

## **Benefits Portal Help Document**

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## Scope

Employee Benefits Portal is a portal through which an employee can avail flexi benefits such as Meal Pass Card (Happay), Vehicle Running & Maintenance, and Children's Education Allowance (CEA). This portal gives employees the liberty to choose the benefits so that employee can avail income tax relief.

## AUDIENCE

This document is intended for all the employees to help them opt for the different plans as per the tax regime.

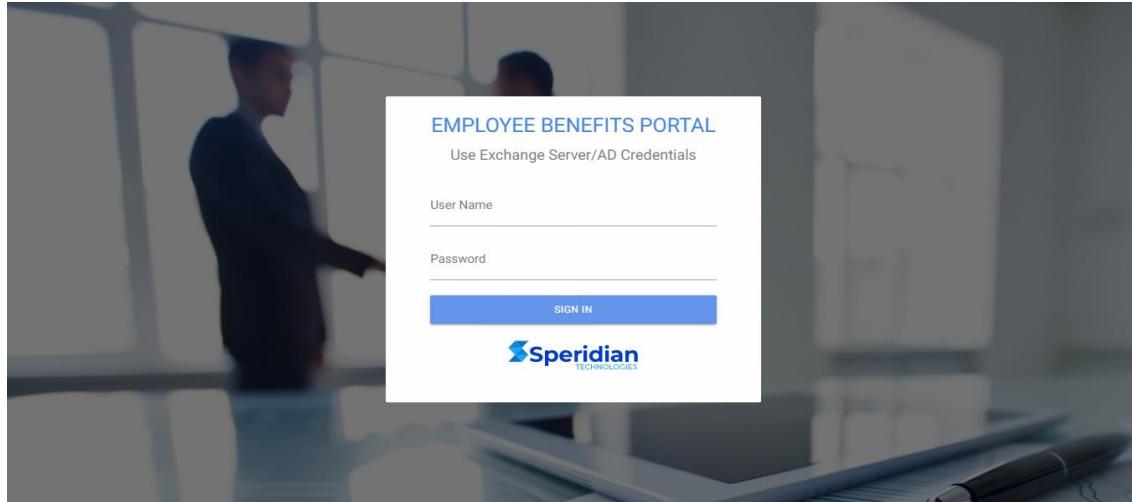
## USER GUIDE

This User Manual provides a detailed description of all the Benefits Portal features. Let's get started!

URL: <https://benefits.speridian.com>

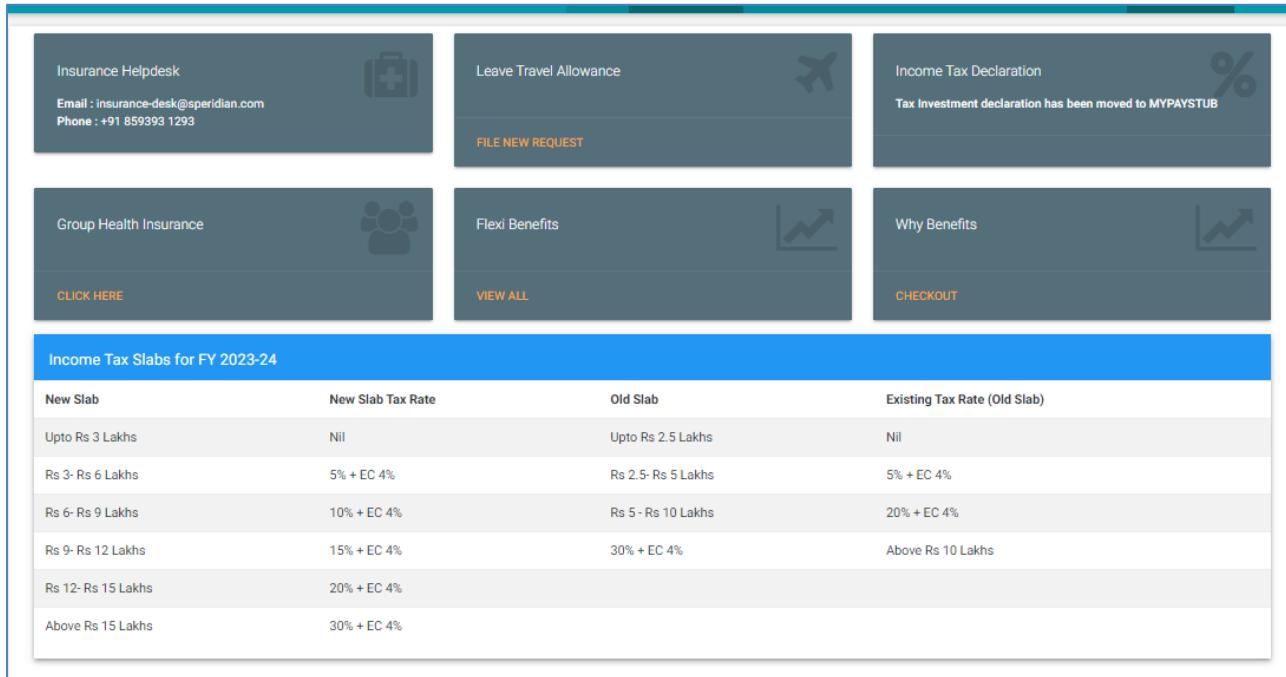
## Login Screen

When you enter the URL, you will be directed to the Login screen. Use your AD credentials to login.



## Landing Page

This page displays the Benefits portal.

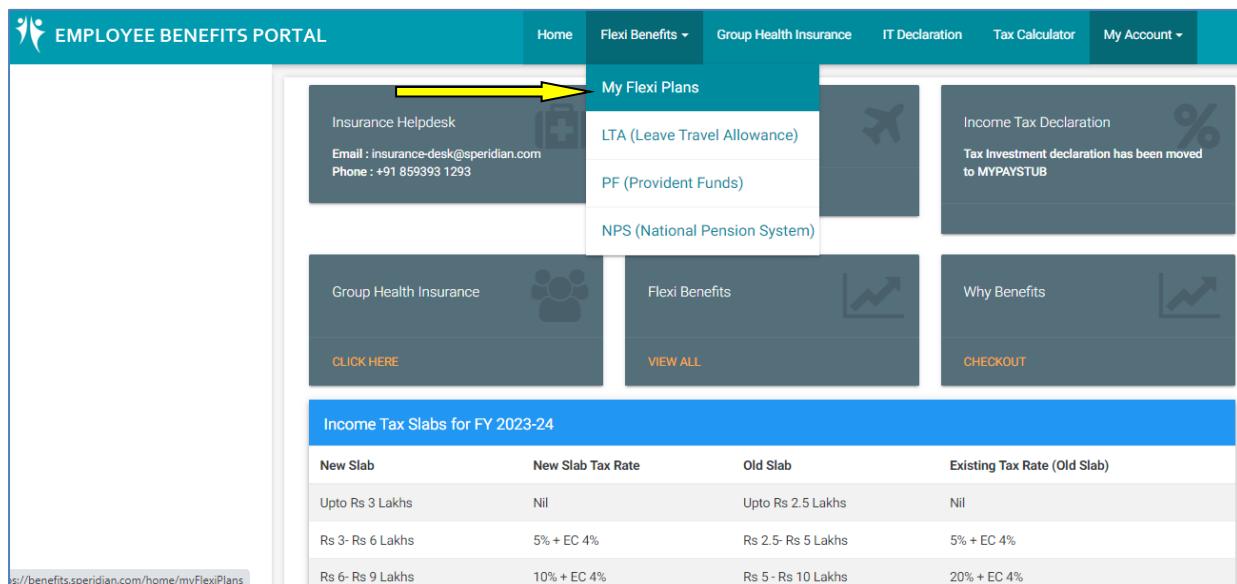


The screenshot shows the main interface of the Employee Benefits Portal. At the top, there are six cards: Insurance Helpdesk, Leave Travel Allowance, Income Tax Declaration, Group Health Insurance, Flexi Benefits, and Why Benefits. Below these is a section titled "Income Tax Slabs for FY 2023-24" containing a table:

| New Slab           | New Slab Tax Rate | Old Slab           | Existing Tax Rate (Old Slab) |
|--------------------|-------------------|--------------------|------------------------------|
| Upto Rs 3 Lakhs    | Nil               | Upto Rs 2.5 Lakhs  | Nil                          |
| Rs 3- Rs 6 Lakhs   | 5% + EC 4%        | Rs 2.5- Rs 5 Lakhs | 5% + EC 4%                   |
| Rs 6- Rs 9 Lakhs   | 10% + EC 4%       | Rs 5 - Rs 10 Lakhs | 20% + EC 4%                  |
| Rs 9- Rs 12 Lakhs  | 15% + EC 4%       | 30% + EC 4%        | Above Rs 10 Lakhs            |
| Rs 12- Rs 15 Lakhs | 20% + EC 4%       |                    |                              |
| Above Rs 15 Lakhs  | 30% + EC 4%       |                    |                              |

## How to choose Tax Regime

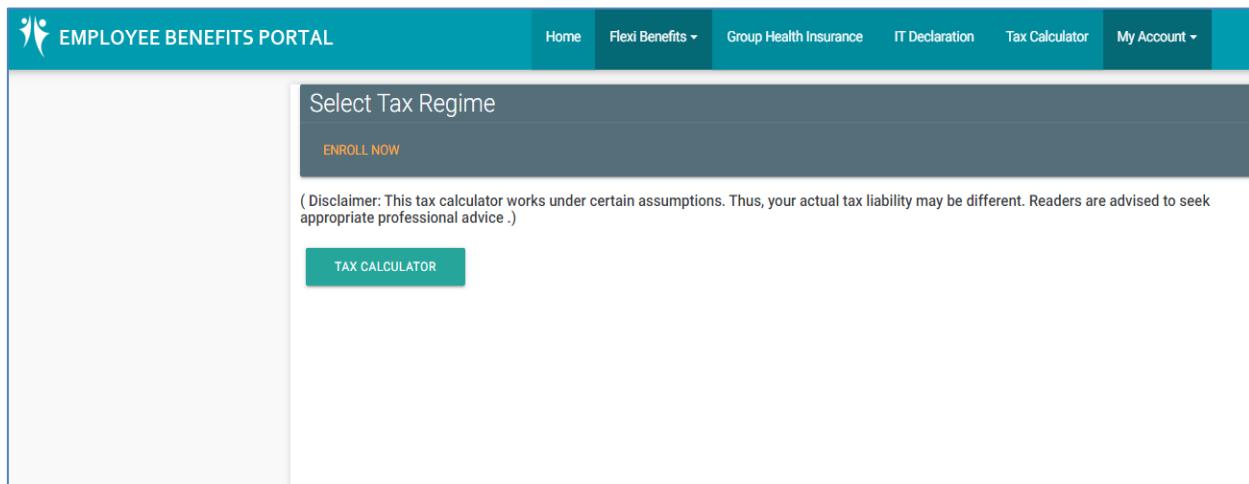
Click on '**Flexi Benefits**' drop down and choose '**My Flexi Plans**'



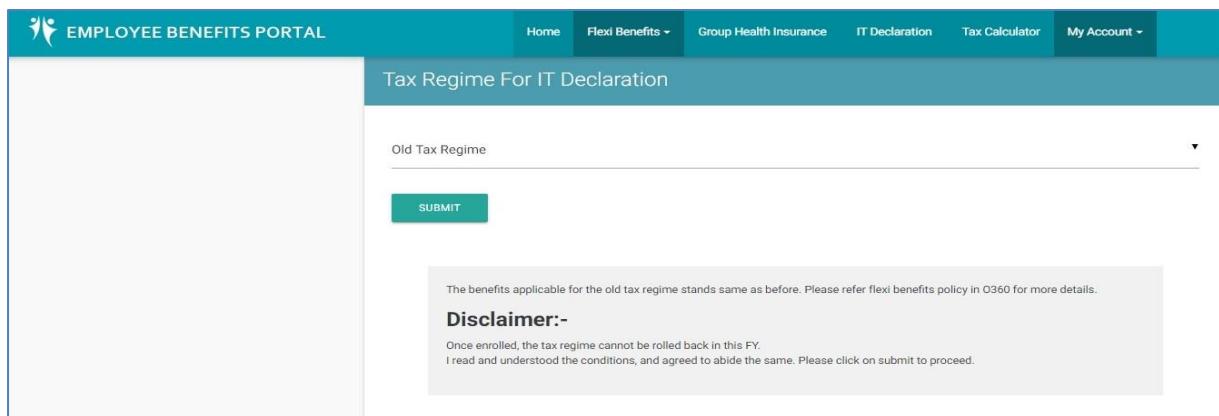
The screenshot shows the same landing page as above, but with a yellow arrow pointing to the "Flexi Benefits" dropdown menu. A dropdown menu is open, showing the option "My Flexi Plans". The rest of the page content is identical to the first screenshot.

## Select the tax regime

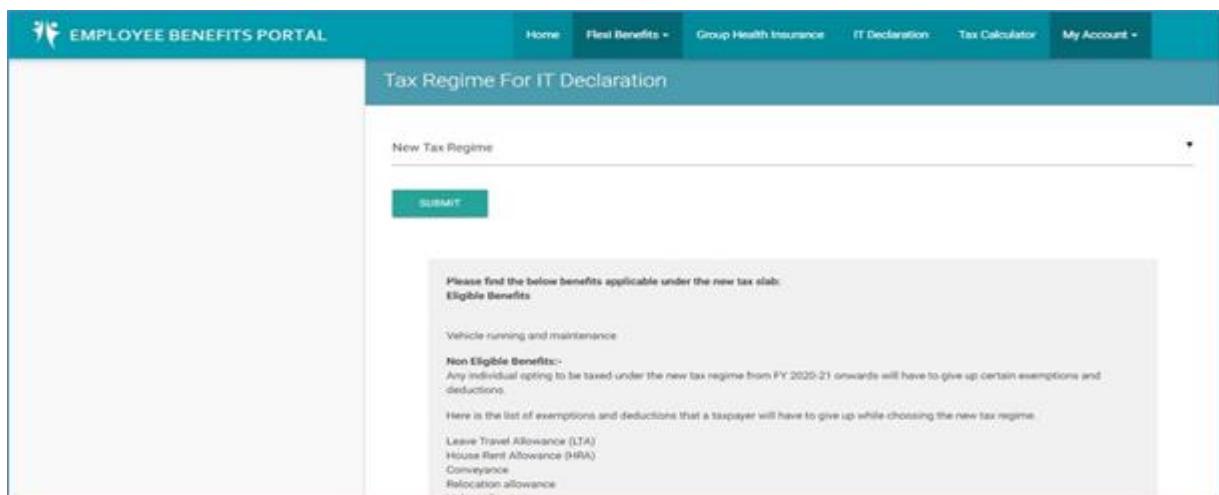
Select the tax regime options available from the drop down button and submit to view your benefits. You can also use the tax calculator option to get indicative tax amount under old/new tax regime.



The screenshot shows the 'EMPLOYEE BENEFITS PORTAL' homepage. At the top, there is a navigation bar with links: Home, Flexi Benefits, Group Health Insurance, IT Declaration, Tax Calculator, and My Account. Below the navigation bar, a large blue header box contains the text 'Select Tax Regime' and a 'ENROLL NOW' button. A note below the button states: '( Disclaimer: This tax calculator works under certain assumptions. Thus, your actual tax liability may be different. Readers are advised to seek appropriate professional advice.)'. At the bottom of the header box is a 'TAX CALCULATOR' button.



The screenshot shows the 'Tax Regime For IT Declaration' page. The top navigation bar is identical to the previous screen. The main content area has a teal header 'Tax Regime For IT Declaration'. Below it, a dropdown menu is set to 'Old Tax Regime'. A 'SUBMIT' button is located just below the dropdown. A note below the dropdown states: 'The benefits applicable for the old tax regime stands same as before. Please refer flexi benefits policy in O360 for more details.' A 'Disclaimer:' section follows, containing a note about the tax regime not being rolled back and a checkbox for agreeing to the terms.



The screenshot shows the 'Tax Regime For IT Declaration' page again, but this time the dropdown menu is set to 'New Tax Regime'. The main content area has a teal header 'Tax Regime For IT Declaration'. Below it, a dropdown menu is set to 'New Tax Regime'. A 'SUBMIT' button is located just below the dropdown. A note below the dropdown states: 'Please find the below benefits applicable under the new tax slab: Eligible Benefits'. A list of eligible benefits follows: Vehicle running and maintenance. A note below the list states: 'Non Eligible Benefits:- Any individual opting to be taxed under the new tax regime from FY 2020-21 onwards will have to give up certain exemptions and deductions.' A list of non-eligible benefits follows: Leave Travel Allowance (LTA), House Rent Allowance (HRA), Conveyance, Relocation allowance, and Helper allowance.

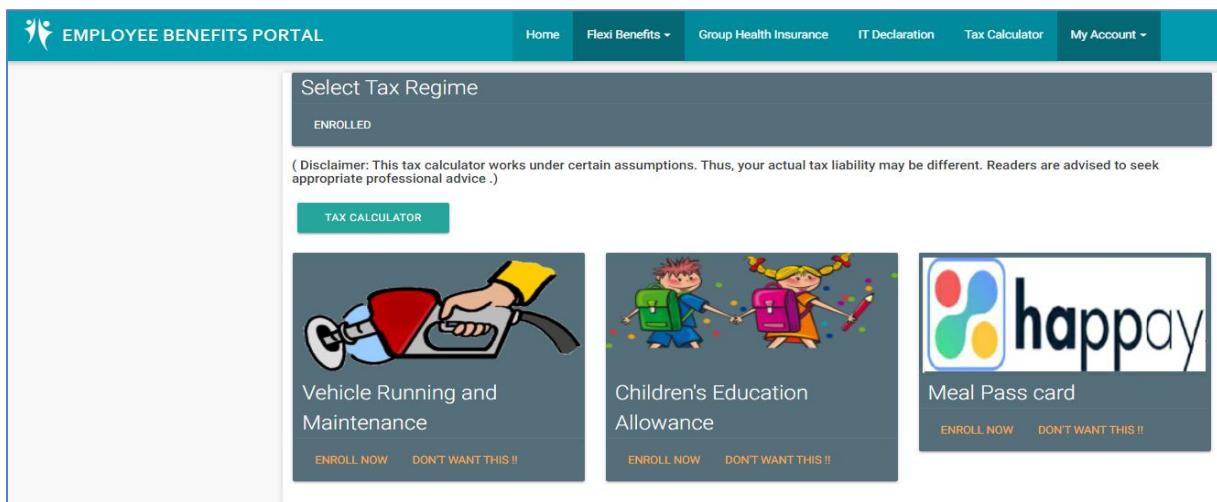
The three flexi benefit plans are displayed named '**Happay Meal Card**',

## 'Vehicle Running and Maintenance' and 'Children Education Allowance'.

The user can either opt or not opt for the benefits.

Note: Vehicle Running and Maintenance and Children Education Allowance will be visible only for eligible employees and based of tax regime selection (refer flexi benefits policy for eligibility criteria).

## For Old tax regime



EMPLOYEE BENEFITS PORTAL

Select Tax Regime  
ENROLLED

( Disclaimer: This tax calculator works under certain assumptions. Thus, your actual tax liability may be different. Readers are advised to seek appropriate professional advice.)

TAX CALCULATOR

 Vehicle Running and Maintenance  
ENROLL NOW DON'T WANT THIS !!

 Children's Education Allowance  
ENROLL NOW DON'T WANT THIS !!

 Meal Pass card  
ENROLL NOW DON'T WANT THIS !!

## For New tax regime



EMPLOYEE BENEFITS PORTAL

Select Tax Regime  
ENROLLED

( Disclaimer: This tax calculator works under certain assumptions. Thus, your actual tax liability may be different. Readers are advised to seek appropriate professional advice.)

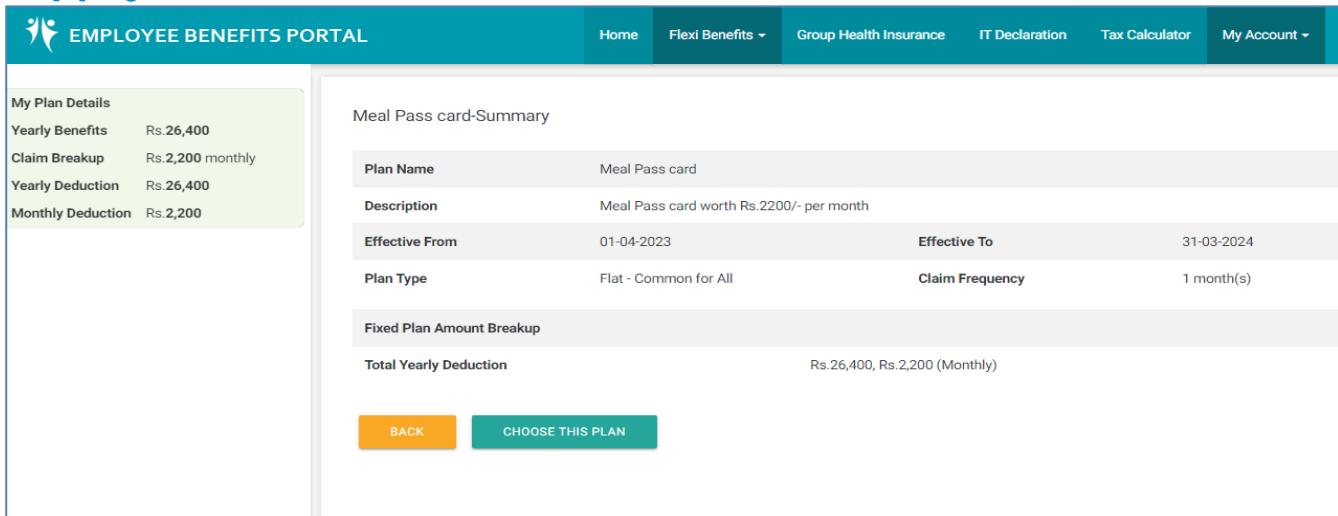
TAX CALCULATOR

 Vehicle Running and Maintenance  
ENROLL NOW DON'T WANT THIS !!

When the user click on '**Enroll Now**' button, the details of the flexi benefit plans are displayed as below:

## How to choose Flexi Benefits

### Happy Meal Pass Card



The screenshot shows the 'EMPLOYEE BENEFITS PORTAL' interface. On the left, a sidebar displays 'My Plan Details' with the following information:

|                   |                  |
|-------------------|------------------|
| Yearly Benefits   | Rs.26,400        |
| Claim Breakup     | Rs.2,200 monthly |
| Yearly Deduction  | Rs.26,400        |
| Monthly Deduction | Rs.2,200         |

The main content area is titled 'Meal Pass card-Summary' and contains the following details:

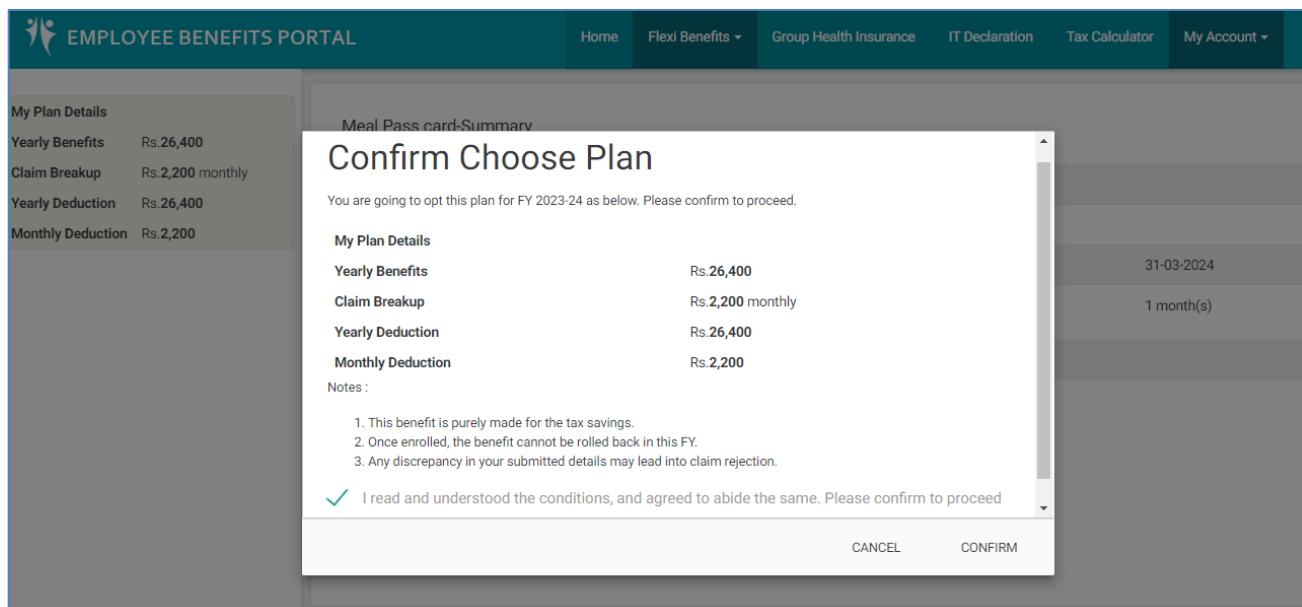
|                |  |                 |            |
|----------------|--|-----------------|------------|
| Plan Name      | Meal Pass card                           |                 |            |
| Description    | Meal Pass card worth Rs.2200/- per month |                 |            |
| Effective From | 01-04-2023                               | Effective To    | 31-03-2024 |
| Plan Type      | Flat - Common for All                    | Claim Frequency | 1 month(s) |

Below this, there is a section for 'Fixed Plan Amount Breakup' showing 'Total Yearly Deduction' as 'Rs.26,400, Rs.2,200 (Monthly)'.

At the bottom, there are two buttons: 'BACK' (orange) and 'CHOOSE THIS PLAN' (green).

Click on '**CHOOSE THIS PLAN**'

A pop-up window appears to confirm the selection.



The screenshot shows a confirmation dialog box titled 'Confirm Choose Plan'. It contains the following text:

You are going to opt this plan for FY 2023-24 as below. Please confirm to proceed.

**My Plan Details**

|                   |                  |
|-------------------|------------------|
| Yearly Benefits   | Rs.26,400        |
| Claim Breakup     | Rs.2,200 monthly |
| Yearly Deduction  | Rs.26,400        |
| Monthly Deduction | Rs.2,200         |

**Notes:**

1. This benefit is purely made for the tax savings.
2. Once enrolled, the benefit cannot be rolled back in this FY.
3. Any discrepancy in your submitted details may lead into claim rejection.

I read and understood the conditions, and agreed to abide the same. Please confirm to proceed

At the bottom right of the dialog are 'CANCEL' and 'CONFIRM' buttons.

Click on '**CONFIRM**' after going through the notes and tick mark the declaration.

The status will be displayed as follows, and will be able to view details on approval:



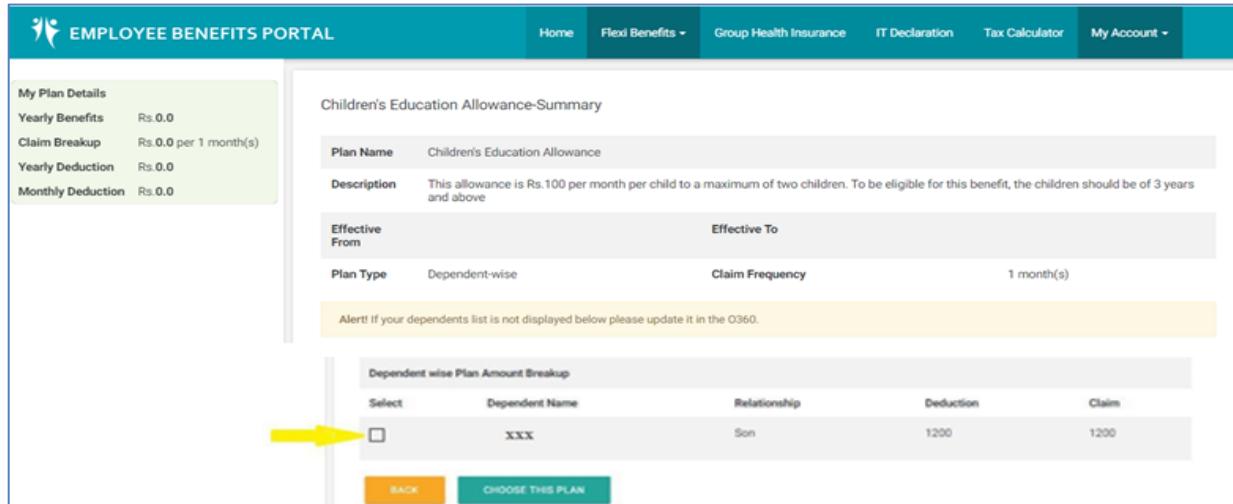
## Children Education Allowance

For opting this benefit you need to add your dependent (child above 3 years) in O360 first and get it approved by HR (User guide attached).

Opt your dependent from the dependent list and click on '**CHOOSE THIS PLAN**'

Deduction details for the plan will be visible on selecting the dependent

A pop-up window appears to confirm the selection



| Select                   | Dependent Name | Relationship | Deduction | Claim |
|--------------------------|----------------|--------------|-----------|-------|
| <input type="checkbox"/> | XXX            | Son          | 1200      | 1200  |

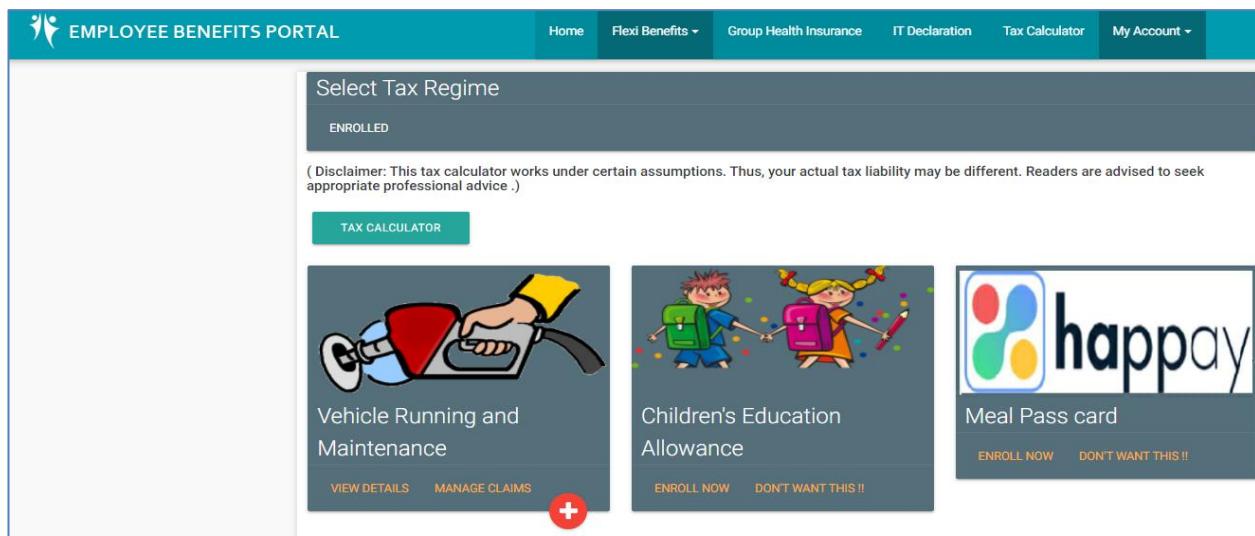
Click on '**CONFIRM**' after going through the notes and tick mark the declaration. The status will be displayed as follows, and will be able to view details on approval.



## Vehicle Running and Maintenance

### **Existing users (Only visible for eligible employees as per the policy)**

Resources those who have already enrolled vehicle reimbursement module will be able to view details directly without adding RC book details afresh.



EMPLOYEE BENEFITS PORTAL

Select Tax Regime

ENROLLED

( Disclaimer: This tax calculator works under certain assumptions. Thus, your actual tax liability may be different. Readers are advised to seek appropriate professional advice .)

TAX CALCULATOR

Vehicle Running and Maintenance

Children's Education Allowance

Meal Pass card

ENROLL NOW   DONT WANT THIS !!

VIEW DETAILS   MANAGE CLAIMS

+

If in case of any of any changes in RC book or if you want to opt out the plan then kindly click on Benefits SPOC in view details to write an email to benefits team for the changes in the plan.

EMPLOYEE BENEFITS PORTAL
Home
Flexi Benefits ▾
Group Health Insurance
IT Declaration
Tax Calculator
My Account ▾

0%

Total Benefits Claimed(%)

| Claim Details  |               |                      |              |
|--|---------------|----------------------|--------------|
| Total Claims Submitted<br>0  | Approved<br>0 | Rejected<br>0        | Pending<br>0 |
| Rs.0   | Rs.0          | Rs.0                 | Rs.0         |
| Maximum Deduction  | Rs.21,600     | Maximum Claim        | Rs.21,600    |
| Total Amount Deducted  | Rs.0          | Total Amount Claimed | Rs.0         |
| Claim %  | 0%            |                      |              |
| Additional Detail(s)   |               |                      |              |
| Vehicle Registration No.   |               |                      |              |
| Owner's Name as per RC   |               |                      |              |
| For any changes in RC book details or if you want to opt out the plan, please write email to : <a href="#">Benefits SPOC</a> |               |                      |              |
| <a href="#" style="background-color: #0070C0; color: white; padding: 5px 10px;">BACK</a>                                     |               |                      |              |

### **New users (Only visible for eligible employees as per the policy)**

Click on '**Enroll Now**' button



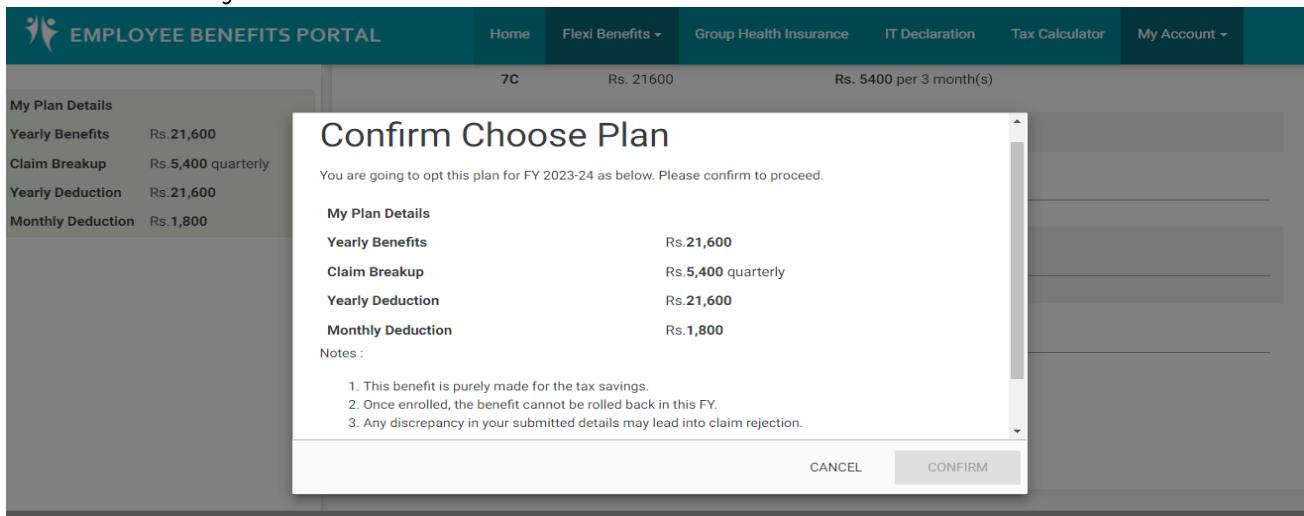
Plan details will be shown as per the eligibility before you enter your details:

Details required for the enrollment is shown on the same page as below. Enter the following details:

- Vehicle number
- Owner name
- Secondary vehicle (if any)
- For approval, click on Benefits SPOC to send you RC book via email.

|   |  |
|---|--|
| <b>My Plan Details</b><br>Yearly Benefits Rs.21,600<br>Claim Breakup Rs.5,400 quarterly<br>Yearly Deduction Rs.21,600<br>Monthly Deduction Rs.1,800 | <b>Vehicle Running and Maintenance-Summary</b><br><br>Plan Name Vehicle Running and Maintenance<br>Description Employees can claim reimbursements on expenditure incurred by them on fuel, maintenance, insurance, etc. on his/her own vehicle. Under this provision, the assumption is that the vehicle is used partly for official duties and partly for personal purpose by employee. To avail this benefit, vehicle should be in the name of employee.<br>Effective From 01-04-2023      Effective To 31-03-2024<br>Plan Type Band-wise      Claim Frequency 3 month(s)<br><br><b>Band-wise Plan Amount Breakup</b><br>Rs. 21600      Rs. 5400 per 3 month(s)<br><br><b>Mandatory Fields</b><br>Vehicle Registration No. |
|---|--|

Enter the mandatory details and confirm the submission as below:



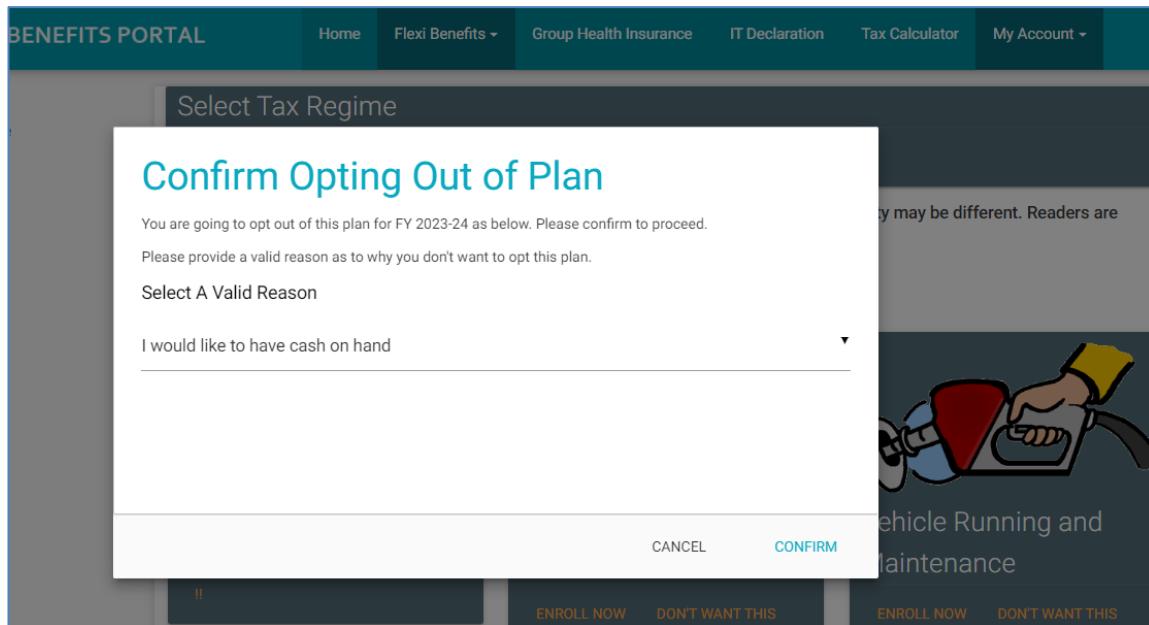
The screenshot shows the Employee Benefits Portal interface. At the top, there's a navigation bar with links like Home, Flexi Benefits, Group Health Insurance, IT Declaration, Tax Calculator, and My Account. Below the navigation, there's a summary of plan details: Yearly Benefits (Rs. 21,600), Claim Breakup (Rs. 5,400 quarterly), Yearly Deduction (Rs. 21,600), and Monthly Deduction (Rs. 1,800). A modal window titled "Confirm Choose Plan" is open in the center. It displays the same plan details and includes a note: "You are going to opt this plan for FY 2023-24 as below. Please confirm to proceed." Below the note, it lists the plan details again. At the bottom of the modal, there are "CANCEL" and "CONFIRM" buttons.

### Opting out the flexi benefits

Click on 'DON'T WANT THIS'



A pop-up window appears to confirm the opting out of plan.



**NOTE:** The user should select a valid reason to opt out from the selected plan.

Click on '**Confirm**' button.

**Happy Enrollment!!!!**