



for your benefit **flex**

INDIA

Non-Insured Benefits Coverages and Exclusions Guide

Eligibility: Family definition as per selections made under the health plan

Visit [FYB Flex India Square page](#) to learn more.

Non-Insured Benefits List

Wearable Health Devices

Coverage: A wearable health device may be defined as a biosensor that monitors physiological data, usually with remote/wireless communication, as part of any wearable item that attaches to the body. Activity monitors, smart clothing and patches are covered.

Example:

- Fitness-tracking bands from brands like Moov Now, Fitbit, Amazfit, Garmin, Huawei, Xiaomi, Lenovo etc.
- Glucose monitors
- Cardiac monitors
- Wireless blood pressure monitor

Exclusions: Smart watches and wearable devices for gaming and entertainment purpose are excluded.

Provider: Registered online or offline stores

Gym Membership and Equipment / Sporting Equipment

Coverage: Cost of sporting and gym equipment are covered. Some of the examples are given below:

- Gym membership fees
- Gym equipment's like treadmills, weights, bars, dumbbell, etc
- Sporting equipment's like Badminton, squash racket, cricket bat and equipment, bicycle, etc
- Strength equipment

- Running Shoes

Exclusions: Cost of sportswear, sporting events participation fees are excluded.

Provider: Registered online or offline stores

Physical Aids

Coverage: Cost of external aids required due to a disability is covered. Some of the examples are mentioned below:

- Cane
- Crutches
- Walkers
- Wheelchair
- Hearing aids
- Visual impairment aid

Exclusions: Anything outside of the list above is excluded.

Provider: Registered online or offline stores

Pet Care Expenses

Coverage:

- Cost of consultation, medicines, and vaccines
- Cost of pet care expenses like – routine veterinary care, preventive medication, and supplements
- Pet insurance cost

Exclusion: Anything outside of the list above is excluded.

Provider: Registered/recognized vet practitioner and supplier

Financial Planning

Coverage: Consultation charges and the subscription cost to financial planning application like ET money, Xerodha etc.

Exclusion: Anything outside of the list above is excluded.

Provider: Registered/recognized financial advisor/application associated to financial institution

Nanny Care

Coverage: Cost of nanny services

Provider: Recognized service provider

Air and Water Purifier

Coverages: Cost of purchase of air and water purifier

Exclusions: Ongoing servicing/maintenance cost

Provider: Registered online or offline stores

Non-Insured Benefits Claim Process

Request for reimbursement needs to be submitted on Vidal Non-Insured Benefits Portal. **You can only claim non-insured benefit after the FYB Flex annual enrolment window period is closed.**

1. Go to the [FYB Flex India page on The Square](#) and click on the Launch Tool button on the top right.
2. Click on Non-Insured Claims TPA access and you will be redirected to Vidal Non-Insured Benefits Portal.
3. Click on Non-Insured Claims.
4. Fill up the claim form and upload relevant invoices/bills.
5. You will receive a confirmation mail from Vidal on your official Email ID upon submission of your claim.
 - Vidal team will review the claim basis available Flex Points in Flexible Savings Account and submitted invoices. You can expect to receive approval/rejection mail within 3-5 working days after the submission.
 - If the claim is approved, the details will be shared with Amex payroll team and amount will be credited in your salary account in subsequent month's payroll after tax deduction. (E.g.: If claim is submitted in the month of October; you will receive the payment in November.)
 - In case you do not receive the reimbursement, please write to cboperations.apac@aexp.com

Important Reminders

- Claim must be submitted within 3 months of the date of purchase of the product/service availed and before the closure of the policy year.
- All invoices should be under the colleague's name or the member's as per family definition (spouse/partner or children), and the original copy of invoice needs to be uploaded on the Vidal portal.
- Please ensure that the invoices are from registered vendors and are formal receipt (with GST number) of any purchases made for product/service. Handwritten/self-declared invoices will not be accepted.
- Reimbursement amount would be credited after deduction of perquisite tax.
- Any bill submitted for reimbursement should be used only once. Amex reserves the right to withdraw/revise/amend the program at management's discretion.

Sample Scenario

Assumptions:

1. Payroll report is sent on 7th of every month.
2. Salaries are released on 25th of every month.

STAGE	ACTION	TIMELINE
Stage 1	Colleagues submits documents for NIB claim	September 1 to 30

Stage 2	Vidal processes the claim. They will approve or reject the claim basis available Flex Points and Flexible Savings Account and submitted documents	Within 3-5 working days
Stage 3	Vidal TPA will prepare the payroll file for all claims filed till September 30, and share with Marsh team for review	October 4
Stage 4	Marsh will validate and confirm to Vidal TPA within 2 working days	October 6
Stage 5	Vidal will share the payroll report to Amex	October 7
Stage 6	Colleague receives the reimbursement for non-insured benefits in the upcoming salary cycle	October 25

Contact and Support

For claims discrepancy in approval/rejection please write to amexindia@vidalhealth.com.
For escalations, please write to amexindia@marsh.com and cboperations.apac@aexp.com

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