# **BenefitsAsia User Guide**

Employee Guide for Benefit Selection / Enrollment

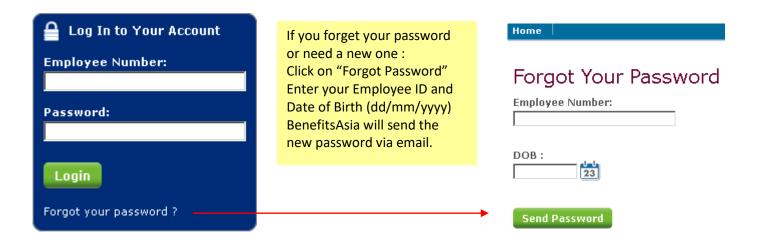
- Getting Started
- Benefit SummaryChoosing Your Benefits

Welcome to BenefitsAsia! This user guide takes you through all areas and functions of BenefitsAsia. It takes you from start to finish, covering topics like Login, Verifying personal data, and Enrollment.

## 1. Where to Begin?

When you are ready to make your benefits selection, click here

**Step 1:** Enter your username (employee id) and password, and click the Login button. *Refer to Welcome email from BenefitsAsia for your username & password details.* 



Step 2: Read the Terms of Service and click the button to continue. (Only on first login)

**Step 3:** On your first login, you will be prompted to change your password. Read the password policy listed on the page to reset your password.

Upon Successful Change of Password -

New password confirmation email will be sent to your official email address.

You will be prompted to logout and log back in with the new password.

## 2. Your Homepage

After your successful login, you will reach the Microsoft Flex homepage. You can navigate through various sections of BenefitsAsia by using the menu on the top.



## 3. Before You Begin Enrollment

You are required to verify a few details before you begin enrollment. Click on Start Enrollment

Step 1: Verify Personal & Dependent Details

Few details can be updated by the employees. For discrepancies in non-editable fields please inform BenefitsAsia admin team via email to <a href="mailto:HB.admin@Marsh.com">HB.admin@Marsh.com</a>



Step 2: To add a new dependent click on "My Details" -> "Dependents" menu option

• Edit Details: Click on the existing dependent name to View or Edit the details. Click on Edit Profile to Edit the details



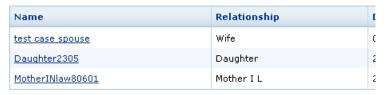
- Update new dependent details and click on Save
- Effective Date is a mandatory field and will be following
  - Date of Marriage for Spouse addition
  - Date of Birth for newborn addition
  - Date of Joining for Parents / Parentsin-law addition.

The New dependent will be processed, and a confirmation mail will be sent. You will have to login again and re-elect all options after dependent addition.



## Dependents

Your dependents are listed below. Click the dependent name to view his



Note: To add New Dependant Please send the Employee ID, Dependent hb.admin@marsh.com.

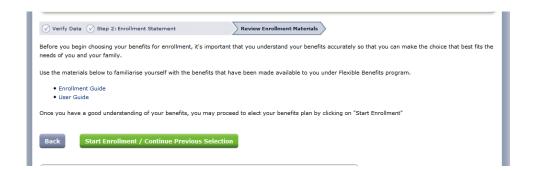
Add Dependents



Step 3: Review your current benefits.



Step 4: Click on "Start Enrollment" to begin your benefits selection.



## 3. Begin Enrollment

Now you are ready to select your benefits.

- My Enrollment: Lists the enrollment period. Remember to complete your benefit election before the deadline.
- Flex Points: Shows the number of flex points allocated to you.
- Important Notes: Information and guideliness for enrollment

Overview | Enrollment Statement | Previous Statements

### My Enrollment



#### Attention

Enrollment Period: June 1, 2021 to June 30, 2021. You have 14 days left to enroll!

#### Flex Points

Flex Points available for selection	15,000.00
-Points used for Selection	17,026.00
-Points used for coverage pending underwriting	0.00
Flex Points Balance	-2,026.00



#### Important Notes

- · To add new dependants click on My Details -> Dependants menu option.
- Please ensure to select your dependents under Medical Benefit to cover them.
- · Underwriting requirement (medical forms / medical tests) related to GTL / Top up / Critical illness will be facilitated by Metlife.

  The selected medical benefit dependents will
- be updated on UHC site in 2 weeks post enrollment closure.

  • Points allocated to Self Fund
- Benefit(Fitness/Child Care/Tuition) will get forefited if not claimed within the benefit year.

  • Un-utilized flex points post enrollment will
- lapse and will not be available for encashment.

Selection Status	Benefit Type	Previous Selection		Current Selection	Flex Points	
9	Group Term Life - Employee Base	Total Multiple: Total Sum Assured:	2,00 x Annual Salary 2,000,000	Total Multiple:  Total Sum Assured:	3,00 x Annual Salary 3,000,000	0.00
q	Group Term Life - Employee Top-up	<u>p-up</u> Total Multiple: 3.00 x Annual Salary Total Multiple: Salary Total Sum Assured: 3,000,000 Total Sum Assured: Assured:			3.00 x Annual Salary 3,000,000	3,186.00
q	Group Term Life - Critical Illness	Total Sum Assured:	2,000,000	Total Sum Assured:	2,000,000	5,640.00
q	Group Term Life - Partner	Total Sum Assured:	0	Total Sum Assured:	0	0.00
9	Group Personal Accident - Employee	Total Multiple: Total Sum Assured:	2.00 x Annual Salary 2,000,000	Total Multiple: Total Sum Assured:	3.00 x Annual Salary 3,000,000	0.00
व	Group Personal Accident - Partner	Total Sum Assured:	0	Total Sum Assured:	0	0.00

## 4. Understanding the Benefit Summary

**Benefit Type:** Based on your eligibility, Microsoft Flex offers various benefits:

**Previous Selection:** This will display your previous year's selection. For the first year in flex:

- 3 x times Annual Salary for Group Term Life & Group Personal Accident (Core benefit)
- Employee, Spouse & Children-Rs. 7 Lacs for Group Medical (Default benefit)
- OPD / Domiciliary Limt INR 35,000 (Default benefit)
- Zero (0) for all other options

## From second year onwards, previous year selections are default options

Core Benefit: Company-funded Minimum benefit level

**Current Selection:** This will display your selection. If you have not actively made a selection yet, this will be equivalent to your "Core Benefit" for Personal Accident & Life Insurance and "Default Benefit" for Medical for first year and previous year selections from second year onwards.

Flex Points: Price tag for the selected option

Selection Status: This will display the Date & Time of your selection

**Underwriting:** Some of the benefits require you to undergo underwriting (Medical Questionnaire / Medical Tests) based on the benefit selection. If you see "Required" next to any of your benefits, be sure you submit the underwriting form to the insurance company (refer to Benefits Enrollment Guide for insurer contact details).

The Group Medical Combo benefit covers one parent and one parent in law.

Please follow the below steps to Choose the combo plan

- 1) Ensure you have only one living parent and one living parent in-law in My Details > Dependents Screen.
- 2) Select Employee only (Core Benefit) Under Medical Benefit
- 3) Select 7 lacs, 10 lacs, 15 lacs, and 20 lacs option Under Medical Combo Plan

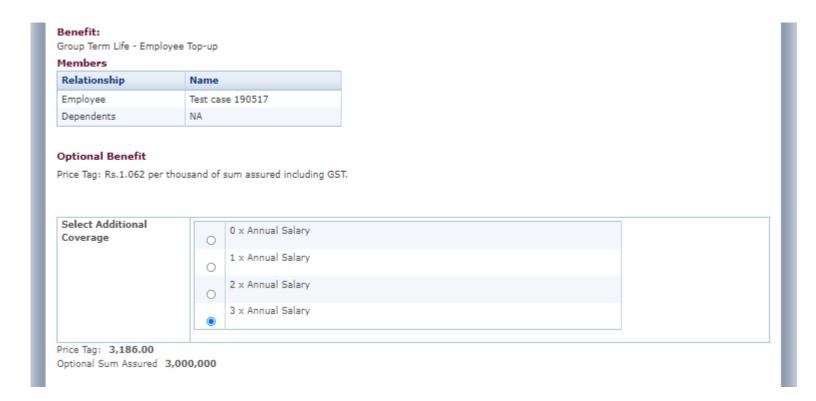
Each benefit page is divided into five sections:

- **Members:** For benefits that are extended to your family members, this will allow you to select family members that you wish to cover.
- Core Benefit: This is your Company-funded minimum benefit
- **Optional Benefit:** List of enhancements available for a particular benefit. Each option will have an associated price tag which will be deducted from your available Flex points.
- Summary: Summary of your benefit selection Sum Assured, Price Tag
- Flex Points: Summary of your flex account usage along with your flex points balance.

## 5. Choosing Your Benefits - Term Life & Personal Accident Benefits

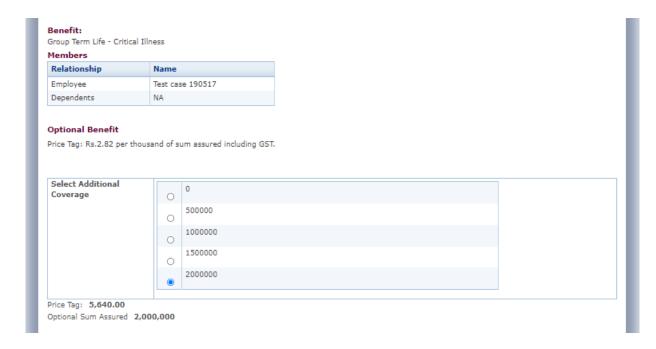
Term Life & Personal Accident benefits provide financial support to your family in case of death or accidental injury.

### **Group Term Life - Employee**



Price tag for this product is based your age. Optional Benefit selected is in addition to your Core Benefit. Click on "Confirm" to complete your benefit selection

### **Group Personal Accident - Employee**

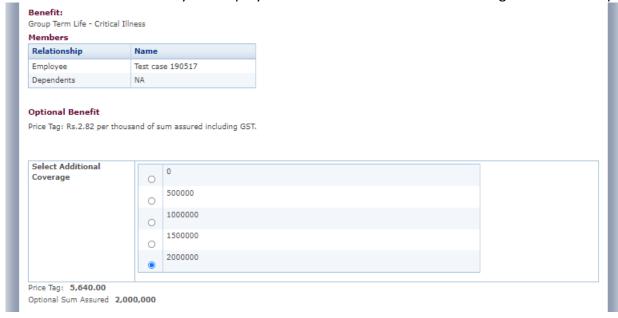


Price tag for this product is common for all employees irrespective of their age. Optional Benefit selected is in addition to your Core Benefit.

GPA Plan selection is similar to that of Group Term Life.

### **Group Term Life - Critical Illness**

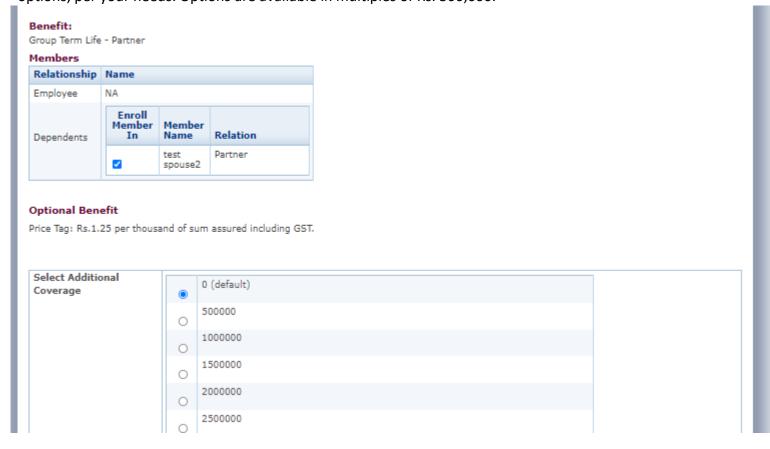
This benefit is available only for employees for a fixed Sum Assured. Price tag is based on employee age.



Microsoft Flex also offers Term Life & Personal Accident coverage for your Spouse.

### **Group Term Life – Partner**

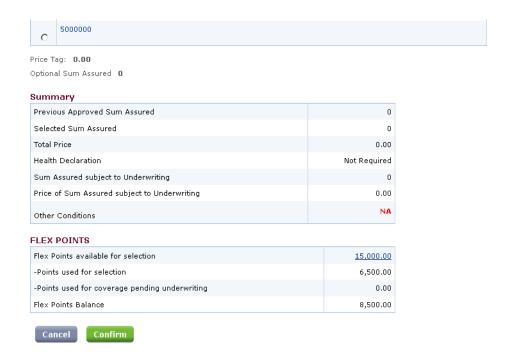
Price tag for this product is based on the age of your spouse. You can choose coverage from the available list of options, per your needs. Options are available in multiples of Rs. 500,000.



- Be sure to select your Spouse under the "Members" section
- If your Spouse is not listed, add them through "My Details"-> "Dependants" menu option.
- Based on the benefit design, the Summary section of this page will highlight the need for underwriting. Submit the required forms to the Insurer for benefit approval.

### **Group Personal Accident - Partner**

Price tag for this product is common for all irrespective of age. GPA Plan selection is similar to that of Group Term Life.



## 6. Choosing Your Benefits - Group Medical

The Group Medical benefit covers in-patient hospitalization expenses in case of sickness or accidental injury.

### **Group Medical**

#### My Enrollment

Important points to note while making selection:

- It is mandatory to select/tick the members as per the selected plan.
- Policy allows coverage for only one set of either Parents or In-laws, You can Select/Tick Father & Mother or Father IL & Mother IL in the Parents/In-Law options and select sum insured of your choice (7L, 10L, 15L & 20L).
- There is a lock-in period of 3 years in case of parents/in-laws plan selection, ie. you will only be able to switch among them after completing 3 enrollments.
- Only those employees can enroll for combo plan who have only one surviving parent and one surviving parent in law, this option is not applicable for other employees. You can Select/Tick one parent and one parent in law in the Parents/In-Law options and select the sum insured of your choice (7L, 10L, 15L & 20L).
- In case of a valid life changing event, you can choose a different plan during policy period. Please write to hb.admin@marsh.com

#### Benefit:

Medical Benefit

Be sure you select the family members that you want to enroll by placing a tick.

#### Members

Relationship	Name						
Employee	Test case 19	Test case 190517					
Dependents	Enroll Member In	Member Name	Relation				
	✓	test spouse2	Partner				
		DEEYA	Mother				
		testf	Father				
	<b>2</b>	DEEPY	Daughter				
	✓	Anita	Daughter				

Select an appropriate plan based on your needs. Flex Points will be deducted according to the price tag listed against each option Be sure you select the family members that you want to enroll

#### Currently Selected Plan

Employee, Partner and Children - Rs. 7 Lacs Cover

#### **Optional Benefit**

Select	Options	Flex Points
0	Employee - Rs. 5 Lacs Cover (Core Benefit)	0.00
0	Employee - Rs. 7 Lacs Cover	5,000.00
0	Employee plus Parent Rs. 5 Lacs Cover	14,800.00
0	Employee plus Parents - Rs. 7 Lacs Cover	19,800.00
0	Employee plus Parents - Rs. 10 Lacs Cover	27,100.00
•	Employee, Partner and Children - Rs. 7 Lacs Cover	8,200.00
0	Employee, Partner and Children - Rs. 10 Lacs Cover	12,500.00

Price tag for this product is based on Sum Assured and Family definition of each option. Optional Benefit selected will replace Default Benefit.

- Refer to the Benefit manual for Flex rules.
- Similarly, if you choose not to cover any of your dependents, an appropriate warning will be displayed once you confirm your selection. You can choose to change your selection or acknowledge the warning without changing your selection.

## 6.a Choosing Your Benefits - Group Medical - Flex Plus Plan 1 Women and Child care

#### My Enrollment

- Cervical cancer vaccination cost covered up to INR 10,000 for employee/spouse
- Maternity limit to be enhanced by INR 25,000
- Infant and Children Vaccinations up to age 14 covered up to INR 10,000 per family per year with a cap of INR 2,000 per event
- Diaper & Sanitary pad cost covered up to INR 5000. (Reimbursement only)
- Additional Pre & Post Natal cost covered up to INR 10,000, will be part of maternity limit and over and above the current pre & post-natal expense
- Spouse & Children selected under "Medical Benefit" will be automatically considered for coverage under this benefit.
- The below mentioned rate is inclusive of 18% GST

#### Benefit:

Flex Plus Plan 1 Women and Child Care

#### Members

Relationship	Name
Employee	Test case 190517
Dependents	NA

#### **Currently Selected Plan**

None

#### **Optional Benefit**

Select	Options	Flex Points
•	None	0.00
0	Top up Flex Women and Child Care Plan	17,700.00

## 6.b Choosing Your Benefits - Flex Plus Plan 2 OPD Dental Vision Health Check

#### My Enrollment

Coverages are as below.

- SI is the max overall limit
- OPD is the coverage as per existing benefit
- Health checkups \*\*Female employees above 40 years health check up to INR 15k
- DentalVision Coverage as per existing benefit

Note: While the sub limits do not add up to the total limit, the claims cannot exceed overall limit.

- The below mentioned rate is inclusive of 18% GST

#### Benefit:

Flex Plus Plan 2 OPD Dental Vision Health Check

#### Members

Relationship	Name
Employee	Test case 190517
Dependents	NA

### **Currently Selected Plan**

SI=35000 (Sublimit: 15000 OPD, 10000 Health Check, 10000 DentalVision)

### **Optional Benefit**

Select	Options	Flex Points
•	SI=35000 (Sublimit: 15000 OPD, 10000 Health Check, 10000 DentalVision)	0.00
0	SI=50000 (Sublimit: 22500 OPD, 18000 Health Check, 18000 DentalVision)	8,850.00
0	SI=65000 (Sublimit: 32000 OPD, 26500 Health Check, 26500 DentalVision)	17,700.00

#### 7. Print Enrollment Statement

The Enrollment Statement provides a summary of your benefit selection. Print this for your future reference. For subsequent years, you'll be able to access previous years' statements through the "Previous Statements" menu option.

**Option 1:** When you exit from the Enrollment Summary page, you will be prompted to print Enrollment Statement. Click "OK" to print.



Option 2: Start Select Enrollment -> Enrollment Statement menu option



## 9. Statement of Account (Available Only After Enrolment window is closed)

This provides all the transaction details of your Flex account for the selected benefit period. Click on "Statement of Account" menu option.

## **Transaction Type includes:**

- Points allocation (Flex points allocated at the beginning of the benefit year / on your joining date)
- Enrollment Transaction (points usage for benefit selection)
- Applicable Salary deduction, in case of over-purchase

Transaction Date (dd/MM /yyyy)	Employee Name	Account Name	Credit	Debit	Effective Date (dd/MM /yyyy)	Expiry Date (dd/MM /yyyy)	Transaction Type	Status	Remarks
06/03/2013	TestCase80601	Flex Account	15000.00	0.00	01/07/2012	30/06/2013	Points Allocation	Approved	Flex Points
05/06/2013	TestCase80601	Flex Account	0.00	0.00	01/07/2012	30/06/2014	Enrolment Transaction	Approved	Child Care Allowance
05/06/2013	TestCase80601	Flex Account	0.00	0.00	01/07/2012	30/06/2014	Enrolment Transaction	Approved	Fitness Reimbursement
05/06/2013	TestCase80601	Flex Account	0.00	843.00	01/07/2012	30/06/2014	Enrolment Transaction	Approved	Group Personal Accident - Employee
05/06/2013	TestCase80601	Flex Account	0.00	0.00	01/07/2012	30/06/2014	Enrolment Transaction	Approved	Group Personal Accident - Spous
05/06/2013	TestCase80601	Flex Account	0.00	708.00	01/07/2012	30/06/2014	Enrolment Transaction	Approved	Group Term Life Employee
05/06/2013	TestCase80601	Flex Account	0.00	865.00	01/07/2012	30/06/2014	Enrolment Transaction	Approved	Group Term Life Critical Illness
05/06/2013	TestCase80601	Flex Account	0.00	0.00	01/07/2012	30/06/2014	Enrolment Transaction	Approved	Group Term Life Spouse
05/06/2013	TestCase80601	Flex Account	0.00	0.00	01/07/2012	30/06/2014	Enrolment Transaction	Approved	Tuition Allowance
05/06/2013	TestCase80601	Flex Account	0.00	12000.00	01/07/2012	30/06/2014	Enrolment Transaction	Approved	Medical Benefit

## 10. Review & Update Personal Details

BenefitsAsia is updated with your personal details based on your existing enrollment data. Review your and your dependents' details through the "My Details" menu option.



Review your Personal details like Phone number, Email, Office Location. Some of these details are editable, so be sure to update them with correct information. Report to the BenefitsAsia admin team and your HR in case of any discrepancies in non-editable data fields.

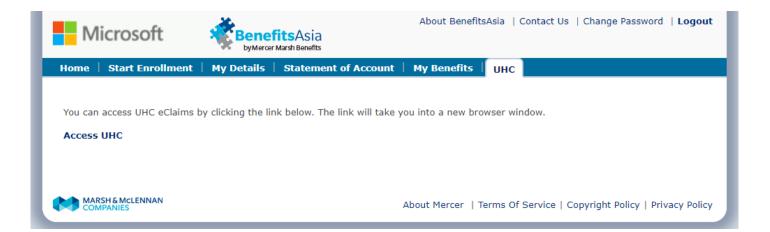
- BenefitsAsia will send email confirmations for all changes.
- In case of missing dependent information, email the required details (refer to the Benefit Manual) to the BenefitAsia admin team for update.

### **AUTO Adjust your Sum Insured**

By default, your Term Life & Personal Accident base Sum Insured would change as per your Salary changes during the policy period..

### 11. UHC portal now at BenefitAsia tool

Now you can download your e-cards and check your claim status on BenefitAsia portal. Simply go quick links and click on UHC, you will be directed to UHC portal



## 12. My Benefits

This section of BenefitsAsia will host all the reference materials such as benefit manuals, claim forms, underwriting forms, and other relevant documents.

### 13. How to Logout?

The "Logout" option is available on the top-right corner of all pages.



## **Questions**

For any assistance, please write to the BenefitsAsia administration team. Our operating hours are from 10:00a.m to 5:30p.m (Mondays to Fridays), except on public holidays.

Email - HB.Admin@Marsh.com