fees?**

The interest rate is set at 8.5% per annum and calculated based on loan balance. There are additional no fees.

### **What is the repayment period and process?**

The agreed monthly repayment amount will be directly deducted from your Yoma Bank SMART account over 12 months

### **How do I apply?**

- Application form can be downloaded from Yoma Connect ([//yomagroup.net](http://yomagroup.net)).
- Application starts on 1st April 2020
- The application will be approved within 24 hours (1 working day)
- For more details, please email [YRL@yoma.com.mm](mailto:YRL@yoma.com.mm)

### **Employee Obligations**

The Yoma Relief Loan is designed as a loan to support employees that are experiencing financial difficulties. The Loan is offered with the expectation that staff will remain in the Employment of the Group for the next 12 months.

Expectations of employees that take out the Yoma Relief Loan:

- Staff are expected to only take out this loan if they are facing financial hardship
- Staff can pay the loan back sooner than 12 months
- If an employee resigns, the Loan at 8.5% must be paid back in full

- If someone would like to continue the loan with Yoma Bank after they resign the loan may revert to the commercial rate of approximately 14.5%

## **Group Professional Development Policy**

### **Objective**

The objective is to encourage self-development among all employee and enhance their contributions to the organization.

### **Policy**

This applies to all SPA/FMI/YSH Group of Companies' employees on full-time appointment. Employees who have to complete at least one year of service are eligible.

The company will bear the annual student registration fees and/or the exam fees by reimbursement basis to the employee within the coverage limits.

### **Terms and conditions**

Professional development courses and degree/diploma programs must be relevant to the development needs of the employee and the company.

Employee who would like to claim the fees (Annual / Member and Exam) of reimbursement must submit the professional development requisition form with the approval of the Entity Head in advance.

The company will bear the annual/member registration fee and the exam fees as follow:

- The company will provide the annual /member registration fee to a maximum of up to US\$ 100 per calendar year. Re-registration will only be considered in case where there is good academic progress.
- The company will reimburse the exam fees if the employee passes the exam successfully as per the following coverage limit per calendar year.

<b>COVERAGE LIMIT OF EXAM FEE PER CALENDAR YEAR</b>	<b>REIMBURSEMENT %</b>
Up to USD 1500	80% of Exam Fee

From USD 1501 Up to USD 3000	50% of Exam Fee
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If the exam fee is in Myanmar Kyat (MMK), it will be considered as equivalent to the coverage amount. The exchange rate will be calculated based on the rate applicable on the same date when employee submit the form.

#### **Procedure**

- (1) Prepare the Professional Development Requisition Form [Form A] with the detail training information and the relevant document.
- (2) Submit the Form A to respective HR Department with the agreement of department head and the approval of entity head.
- (3) Claim the registered Annual / Member Fees accordance with the Policy [Up to US\$ 100].
- (4) If pass the exam, submit the Professional Development Claim Form [Form B] to the respective HR department with the relevant document for the reimbursement.

### **The Campus Telephone Policy**

#### **General**

<b>ORGANIZATION: YOMA GROUP</b>	Policy number: 005
<b>SPONSOR: MELVYN PUN</b>	
<b>CONTACT: MARTIN APPELE-MAIL: MARTINAPPEL@YOMASTRATEGIC.COM</b>	Effective Date: 1 November 2018

#### **Introduction**

Communication is a vital part of the Group's work environment and is instrumental when conducting our daily business. The purpose of the Campus Telephone Policy is to provide a framework for the provision of telephony service.

There are three primary telephony services available to employees at the Campus.

1. Yoma Social Chat
2. Cisco VoIP phones
3. Mobile

Employees are encouraged to use Yoma Social chat for internal communications purposes. There are voice and video calling capabilities that should cover all internal telephony needs.

Cisco VoIP phones are reserved for those who require long distance calling capabilities. That means that most phones on the Campus will be removed and reassigned as requested and approved by Managers. Cisco phones will be placed in meeting rooms for all to use as needed.

All employees are currently eligible for Telenor post pay package plan instant of phone allowance benefits.

### **Scope**

This policy applies to all Staff based at the Campus.

### **Responsibilities**

- Group HR shall determine allowance levels, and to liaise with Telenor on changes, adds and removals.
- Group IT will be responsible for providing Cisco phones to those who are eligible.
- Entity Finance will receive itemized bill for checking and payment to Telenor on monthly basis
- Employee's will utilize their Telenor allowances primarily for business purposes. The telephone can be topped up, if needed at the employee's expense, using Scratch cards.

### **Allowance**

#### **Postpaid Plan Allowances based on Job Role**

JOB POSITION	TELENOR POST PAID	CISCO LANDLINE

Exco members	iBiz A	Yes
Managers	iBiz B	Only if frequent international calls are required, based on approval
Other eligible Staff below Manager	iBiz C	Only if frequent international calls are required, based on approval

#### Explanation of Benefit limits

		IBIZ C	IBIZ B	IBIZ A
<b>CUG</b>	On-net CUG	Free		
<b>VOICE</b>	On-net	Unlimited		
	Off-net			
<b>DATA</b>	<b>DATA</b>	3.5 GB/ 5 GB	7GB/ 10 GB	18GB
<b>SMS</b>	SMS On-net	Unlimited		
	SMS Off-net			
<b>INTERNATIONAL</b>	IDD Call	25mins/month	50mins/month	10mins/day
	Roaming Data	n/a	n/a	n/a



	Roaming Voice	n/a	n/a	n/a
	Roaming SMS	N/A	N/A	N/A

## Policy

### We advise our employees to:

- Use company-issued phones for business purposes only and preserve them in perfect condition.
- Surf the internet, text and talk on the phone only if needed.
- Turn off or silence their phones when asked.
- Speak quietly on their phones within earshot of colleagues' working space during working hours. There are private phone booth areas on each floor that can be used so not as to distract those around you.
- Avoid answering your cell phone during meetings. This is a disruption and disrespectful to those around you.

### We won't allow employees to:

- Play games on the cell phone during working hours.
- Use their cell phone's camera or microphone to record confidential information.
- Download or upload inappropriate, illegal or obscene material on a company cell phone using a corporate internet connection.

### How to properly use cell phones in the workplace

Employees can benefit from using cell phones. They're allowed to use their phones during working hours to:

- make business calls.
- use productivity apps.
- check important messages.

- make brief personal calls away from the working space of colleagues.
- The Company reserves the rights to amend policy without prior notification.