

Emergency Medical Expense Replacement Policy Example

1. Policy Overview

This Emergency Medical Expense Replacement Policy provides guidelines and procedures for the reimbursement of eligible emergency medical expenses incurred by employees during work-related travel or assignments. The policy aims to ensure timely financial support and clarity regarding eligible expenses and claims procedures.

2. Eligibility

- All full-time and part-time employees traveling for official company business are eligible.
- Expenses must be related to unforeseen medical emergencies occurring during authorized business travel.
- Routine medical costs or elective procedures are not covered.

3. Covered Expenses

- Hospitalization and emergency room care
- Physician and specialist services
- Prescription medications required during the emergency
- Ambulance and medically necessary transportation

4. Non-Covered Expenses

- Elective or cosmetic surgery
- Pre-existing conditions not declared before travel
- Non-emergency dental or optical care
- Over-the-counter medications without prescription

5. Claims Procedure

- Report the medical emergency to your supervisor within 24 hours.
- Complete the Emergency Medical Expense Claim Form.
- Attach original receipts and medical documentation.
- Submit the claim within 14 days of incurring the expense.
- Claims will be reviewed and processed within 10 business days.

6. Limits and Exclusions

- Maximum reimbursement per incident: \$5,000
- Any further conditions are outlined in the company's health insurance policy.

7. Contact Information

For questions or to submit claims, contact:

Human Resources Department

Email: hr@company.com

Phone: (123) 456-7890

