



Seplat Petroleum Development Company

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Medical Care & Occupational Health Policy

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 	Document No.	SEP-CHR-GEN-W01-005	Rev.	A02
	Document Title	Medical Care and Occupational Health Policy	Page	4 of 13

Table of Contents

1.0	Employee Medical Care & Occupational Health.....	3
1.1	Medical examinations.....	4
1.2	Vaccinations Inoculations.....	5
1.3	Medical Treatment on Business trips and training courses abroad.....	6
1.4	Industrial Health and Safety at Work.....	7
1.4.1	Responsibility.....	7
1.4.2	Specialist Services and Support.....	8
1.5	Accident at Work.....	8
1.5.1	Immediate Action.....	8
1.5.2	Accident Reporting.....	9
1.5.3	Accident Investigation.....	9
1.5.4	Medical Attention.....	9
1.5.5	Return to Work after injury.....	9
1.5.6	Compensation.....	9
1.5.7	Fatal Accidents.....	9
1.5.8	Contractor Employees.....	10
1.6	Medical Board.....	10
1.6.1	Circumstances that require a Medical Board.....	10
1.6.2	Release on Medical Grounds.....	11
1.7	Employee Compensation Act 2010.....	11
1.7.1	Notification of Claims.....	11

 	Document No.	SEP-CHR-GEN-W01-005	Rev.	A02
	Document Title	Medical Care and Occupational Health Policy	Page	4 of 13

1.0. Employee Medical Care & Occupational Health

The objective of the medical scheme is to provide employees and their eligible family members with quality medical services at no cost to the employee. Under the medical scheme, employees will have access to medical services as approved by Management, there shall be no cash payment in lieu of this service.

Eligibility

- i. All SEPLAT regular employees.
- ii. In this context, an employee's eligible family members (dependants) shall include his/her spouse and a maximum of four biological/adopted children.
- iii. The family details must correspond to those provided by the employee at the time of employment. Any changes to an employee's family details should be submitted to the HR Department as soon as possible. The Company is not bound to accept changes in family details submitted by an employee.



Other conditions

- Employees and/or their dependants who choose not to take advantage of the Company's medical services or who patronize hospitals other than those approved and provided by the Company shall not be entitled to reimbursement.
- Where an Employee require a medical need outside the plan provided by the company, approval for this shall be strictly at Management's discretion.
- Such approval may take into consideration the nature or kind of the illness amongst other things, because the company may not grant financial assistance for avoidable illnesses or cosmetic procedures. Any financial assistance approved by the Company shall be clearly defined in terms of amount or duration or applicable conditions, as the case may be.

A. The provider provides a unique service not available at any of the existing providers within the same geography.

B. The provider exists within a geography where there is a reasonable cluster of employees.

C. Where the company's medical adviser advises same based on peculiar health history of an employee.

 	Document No.	SEP-CHR-GEN-W01-005	Rev.	A02
	Document Title	Medical Care and Occupational Health Policy	Page	4 of 13

- Where an employee has exhausted the financial limit for his or her medicals and requires the Company's financial intervention, approval for this shall be strictly at Management's discretion.
- Such approval may take into consideration the nature or kind of the illness amongst other things, because the Company may not grant financial assistance for avoidable illnesses. Any financial assistance approved by the Company shall be clearly defined in terms of amount or duration or applicable conditions as the case may be.
- The Company may, by itself or through a medical consultant, request for information from such an employee. This information may include, but is not limited to; medical information, test results and any other information deemed necessary, which will enable the Company to medically and financially evaluate the employee's request and take a decision on the case.
- The employee is not obliged to furnish such information to the Company. However, the employee should note that failure to do so may prevent the Company from considering or approving the request.

1.1 Medical Examinations

It is in the Company's interest to recruit and maintain a healthy work force. To this end, the Company provides health care for staff, and also encourages them to undergo a periodic Medical Examination.

All candidates are medically examined as a condition of their offer of employment and cannot join the Company's employment until their medical fitness has been confirmed.



It is strongly recommended that after engagement, all employees undergo a comprehensive medical check-up as follows:

Under the age of 40 years - every three years
Over the age of 40 years - every two years

Certain categories of staff e.g. food handlers, may be required to undergo medical examinations at shorter intervals and are advised accordingly.

All employees must be medically examined before retirement, release or resignation.

Outgoing employees who do not wish to be examined must sign a waiver stating that a medical examination was offered to him/her and was refused. Consequently, he/she

 	Document No.	SEP-CHR-GEN-W01-005	Rev.	A02
	Document Title	Medical Care and Occupational Health Policy	Page	4 of 13

appreciates that no future claims on the grounds of sickness or injury contracted or sustained during Company service will be entertained.

1.2 Vaccinations Inoculations

All employees are encouraged to hold valid international certificates for vaccinations and inoculations. From time to time, the HR department will also make recommendations for vaccinations and inoculations, in addition to those required by the Immigration Authorities as advised by the Federal and State Ministries of Health.

1.3 Medical Treatment on Business trips and training Courses Abroad

Where the company has provided medical travel insurance, it shall be considered as first choice. However, where such arrangement is not in place employees will be eligible for reimbursement of reasonable unavoidable medical expenses.

Where feasible, medical attention/advice should be sought from Company or Company-appointed hospitals in the area being visited.

In all emergency situations, assistance is available via appropriate Group Medical Network/contacts. Prospective travellers should make enquiries from HR department, prior to departure.



Employees are advised to contact the HR department before incurring any medical expenses whilst on company business abroad.

1.4 Industrial Health and safety at Work

It is Company Policy to conduct its activities in such a way that the health and safety of its employees and others who may be affected are safeguarded, and that proper regard is paid to the protection of the environment.

1.4.1 Responsibility



Management will continue to take necessary steps to raise level of awareness regarding everyone's responsibilities in contributing to a safe work environment and consequences of failure to adhere to health and safety procedures. In this respect the responsibility for safety stretches across organisational levels of the Company.

 	Document No.	SEP-CHR-GEN-W01-005	Rev.	A02
	Document Title	Medical Care and Occupational Health Policy	Page	4 of 13

- i) **Management**
Safety and occupational health are primarily the responsibility of Line Management who must make adequate provision to create a safe and healthy work environment and develop and apply safe work methods. Correct equipment and tools for the use of employees must be provided. Line Management is expected to take safety fully into account in the design, construction, operation and maintenance of facilities and equipment.
- ii) **Supervisors**
First line supervision forms a vital link in the occupational health and safety chain, Supervisors will be trained to advise on safe and healthy working practices. They above all, must ensure that the work for which they are responsible and accountable is properly supervised and that the work practices are safe, healthy and efficient.
- iii) **Employees**
The Company requires all its employees to exercise self-discipline and due care to prevent injury and occupational illness to themselves and other persons, as well as loss to the Company. Every employee should have a clear understanding of the correct, safe working practices with which to undertake his/her job. When in doubt, employees should consult or seek guidance from their supervisors.
- iv) **Contractors**
The Company considers the safety and good health of the Contractors personnel as important as the safety and health of its employees. Team Leaders in charge of contracted services should ensure that the contractors concerned are competent and that they conduct their operations in accordance with the Company's safety policy and the relevant clauses of the general conditions of contract.

1.4.2 Specialist Services and Support

For the discharge of their safety responsibilities Managers, Supervisors and employees should seek the advice and assistance of the Company's Safety, Environmental, Fire and Security Teams. They are also required to seek the advice of the HSE Committee in all the Locations from time to time.

 	Document No.	SEP-CHR-GEN-W01-005	Rev.	A02
	Document Title	Medical Care and Occupational Health Policy	Page	4 of 13

The Company devotes considerable resources to the training of its employees and provides safety and health training for all categories of employees, as well as for appropriate contractor managers/supervisors for the purpose of achieving healthy and safe working conditions.

Formal Safety courses, as well as on-the-job training are organised. The programme refers to the safe and healthy way of executing a job, and not just the quickest or easiest way. It includes various activities such as inspections, surveys, audits and team meetings which are undertaken from time to time to promote safety and health consciousness.

1.5 Accident at Work

Accidents invariably cause pain and suffering for the victims, and anxiety and trauma for their families. They severely attack efficiency and reduce productivity.

All line supervisors and as many working personnel as possible will be given accident prevention and First Aid training.

It is obligatory to have First Aid Boxes in strategic locations at every work site.

1.5.1 Immediate Action

When an accident occurs resulting in personal injury to an employee, he/she should immediately be given First Aid by an individual trained in First Aid in order to reduce the effects of the accident until he/she can be seen by qualified medical personnel. If it is a serious accident, the most senior Company representative at the location should notify the nearest qualified medic and arrange to move the employee at once to the nearest hospital for attention. Arrangements should be made with the location HR Unit to inform the employee's close relatives.



1.5.2 Accident Reporting

All accidents should be reported quickly on the standard Accident Report Form obtainable from the Safety department.

Where necessary, the Safety department will inform the appropriate Government bodies concerned.

1.5.3 Accident Investigation

When an accident occurs, it is necessary to find out its root cause(s) in order to avoid a reoccurrence. The supervisor is required to report to the Safety department (if not

 	Document No.	SEP-CHR-GEN-W01-005	Rev.	A02
	Document Title	Medical Care and Occupational Health Policy	Page	4 of 13

already done) and investigate the accident with a view to identifying and correcting any unsafe conditions and other factors responsible for the mishap.

Any available witnesses are expected to help with the investigation.

1.5.4 Medical Attention

The Company will provide or pay for all necessary medical attention including the cost of hospitalisation. The Company will, in addition take for its account the cost of food supplied to the employee in the hospital.

1.5.5 Return to Work after Injury

An employee who has suffered personal injury as a result of an accident at work should only return to work after he/she has been declared fit by a Company appointed Doctor.

1.5.6 Compensation



The Medical Team or a Medical Board or Panel will advise on the degree of residual disability for work, if any, resulting from the accident (see Section 1.7). Compensation for such temporary, partial, or total disability will be paid to the employee in accordance with the provisions of the Employees' Compensation Act.

1.5.7 Fatal Accidents

Where an employee dies as a direct result of an industrial accident, the Company will inform the NSITF and make arrangements for the payment of the employee's entitlements into his/her estate in accordance with the provisions of the Employee's Compensation Act 2010, along with all other applicable Company compensation. This does not however, preclude other forms of Company assistance usually rendered in similar circumstances (See policy on End of service benefit).

1.5.8 Contractor Employees

The Company may be liable to pay compensation for accidents resulting in personal injury to contractors' employees in certain cases, where the employees were engaged in Company business at the time of the accident. It is therefore necessary for supervisors to ensure that all accidents involving contractors' employees which take place whilst they are engaged in Company business are reported in exactly the same way as for Company employees.

 	Document No.	SEP-CHR-GEN-W01-005	Rev.	A02
	Document Title	Medical Care and Occupational Health Policy	Page	4 of 13

1.6 Medical Board

Apart from the routine Medical Examination, there are occasions when assessment of cases has to be undertaken by a panel of doctors appointed on an ad-hoc basis by the Human Resources department.

1.6.1 Circumstances that require a Medical Board

Circumstances which could require a medical board include the following:

- i) When a decision is required on whether or not to release an employee on medical grounds from the Company.
- ii) When contemplating compensation (in compliance with the Employees' Compensation Act 2010) for an employee who has been involved in a serious industrial accident.



The purpose of such a panel is usually, to assess the nature and type of the illness or accident/injury with a view to:

- (a) Determining the degree of temporary or permanent disability resulting from the illness or injury sustained and;
- (b) Making recommendations to management, as to whether or not the employee can remain in service and if so, in what capacity. If the recommendation is that the employee be released, the HR department together with the Medical Board will make recommendations on the level of compensation to be paid to the employee concerned.

1.6.2 Release on Medical Grounds

When an employee has been absent from work through illness continuously for eighteen (18) months, the HR department will consult with Company appointed Medical Doctor in order determine and take a decision on whether or not to retain the employee in Company Service.

The company will rely on the advice of the appointed Medical Doctor for the release of an employee on grounds of illness if he/she is unable to continue his/her work at the normally accepted standard or pace and cannot be re-assigned to another position within the Company.

 	Document No.	SEP-CHR-GEN-W01-005	Rev.	A02
	Document Title	Medical Care and Occupational Health Policy	Page	4 of 13

1.7 Employee Compensation Act 2010

The Employee Compensation Act 2010 repealed Workmen's Compensation Decree No. 17 of 1987. Compulsory insurance is no longer required for compliance with the Act. Compensation is now to be provided by a contributory Social Insurance Fund administered by Nigerian Social Insurance Trust Fund (N.S.I.T.F) into which:

- Employers are required to contribute 1% of their total monthly payroll into this fund (for the first 2 years)
- Subsequent contributions will be based on "Assessment rates" to be fixed by the NSITF.



1.7.1 Notification of Claims

- An employee is required to notify his or her employer within 14 days of any injury or disabling occupational disease.
- The employer is subsequently required to inform the NSITF within 7 days of such injury or disablement.
- Failure of employee to notify employer results in a bar to a claim for compensation

Cases or conditions for which compensation will be considered or paid include injury, mental stress, occupational disease, and hearing Impairment.



Compensation will be paid monthly to beneficiaries for life unless a shorter period applies under the provisions of the Act.

- For injuries sustained outside the workplace, compensation will be payable under the following situations: Where the nature of employers' business extends beyond the workplace
- Where employee is required to work both in and out of the workplace
- Where employee has the permission to work outside the normal workplace.



 	Document No.	SEP-CHR-GEN-W01-005	Rev.	A02
	Document Title	Medical Care and Occupational Health Policy	Page	4 of 13

All Eligible employees and dependents are requested to follow and comply strictly with SEPLAT Medical Scheme Procedures as issued by the Human Resources Department from time to time. It will be considered a breach if violated

SEPLAT RETAINERSHIP HOSPITALS						
S/N	NAME	ADDRESS	SERVICES OFFERED	EXCLUDED SERVICES	BUSINESS HOURS	CONTACT NO.
1	The Roding Medical Centre	29, Olabode George Street, off Ajoye Adeogun Street, Victoria Island Lagos	Primary & Secondary medical care	Optalmology & Dental Care	All day & All week	
		106, Ogunnusi Road, Adjacent FRSC, Ojodu berger, Lagos			Mon-Fri, 8am-9pm Sat & Sun, 8am - 8pm	
2	Cornell Health Ltd	14, Fred Anyiam Street, Off Adelabu Street Surulere, Lagos	Primary & Secondary medical care	Optalmology & Dental Care	All day & All week	
3	Lifeline Children's Hospital	1A Augustine Anozie street, Off Admiralty way, Off Prince Adelowo Adedeji street, Lekki phase 1	Paediatrics specialty	Adult care	All day & All week	01-7944310, 07086403513
		133, Ogunlana drive Surulere Lagos				01-77332365, 07086403512
4	Lagoon Hospital	101/103 Obafemi Awolowo way, Ikeja, Lagos	Primary & Secondary medical care	Optalmology & Dental care	All day & All week	
		8, Marine Rd Apapa, Lagos				
		13B Idejo street off Adeola Odeku, Victoria Island, Lagos				
		91, Adeniyi Jones Avenue, Ikeja, Lagos				
5	Duro Soley Hospital	36, Allen Avenue, Ikeja lagos	Primary & Secondary medical car	Optalmology & Dental care	All day & All week	01-7369564, 08055192667

 	Document No.	SEP-CHR-GEN-W01-005	Rev.	A02
	Document Title	Medical Care and Occupational Health Policy	Page	4 of 13

6	Capitol Hill Clinic	2, Omamofe Sillo street, off Etuwewe street, off Deco Rd, Warri	Primary & Secondary medical care	Optalmology & Dental care	All day & All week	08028360918, 08037162448
7	Okparavero Memorial Hospital	159, Sapele/Warri Rd, Sapele	Primary & Secondary medical care	Optalmology & Dental care	All day & All week	07039747054, 07093038529
8	R-Jolad Plus (Nig) Ltd	10 – 14 Sherifatu street, Gbagada, Lagos	Primary & Secondary medical care	Optalmology & Dental care	All day & All week	018174778, 017411809, 07090848283
7	Abuja Clinics Abuja	22,Amazon street, Maitama, Abuja	Primary & Secondary medical care; Optalmology & Dental care	None	All day & All week	
8	St Francis Medical Centre	Plot 501 Bangui street, Wuse II, Abuja	Primary & Secondary medical care	Optalmology & Dental Care	All day & All week	
9	Radiant Optics Professional Eye care centre	307, Adeola Odeku street, by Akin Adesola V/I, Lagos	Optalmology care	Dental Care	Mon-Sat, 8am-5pm	08028481167, 07088841632
		103,Allen Avenue, opp Alade market, Ikeja				
		Shop E4, by KFC Adeniran Ogunsanya shopping mall, Surulere, Lagos.				
10	J-Rapha Clinics	40 Addo/langbasa road, Bakare busstop, Owode village, Ajah, Lagos	Primary & Secondary medical care	Optalmology & Dental care	All day & All week	
11	Sky Dental Clinic	27B Lugard Avenue, Ikoyi, Lagos.	Dental care	Optalmology Care	Mon-Sat, 8am-5pm	01-9515671; 08034743056
12	Richmond Dental	Richmond Dental, 32b, Maitama Sule Street, Off Raymond Njoku Street, Ikoyi	Dental care	Optalmology Care	Mon-Sat, 8am-5pm	08033046319, 08028878019, 017454614
13	CRI Mediclinics	Plot 144 Oba Akran Avenue, UNIC Insurance building, Ikeja Lagos	Primary medical care	Maternity care, optalmology care, Dental care, Chronic ailment mgt,	Weekdays: 8am-7pm Sat: 7am-2pm Sun: Closed	

 	Document No.	SEP-CHR-GEN-W01-005	Rev.	A02
	Document Title	Medical Care and Occupational Health Policy	Page	4 of 13

		VGC Shopping Mall, VGC Estate, Lekki, Ajah, Lagos		General surgery/minor surgical procedures, Gynecology	All day & All week	
		4, Arochukwu Street off Ezimino Street, Amadi flats, old GRA, Port Harcourt			Weekdays: 8am-7pm Sat: 7am-2pm Sun: Closed	
14	Prime Medical Consultants	4, Prime close Rumuogba, Artillery Junction, Port Harcourt, Lagos	Primary & Secondary medical care	Optalmology & Dental care	All day & All week	084-895506, 084-489389
15	Sapele Clinics	124, New ogorode road/ Adeola Sapele	Primary & Secondary care	Optalmology & Dental care	All day & All week	
16	Lella Specialist Hospital	66, Ihama Road, GRA, Benin city, Edo State	Primary & Secondary care	Optalmology & Dental care	All day & All week	052-253275
17	Morning Star	19/21 Isiokpo (Eno-Abasi), D-Line Port Harcourt	Primary & Secondary care	Optalmology & Dental care	All day & All week	08063787650, 08126842018
18	Vertimon Medical Centre	3, Merogun Road Warri	Primary & Secondary care	Optalmology & Dental care	All day & All week	08023088838, 08033882397
19	The Children's Practice	25 Raymond Njoku Street, Ikoyi, Lagos	Paediatrics specialty & Adult Care	None		
20	Reddington Multispecialist Hospital	12, Idowu Martins Street, Victoria Island, Lagos	Primary & Secondary Care	None	All day & All week	
		39, Isaac John Street, Ikeja, GRA, Lagos			All day & All week	
21	Crystal Specialist Hospital	145/150 Akowonjo road, Dopemu, Egbeda, Lagos.	Primary & Secondary Care	None	All day & All week	
22	SS Dental Clinic	Dream Plaza (3 RD FLOOR) plot 858A, Bishop Aboyade Cole Street, Victoria Island, Lagos	Dental care	Primary & secondary health care	Weekdays: 9am – 5:30pm Sat: 10am-3pm Sun: Closed	