



## EVERYTHING YOU NEED TO KNOW

**Group Human Capital Management**

Updated October 2023



# TM offers Flexible Benefits for its Executive Employees

## Difference between traditional and flexi benefits

From...

### Traditional Benefits

- Company decides employee benefits
- One size fits all
- Lack flexibility

To...

### Flexi Benefits

- ✓ Employees choose the best benefits for their needs
- ✓ Personalised and customised for individual employees
- ✓ Flexibility to be up- or downsized annually

## What Employees Get from Flexi Benefits?

### Current Benefit Entitlements

- Healthcare : inpatient, outpatient
- Life & Personal Accident Insurance : GTL, GPA
- Paid Time Off : Annual Leave, Carry Forward Leave, Hospitalisation, Hajj Leave
- Perquisites: Broadband, Allowance, Loans



### What You Can Get Extra from the Flexi Benefits Plan

#### Technologies

- Purchase of Mobile Phone
- Purchase of Telephone
- Purchase of PDA
- Internet bills
- Telephone bills
- Computer and accessories

#### Lifestyle

- Domestic & International Vacation
- Books & Magazines
- Club Membership/Fitness Centre
- Domestic Utilities
- Fitness & Sport Equipment Purchase
- Running Expenses of Personal Vehicle
- Online subscription

#### Health & Wellness

- Dental & Optical
- Maternity
- Parent's Medical
- Self & Dependents Medical
- Children's Education
- Face's mask, hand sanitiser
- Ergonomic furniture
- Personal Grooming
- Premiums on Life & Medical Insurance
- Wellness Programs
- Traditional & Alternative Medicine



## Benefits of TM Flexi Plan



### Maximise Savings and Fulfill Personal Needs

Enjoy greater financial flexibility and the opportunity to meet your individual requirements - a unique benefit not commonly found in other companies.



### Take Control of Your Benefits and Expenses

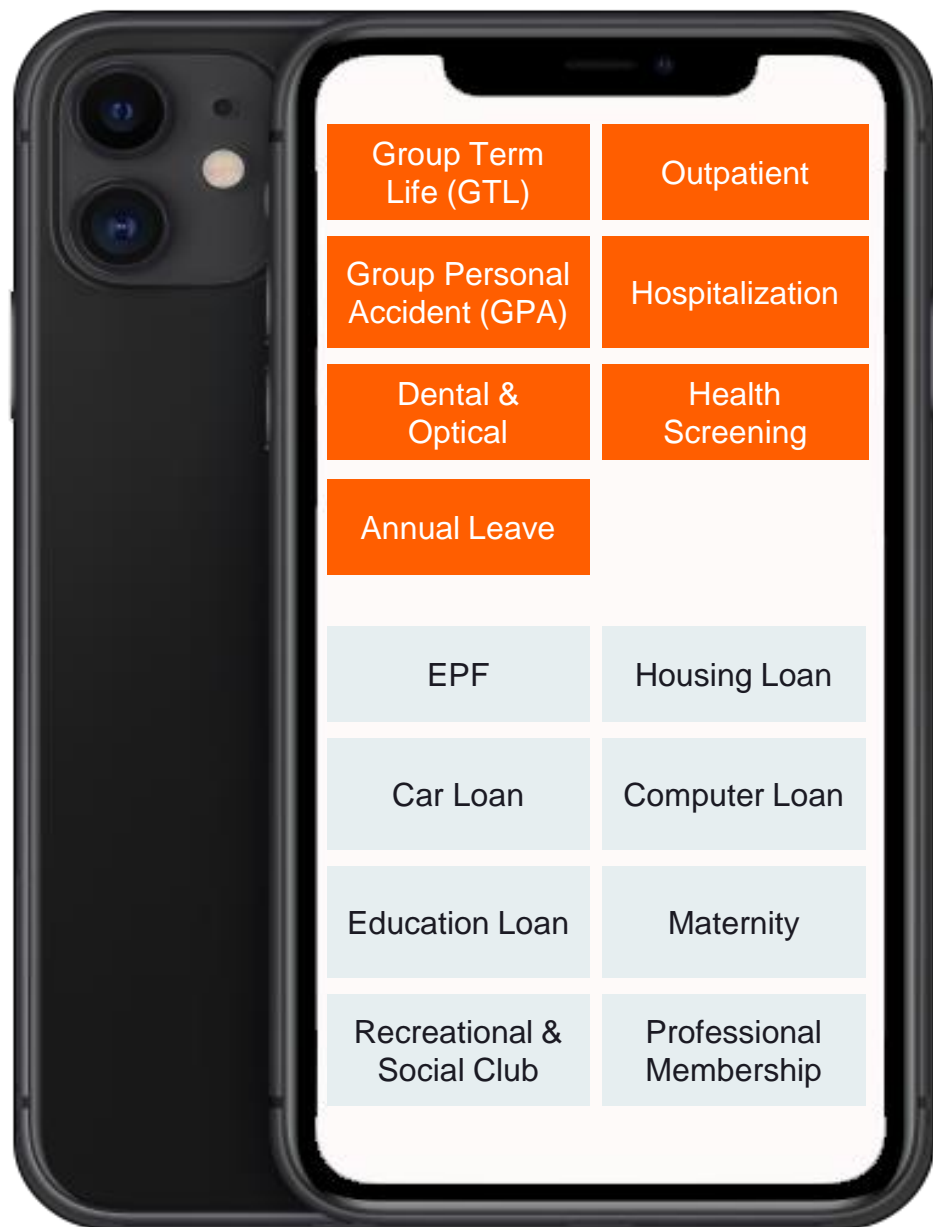
With our flexible plan, you have the power to customise your benefits to suit your unique needs. Say goodbye to the limitations of traditional benefit plans.



### Your Wellbeing Matters

Prioritising your health and happiness is a win for both you and the company. A healthy, content team leads to increased productivity, maintaining a harmonious balance between your mental and physical wellbeing.

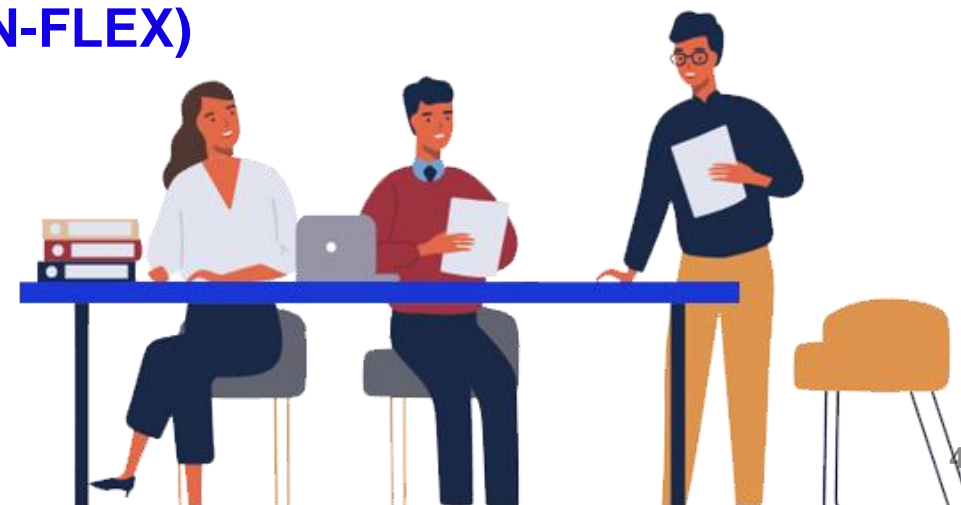




## ➤ FLEX BENEFITS

Other benefits remain status quo as per entitlement. TM may review and add more flexi items based on current needs

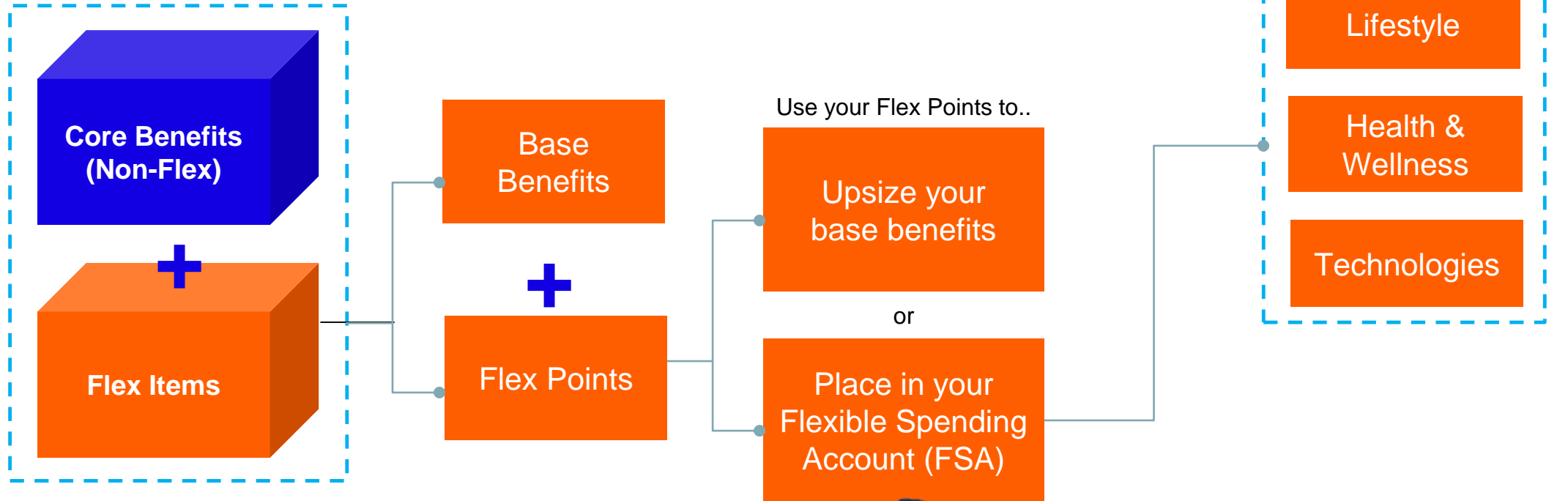
## ➤ CORE (NON-FLEX) BENEFITS





# How TM Flexi Benefits Plan Works

## FLEXI BENEFITS



1 Flex Point = RM1  
Each Flex Point can be carried forward to a maximum of 1 year

Maintain your Base Benefits to maximise your Flex Points. The more you upsize, the lesser your Flex Points. Choosing the maximum Upsize will bring your Flex point to 0 for that particular benefit.

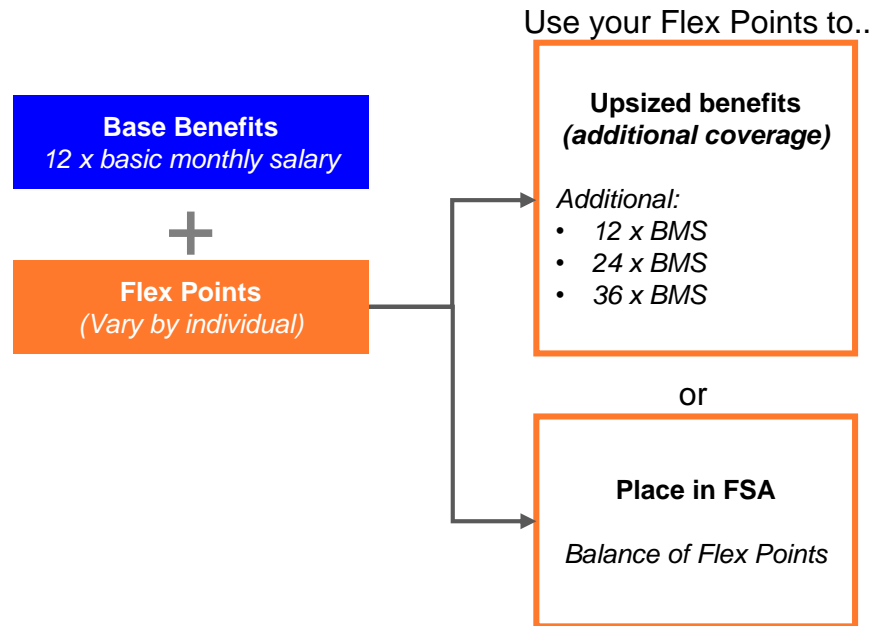


# ITEMS COVERED AND ITS SELECTION

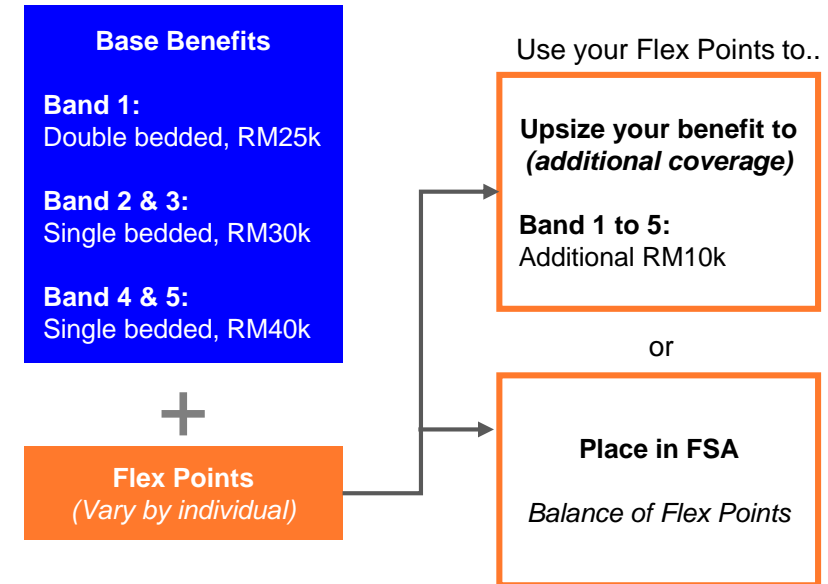


# Items covered under the Flexi Benefits program (1/3)

## 1 Insurance (Group Term Life, Group Personal Accident)



## 2 Hospitalisation & Surgical



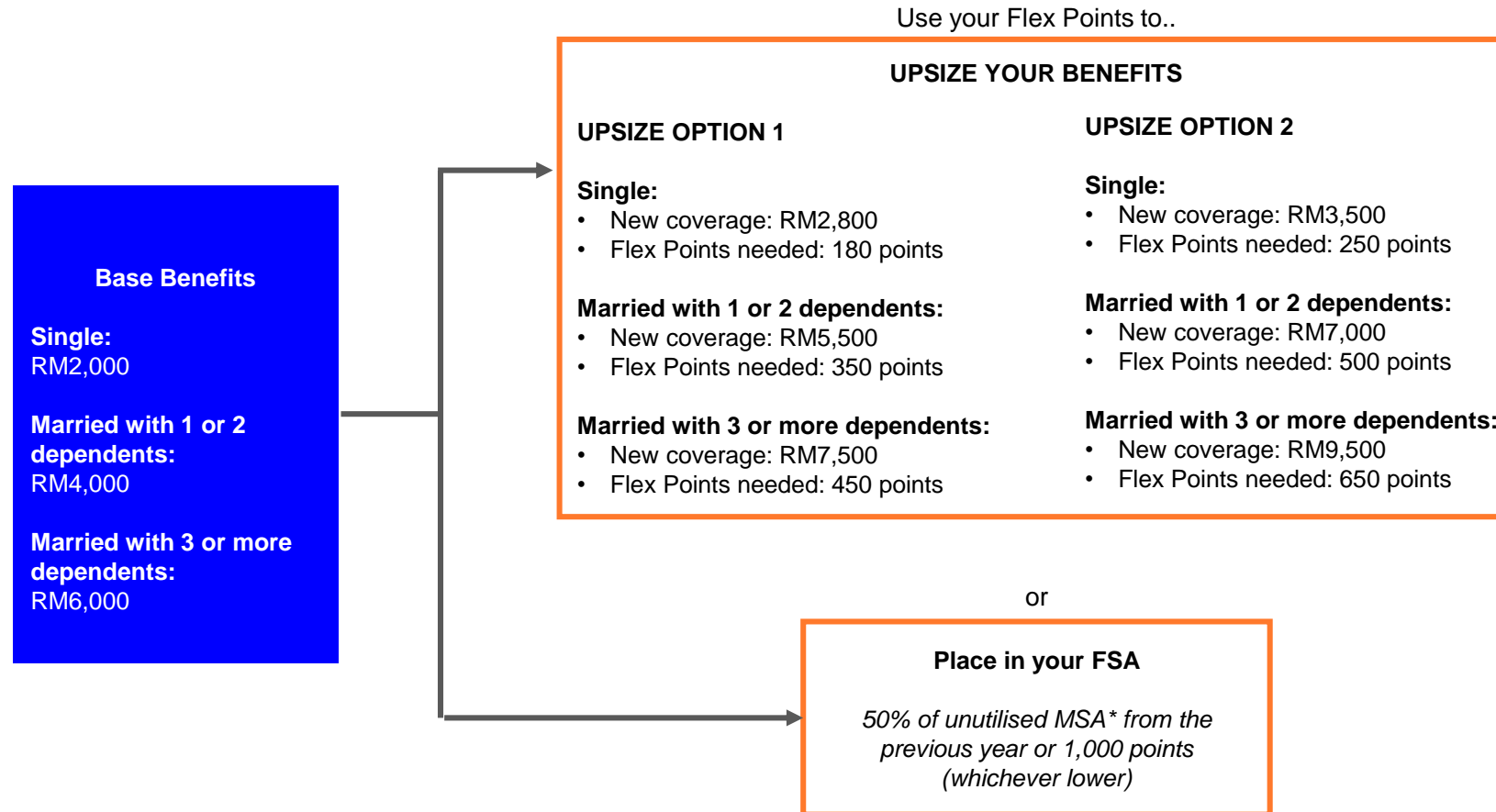
\*FSA = Flexible Spending Account

Maintain your Base Benefits to maximise your Flex Points. The more you upsize, the lesser your Flex Points. Choosing the maximum Upsize will bring your Flex point to 0 for that particular benefit.

# Items covered under flexi-benefits program (2/3)

## 3 Outpatient & Specialist

Note: Employee / dependent with a chronic condition will be given an additional RM3,500 after the limit coverage is fully utilised



### What is MSA?

**MSA**, or the **Medical Spending Account**, is the value of your Outpatient & Specialist coverage limit. Each time you visit the GP or SP for outpatient medical treatment; these limits will be deducted from the MSA. You are covered up to the limit amount in your MSA.

Note:  
 FSA = Flexible Spending Account  
 MSA = Medical Spending Account  
 GP = General Practitioner (i.e Panel Clinic)  
 SP = Specialist





## Items covered under the flexi-benefits program (3/3)

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### Dental & Optical

Dedicated Flex Points for dental and optical worth 750 points

**FSA**

*750 Flex Points*

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### Health Screening

Receive Flex Points when you undergo Health Screening

**Age 40 years and above**

Undergo Health Screening annually to receive 200 Flex Points

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**Age 35-39 years**

Undergo Health Screening once every 2 years to receive 100 Flex Points

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### Sell Your Annual Leave

**Points is based on the salary and calculation:**

$(\text{Monthly Salary} / 26 \text{ days}) \times 50\% \times \text{number of days}^*$

*\* A maximum of 5 days annual leave quota can be sold-off*



# **GUIDELINES FOR REIMBURSABLE ITEMS**



# Guidelines for Reimbursable Items

## NON-TAXABLE ITEMS

Category	Reimbursement Item	Eligibility
Health & Wellness	Child Daycare (up to max of RM2,400/year (NT)	Child Only
	Dental (NT)	Employee & Dependant
	Maternity (NT)	Employee & Spouse
	Self and Dependents Medical (NT)	Employee & Dependant
Lifestyle	Vacation Leave Passage (3 domestic trips/year) (NT)	Employee & Dependant
	Vacation Leave Passage (1 international trip - up to max of RM3,000/year) (NT)	Employee & Dependant
Technology	Purchase of Mobile phone (NT)	Employee Only
	Purchase of Mobile phone (NT)	Employee Only
	Purchase of PDA (NT)	Employee Only
	Reimbursement of Internet subscription fees and bills (NT)	Employee Only
	Reimbursement of Telephone subscription fees and bills (NT)	Employee Only
	Reimbursement of Mobile phone subscription fees and bills (NT)	Employee Only



# Guidelines for Reimbursable Items



## TAXABLE ITEMS

Category	Reimbursement Item	Eligibility
Health & Wellness	Children's Education (T)	Child Only
	Optical (T)	Employee & Dependant
	Personal Grooming (T)	Employee Only
	Premiums on Life and Medical Insurance (T)	Employee Only
	Traditional and Alternative Medicine (T)	Employee & Dependant
	Parents' Medical (T)	Employee's Parent Only
	Wellness programs (Nutrition Program, weight loss) (T)	Employee Only
Lifestyle	Books & magazines (T)	Employee Only
	Club membership / fitness centers monthly reimbursements (T)	Employee Only
	Domestic utilities reimbursement (T)	Employee & Spouse
	Fitness equipment purchase (T)	Employee Only
	Running Expenses of Personal Vehicle (cars and motorcycles) (T)	Employee Only
Technology	Purchase of Computer and Computer Accessories (T)	Employee Only



## Guidelines for Reimbursable Items

### Standard remarks to be included in the claim process:

- Name of employee/claimant MUST be shown on receipt.
- Original official receipt or Certified True Copy from Providers.
- Period of expenses MUST BE in current plan year.
- Visa slips/nets slip attached only are not admissible.
- Amount indicated should be the same as amount incurred or less.
- All type of deposits is not claimable.
- All claims are to be in Ringgit Malaysia only.
- Currency exchange rates - the onus is on the employee to provide with supporting document on the incurred receipt conversion rate.



# Guidelines for Reimbursable Items

FSA on non-taxable items

## Child Daycare (up to max of RM2,400 per annum) (NT)

	Details
Eligibility	Child Only
Tax status	Non Taxable
Scope of coverage	<ul style="list-style-type: none"><li>• Payments for Children's monthly childcare fees at Childcare center and compulsory items e.g. registration, uniforms.</li><li>• Babysitter</li><li>• For child under 12 years old only</li></ul>
Exclusion	N/A
Administrator's notes	Cash receipts are allowed.

## Dental (NT)

	Details
Eligibility	Employee and Dependant
Tax status	Non Taxable
Scope of coverage	All types of Dental treatment. (e.g. filling, extraction, scaling, root canal, crown, bridge, implant, denture, orthodontics (fixing of braces).
Exclusion	<ul style="list-style-type: none"><li>• Dental appliances/equipment (e.g: electronic toothbrush)</li><li>• Toiletries (e.ge mouthwash, floss)</li></ul>
Administrator's notes	Allowed as long as receipt is provided by a dental clinic.



# Guidelines for Reimbursable Items

FSA on non-taxable items

## Maternity (NT)

	Details
Eligibility	Employee or Spouse
Tax status	Non Taxable
Scope of coverage	<ul style="list-style-type: none"><li>• Delivery (normal, caesarean)</li><li>• Miscarriage</li><li>• Pre and post natal fees</li></ul>
Exclusion	<ul style="list-style-type: none"><li>• Voluntarily Termination of Pregnancy</li><li>• Pregnancy kit or ovulation kit</li><li>• Anti natal package/course</li></ul>
Administrator's notes	<ul style="list-style-type: none"><li>• No limit to number of delivery per year</li><li>• No limit to number of children</li></ul>

## Purchase of Mobile phone (NT)

	Details
Eligibility	Employee only
Tax status	Non Taxable
Scope of coverage	<p>Purchase of personal mobile phone:</p> <ul style="list-style-type: none"><li>• Restricted to one unit.</li><li>• Includes registration cost and installation cost.</li><li>• Mobile phone accessories, e.g.: casing, screen protectors, earphones etc. ONLY if the items are purchased together with the mobile phone in the same receipt.</li></ul>
Exclusion	N/A
Administrator's notes	Cash receipts are allowed.



# Guidelines for Reimbursable Items

FSA on non-taxable items

## Self and Dependents Medical (NT)

	Details
Eligibility	Employee and Dependant
Tax status	Non Taxable
Scope of coverage	<ul style="list-style-type: none"><li>• Receipt from Clinic, Specialist or Hospital (Outpatient and Inpatient bill), i.e. reimbursement of medical claims in excess of its Medical Outpatient limit.</li><li>• Medical check-ups (health screening) done at General Practitioners, Specialist or Hospital.</li><li>• All types of vaccination and immunization.</li><li>• Any prescribed medicine, supplement or vitamins purchased from pharmacies.</li><li>• Physiotherapy</li><li>• Co-payments reimbursement (provided the co-payment reimbursed is for medical treatment) or excess of limits.</li><li>• Procedure (e.g. laparoscopy ligation, circumcision, removing piles).</li></ul>
Exclusion	<ul style="list-style-type: none"><li>• Procedure (e.g. insertion of IUCD)</li><li>• Medical treatment or medication for cosmetic reason are not allowed.</li></ul>
Administrator's notes	Slimming program is allowed if it is due to medical condition i.e. recommended by doctor.

## Purchase of Telephone (NT)

	Details
Eligibility	Employee only
Tax status	Non Taxable
Scope of coverage	<ul style="list-style-type: none"><li>• Purchase of telephone.</li><li>• Restricted to one unit.</li><li>• Includes registration cost and installation cost.</li></ul>
Exclusion	N/A
Administrator's notes	Cash receipts are allowed.





# Guidelines for Reimbursable Items

FSA on non-taxable items

## Vacation Leave Passage (3 domestic trips) (NT)

	Details
Eligibility	Employee and Dependant
Tax status	Non Taxable
Scope of coverage	<p>Domestic leave passage include:</p> <ul style="list-style-type: none"><li>• Travel expenses by Airline/ Train/ Bus fares (i.e. fares, taxes, administration fees, fuel charges, advance seat request fee, luggage fees and insurance fees).</li><li>• Accommodation and Meals.</li><li>• Tour package (cost of fares including meals &amp; accommodation).</li><li>• (Based on payment date).</li></ul>
Exclusion	<ul style="list-style-type: none"><li>• Phone charges and shopping items not reimbursable.</li><li>• Self drive is not allowed.</li></ul>
Administrator's notes	<ul style="list-style-type: none"><li>• Receipts must be in employee's name.</li><li>• Destination must be indicated.</li><li>• Period of travel (Departure date)</li><li>• Purpose of travel</li><li>• Dependent can travel on its own.</li></ul>



# Guidelines for Reimbursable Items

FSA on non-taxable items

## Vacation Leave Passage (1 international trip - up to max of RM3,000 per year) (NT)

	Details
Eligibility	Employee and Dependant
Tax status	Non Taxable
Scope of coverage	<ul style="list-style-type: none"><li>• International air travel limited to the cost of air fare only (i.e. fares, taxes, administration fees, fuel charges, advance seat request fee, luggage fees and insurance fees).</li><li>• Tour package, where airfare is included as part of a package tour, employee to state the cost of airfare in the invoice or receipt. (Based on payment date).</li></ul>
Exclusion	<ul style="list-style-type: none"><li>• Phone charges and shopping items not reimbursable.</li><li>• Accommodation and meal expenses.</li></ul>
Administrator's notes	<ul style="list-style-type: none"><li>• Receipts must be in employee's name.</li><li>• Destination must be indicated.</li><li>• Period of travel (Departure date)</li><li>• Purpose of travel.</li><li>• Dependent can't travel on its own.</li></ul>

## Purchase of PDA (NT)

	Details
Eligibility	Employee only
Tax status	Non Taxable
Scope of coverage	<ul style="list-style-type: none"><li>• Purchase of PDA.</li><li>• Restricted to one unit.</li><li>• Includes registration cost and installation cost.</li></ul>
Exclusion	N/A
Administrator's notes	Cash receipts are allowed.



# Guidelines for Reimbursable Items

FSA on non-taxable items

## Reimbursement of Internet subscription fees and bills (NT)

	Details
Eligibility	Employee Only
Tax status	Non Taxable
Scope of coverage	<ul style="list-style-type: none"><li>• Internet service provider (ISP) in Malaysia.</li><li>• Monthly subscription fee and usage.</li><li>• Restricted to one line.</li><li>• Includes registration cost and installation cost.</li></ul>
Exclusion	N/A
Administrator's notes	<ul style="list-style-type: none"><li>• Approved telecommunication provider in Malaysia.</li><li>• Line must be registered under the employee's name.</li></ul>

## Reimbursement of Telephone subscription fees and bills (NT)

	Details
Eligibility	Employee Only
Tax status	Non Taxable
Scope of coverage	<ul style="list-style-type: none"><li>• Approved telecommunication provider in Malaysia.</li><li>• Monthly subscription fee and usage.</li><li>• Restricted to one line.</li><li>• Includes registration cost and installation cost.</li></ul>
Exclusion	N/A
Administrator's notes	Phone line must be registered under the employee's name.



# Guidelines for Reimbursable Items

FSA on non-taxable items

## Reimbursement of Mobile phone subscription fees and bills (NT)

	Details
Eligibility	Employee Only
Tax status	Non Taxable
Scope of coverage	<ul style="list-style-type: none"><li>• Approved telecommunication provider in Malaysia.</li><li>• Monthly subscription fee and usage.</li><li>• Restricted to one line.</li><li>• Includes registration cost and installation cost.</li></ul>
Exclusion	Purchase of new Mobile phone
Administrator's notes	Line must be registered under the employee's name.



# Guidelines for Reimbursable Items

FSA on non-taxable items

## Children's Education (T)

	Details
Eligibility	Child Only
Tax status	Taxable
Scope of coverage	<ul style="list-style-type: none"><li>• School Fees, Tuition</li><li>• Textbooks, revision books</li><li>• Co-curriculum classes e.g. badminton, art</li></ul>
Exclusion	N/A
Administrator's notes	Cash receipts are allowed.

## Personal Grooming (T)

	Details
Eligibility	Employee Only
Tax status	Taxable
Scope of coverage	<ul style="list-style-type: none"><li>• Facial, manicure, saloon hairstyle.</li><li>• Spa, grooming courses.</li></ul>
Exclusion	N/A
Administrator's notes	Cash receipts are allowed.



# Guidelines for Reimbursable Items

FSA on non-taxable items

## Optical (T)

	Details
Eligibility	Employee and Dependent
Tax status	Taxable
Scope of coverage	<ul style="list-style-type: none"><li>• Prescription glasses.</li><li>• Repair of prescription glasses.</li><li>• Long sighted glasses.</li><li>• Long sighted glasses purchase over the counter.</li><li>• Contact lenses.</li><li>• Contact lens solution and tablets.</li><li>• Color contact lenses with power</li><li>• Sunglasses (Prescribed)</li><li>• Lasik surgery or Laser eye operation</li><li>• Repair to spectacles i.e. welding</li></ul>
Exclusion	Sports eyewear such as goggles, scuba diving gear with or without power.
Administrator's notes	<ul style="list-style-type: none"><li>• Assessment based on purchase date.</li><li>• Cash receipts are allowed.</li><li>• Receipt without details of purchase is claimable.</li></ul>



# Guidelines for Reimbursable Items

FSA on non-taxable items

## Premiums on Life and Medical Insurance (T)

	Details
Eligibility	Employee and Dependant
Tax status	Taxable
Scope of coverage	<ul style="list-style-type: none"><li>Life, Medical, PA, Saving and Travel Insurance</li></ul> <i>If employee claims this item from FSA, employee cannot claim relief from personal tax again.</i>
Exclusion	N/A
Administrator's notes	N/A

## Parents' Medical (T)

	Details
Eligibility	Employee's Parents Only
Tax status	Taxable
Scope of coverage	<ul style="list-style-type: none"><li>Receipt from Clinic, Specialist or Hospital (Outpatient and Inpatient bill)</li><li>Medical check-ups (health screening) done at GP, SP or Hospital.</li><li>Medical care and treatment provided by a nursing home.</li><li>Dental treatment limited to tooth extraction, filling, scaling and cleaning</li><li>All types of vaccination and immunization.</li><li>Any prescribed medicines, supplements or vitamins purchased from pharmacies.</li><li>Physiotherapy</li></ul> <i>If employee claims this item from FSA, employee cannot claim relief from personal tax again.</i>
Exclusion	N/A
Administrator's notes	For Dental employee to declare and write on receipt what type of dental treatment provided.



# Guidelines for Reimbursable Items

FSA on non-taxable items

## Traditional and Alternative Medicine (T)

	Details
Eligibility	Employee and Dependent
Tax status	Taxable
Scope of coverage	<p>Only allow for treatment &amp; whatever prescribed during the treatment.</p> <ul style="list-style-type: none"><li>• Chiropractor</li><li>• Acupuncture</li><li>• Ayurvedic</li><li>• Homeopathy</li><li>• Orthopedic or osteoarthritis</li><li>• Podiatry</li><li>• Osteopath logy</li><li>• Bone setting</li><li>• Acupressure</li><li>• Speech Therapy</li><li>• Hair loss</li><li>• Tuina or TCM Remedial Massage</li><li>• Reflexology (incl foot massage or not)</li><li>• Aromatherapy</li><li>• Glass cupping</li></ul>
Exclusion	Anything that purchase directly i.e. Ubat Gamat, not claimable.
Administrator's notes	<ul style="list-style-type: none"><li>• Cash receipts are allowed.</li></ul>





# Guidelines for Reimbursable Items

FSA on non-taxable items

## Wellness programs (Nutrition Program, weight loss) (T)

	Details
Eligibility	Employee Only
Tax status	Taxable
Scope of coverage	<ul style="list-style-type: none"><li>• Nutrition Program (e.g. health talks, consultation on balanced diets by dietician)</li><li>• Detoxification</li></ul>
Exclusion	Facial (to be claimed under Personal Grooming).
Administrator's notes	Cash receipts are allowed.

## Books and Magazines (T)

	Details
Eligibility	Employee Only
Tax status	Taxable
Scope of coverage	<ul style="list-style-type: none"><li>• Magazines/publication</li><li>• e.g. Text Books and magazines only</li><li>• (If employee claims this item from FSA, employee cannot claim relief from personal tax again).</li></ul>
Exclusion	Newspaper and stationeries
Administrator's notes	N/A



# Guidelines for Reimbursable Items

FSA on non-taxable items

## Club membership / fitness centers monthly reimbursements (T)

	Details
Eligibility	Employee Only
Tax status	Taxable
Scope of coverage	Reimbursement of entrance fees and monthly subscription of: <ul style="list-style-type: none"><li>• Golf (e.g. Selangor Golf Club)</li><li>• Recreational (e.g. Scuba diving)</li><li>• Fitness (e.g. Fitness First, Yoga, Pilates. Aerobic)</li></ul>
Exclusion	N/A
Administrator's notes	Cash receipts are allowed.

## Domestic Utilities reimbursement (T)

	Details
Eligibility	Employee and Spouse
Tax status	Taxable
Scope of coverage	Payment of household utility bills e.g. electricity, water, sewerage
Exclusion	N/A
Administrator's notes	N/A



# Guidelines for Reimbursable Items

FSA on non-taxable items

## Fitness & Sports equipment purchase (T)

	Details
Eligibility	Employee Only
Tax status	Taxable
Scope of coverage	Trainer, badminton racket, Upright Bike, Massage Machine, Golf clubs and Golf bags, shuttle cocks and basket ball inclusive clothing apparel, ie shoe, shirt & etc.  <i>If employee claims these items from FSA, employee cannot claim relief from personal tax again.</i>
Exclusion	N/A
Administrator's notes	Cash receipts are allowed.

## Running Expenses of Personal Vehicle (cars and motorcycles) (T)

	Details
Eligibility	Employee Only
Tax status	Taxable
Scope of coverage	Parking, Toll, Petrol, body kit, sport rims, Car Insurance, Road Tax, Car wash, Car maintenance
Exclusion	N/A
Administrator's notes	N/A



# Guidelines for Reimbursable Items

FSA on non-taxable items

## Purchase of Computer and Computer Accessories (T)

	Details
Eligibility	Employee Only
Tax status	Taxable
Scope of coverage	Purchase of ICT hardware, peripherals and usable accessories (e.g. computer, laptop, printer, scanner, external portable drive (USB thumb drive); Compact disk-read write (CD-RW)).
Exclusion	N/A
Administrator's notes	Cash receipts are allowed.



**THANK YOU**