

Darwin User Manual Navigation guide for Darwin Portal









Log into the Darwin Platform using your official Email ID and password.

Login Page



Dual window Page - Please select the Annual Renewal Enrollment 2025 window for enrollment.

Darwin Terms



Review Darwin terms thoroughly and click on continue to proceed.

Home Page



Notification window displays number of days available to complete an assigned task. It is mandatory to complete all the tasks for enrolment.

Please note the icons on top right corner:

- Slider helps you to hide numerical values when accessing your benefits in public areas.
- The face icon helps to explore your personal profile and dependent family information sections.
- The cart icon is to add benefits and complete the checkout





This is a 3 Step guide to confirm and complete enrolment.

Benefits Selection

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	TERM LIFE ACCIDENT & CRITICAL RUNESS COVER REIMBURSEMENT BENETITS **** Caffer **** Tout Caffer **** Tout		Carinesee Oreitor	3	_

These are the various insurance benefits offered for the employees.

Please click on each benefit tab to make your selection starting with Health Insurance.



Home Benefits Quick Links >> Test_SP_001 Test_SP_001 Endine Learners Channing Comparison	
Dependants Competitional and any dependants yet! Conditional and dependant	 Please click on 'Add a dependent'



				Add a dependant	
	Tort SDE02	Tort SDE02		The details marked with * are mandatory. Please enter all details correctly with the correct use of upper and lower case.	
	Test_3P502	Test_SP502		O 1 of 1: Dependant's identification	
	unt Settings Depen	dants Change in Orcumstance		Type of Dependant: *	
Dependants			2. Add a dep	First Name:*	
Tuv jik		Rocky B		Last Name: *	
Type of Dependant:		Type of Dependant:			
Gender:		Gender:		Gender:*	
				Date of Birthe*	
			Show	CO MM YYYY	
				Cancel Save	
Mori Nori		Father Name			
Gender:		Gender:			
Date of Birth:		Date of Birth:			
			Show		

Once dependent details are added, please select save to complete addition.

	Home Beneti	ts Quick Links 🗸			
	Test_SP_0	01 Test_SP_001			
	Profile & Account Settings	Dependants Change in Circumstance			
Dependants			දි _ම Add a	dependant	
Mr Xyz Abc		Mrs Tuv Abc			
Type of Dependant:	Father	Type of Dependant:	Mother		
Gender:	Male	Gender:	Female		
Date of Birth:	03/11/1967	Date of Birth:	07/01/1971		
🖉 Edit 📋 Delete	Show All	🖉 Edit 🔋 Delete	5	now All	
Mrs Pqr Dek					
Type of Dependant:	Spouse				
Gender:	Female				
Date of Birth:	08/06/1996				
🖉 Edit 📋 Delete	Show All				

Here you will see your existing dependents carried forward from your last year's policy.

In case of any alteration – you can do it by clicking on edit or delete tab. Also use the add dependent tab to add new dependents in your profile.

After adding them here, you can assign them as nominees or beneficiaries when making selections.

Health Insurance

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	Options EC - 2P	
	Sum Insured Tura (%5.5 use) Micro 2%	
	Assign Dependants on Cover BigBle dependants: bir/splac	Cost with Tax
	UNTAKK	

Once dependents are added, please click at the "Benefits" Tab on top ribbon to start/view your benefits enrolment.

Please select Health Cover benefits, here you will see different plans with Sum insured and family definition variation for your selection.

System will show the fully sponsored plan (ESC + 2P) by default. You can flex up/down to any of the other available plans by clicking the radio button on left of the table.

You can also see cost of the upgrade that you have to pay (via deduction from next payroll). Your selection would confirm only when you click "Add to Cart" button.

Note: Please select ESC + 2 P / PIL (plan under default plan) to opt for higher Sum Insured

Health Insurance

Assign Depend	nts on Cover				
Eligible dependants:					
Mrs Tuv Abc					
Next >					
Health Insuran	e Disclaimer				
I hereby authorize, agree On request, to provide fu data for the purpose of er I understand that I have t	nd consent: her information to support my dependents' enrolment under this plan and disc illing them under this benefic plan and such other ancillary or related purpose sked checkboxes against names of all my eligible family members that I wish to	lose my or my family's personal to my claim adjudication. enroll under this plan.			
If you do not complete yo year's enrollment window	r enrollment this year, you will be allocated to the default plan and you will be a only.	able to make changes during next	Cost With Tax		
Note: Last year's depende year, only your parents co	nt details (if applicable) would continue to appear in portal. If you had enrolled p erage will continue to appear unless you change your family definition / plan.	parents and parents-in-law last	You Pay	00.05	
		horo children only and should be			

Please ensure to click on the checkbox against each dependent you wish to add in this benefit.

This is mandatory as otherwise the concerned dependent will not be considered for addition. Merely adding dependent would not serve the purpose until you click the checkbox in the benefit plan.

Health Insurance

Coup Personal Accident - Employee Group Personal Accident - Employee	stat res of Feb 2024 ③ 4 days left (Closes on: 28 Nov 2024) inder to activate these benefits:		
HEALTH COVER BENEFITS				
	AVALABLE Sibling Cover	AvidLABLE HospiCash	AVAILABLE Advanced Care	
The More Info	🗋 More Info	Select More Info	Select 🕑 More Info	Select
WELLBEING MODULES				
TERM LIFE, ACCIDENT & CRITIC	AL ILLNESS COVER			
REIMBURSEMENT BENEFITS				

Once you complete the selection you will see the Health Insurance tab as Active as below.

Voluntary Options

Sibling Cover					
About this Benefit					
inder the health plus plan – sibling cover, you can enroll 1 of you its plan via generated Plex points or salary contribution. This is a our selected health insurance sum insured that you have selecte over up to INR 200.000.	r dependent siblings under your family health insu voluntary upgrade and upon your selection, your s d under the base health insurance plan and will be	rance plan. You can pay for ibling would be added under eligible for a hospitalization			
iote: The sibling covered here would not be eligible for cover un faternity (or related benefits) and OPD cover.	der any other health plus plans such as Hospicash j	olan, Advanced care plan,			
Options		C	DST With Tax		
One Sibling		Yes	a Pay	₹8,333.16	
Next >			🛱 Add To Car	t	ł
Assign Dependants on Cover					
Eligible dependants:					
None Use the Add Dependant link below to add eligible dependants	you want to include on cover				

Click on "More Info" tab to access the benefit summaries section and click "Edit" tab to explore voluntary options such as Sibling Cover, Hospi Cash, Advanced Care, CI cover.

> Add to cart and click on "Checkout" to confirm the enrolment for selected benefit plan.

GPA and GTL Plans

More Info Select	You will pay: ₹5,103.50		
TERM LIFE, ACCIDENT & CRITIC	AL ILLNESS COVER		
TASKS TO COMPLETE Group Term Life - Employee	AVAILABLE Group Term Life - Spouse	ⓒ TASKS TO COMPLETE Group Personal Accident - Employee	ANRAREE Group Personal Accident - Spouse
3 X Annual Base Salary		5 X Annual base Salary	
You pay: 80.00 More Info	More Info Select	You pay: 10.00	C More Info
AVAILABLE Critical Illness			
C More Info Select			
REIMBURSEMENT BENEFITS			

Enroll to the Group Accident and Group Term Life Employee Cover Plan details here. Click the "More Info" tab to learn more about this benefit and coverages.

You can also upgrade your plan voluntarily to enroll your spouse for both GPA and GTL plan.

GPA and GTL Plans

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Options Standard text blav Dependants Eree blav et geverages				Group Per	sonal Accident - Spouse te cateral reasons give for greater which provides a large sum payment to the neuronaut lawef day in case of his her de cases only unprove during the laweft pairs.	ah	
Dependents		N 54.30 54.30 0.33 180% © Hurr total	Cost with far Yes Pay Ball	Options Otacs Otacs Otacs		Cost Web Tax Tex Pay	21.00
B Abl a dependent.		1806	To Add fo Cart				

Click on the desired plan and see option to nominate one or all your declared family member as beneficiary under this benefit.

You can also enroll your spouse under the GPA and GTL policy

Well-being Modules



You can also enroll your dependents under Well-being Modules such as Elderly Care and Pregnancy care.

Checkout

Global								
	Checkout						_	
	Your New Select	ions				Total Cost For You -		
	Denefit	Level	You Pey	Cost Difference		₹3,172.00 (annua)		
	Health Insurance	ESC + 2P - 7 Lacs (PSL & Lacs) • For you • Mr Xys Abc • Mrs Payr Dek Show All	8000		08	Cost Breakdown		J
	Group Term Life - Employee	3 X. Annual Base Salary • Mr Xyz Abc • Mrs Pigr Dek	70.00		08			
	Group Term Life - Spouse	20 Lacs	#3.172.00	▲ ₹1.172.00	08			
	Group Personal Accident - Employee	5 X Annual Base Salary • Mrs Pgr Dek	R0.00		08			
	Group Personal Accident - Spouse	10 Lacs	80.00		08			
	Pregnancy Care Plan	Opt-in	R0.00		08			
	H Critical Illness	Employee & Spouse 5 Lacs	70.00		08			
	B Delete all selection	ns						

Click on "Checkout" to confirm the enrolment for selected benefit plan. Failure to check out will result in incomplete enrolment, and you will be enrolled to the default plan.

Please note:

- Introduction of Lock-in for 2 years Lock in means, employees will have to stick with the same Plan, Sum Insured, Family Members opted in 2025 for 2 years till renewal date of 2026 except for change in life even cases.
- If you do not complete your enrolment, you will be allocated to the default benefit plan.

Non-Insured Benefits



You can also opt for Non-Insured Benefits with the flex points generated by flexing down your plan.

Help and Support



You can also click on Help and Support and check all the Benefit Information related to all the available Insurance options as well as eligibility.

Click on more info to check the information related to the benefits.

Quick Links



Please visit the Quick Links section to access all the relevant documents such as Employee Benefit Manual, FAQ, Claim Forms, User Guides etc.

S&P Global

Thank You