

PHILIPPINES HMO RENEWAL GUIDELINES 2025

Who are eligible to participate in the renewal activity?

- All active full time and permanent team members of S&P Global Philippines Inc., S&P Global Asia Pacific LLC and Reset Pte Ltd. Philippine Branch as of November 22, 2024 who want to update their 2025 HMO dependents:
 - Add new company and employee paid dependents
 - Renew existing employee paid dependents
 - Remove company paid dependents

When is the renewal open period?

- November 25 to December 13, 2024

Where do I add, renew or remove dependents?

- Intellicare Agora Web Renewal Portal: <https://intellicare.com.ph/agora/login>
 - [Click](#) here to access the Intellicare Agora Guides (under Additional Links > Intellicare)
 - If you have issues accessing Agora web using S&P Global devices and network, please try to access the site using your personal devices' web browsers or network.

PLEASE NOTE:

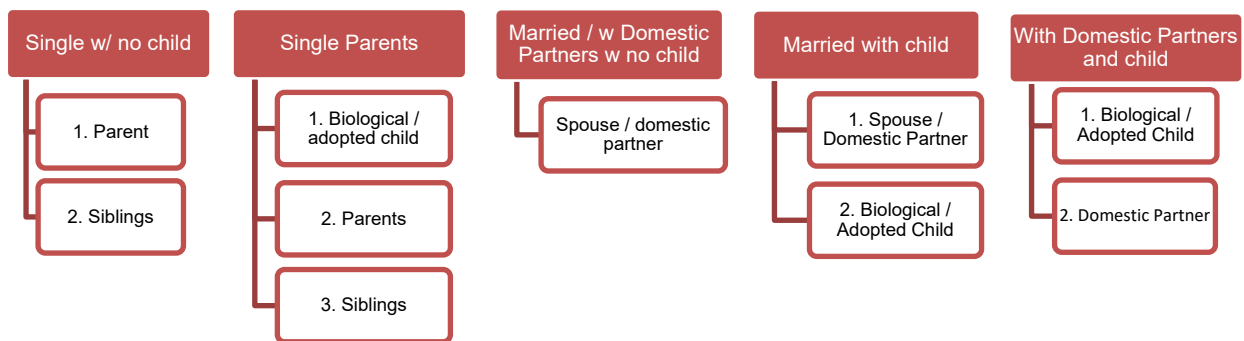
1. Please use your web browser when accessing Intellicare Agora. The renewal portal will not be accessible via the app.
2. Intellicare will automatically renew coverage of company paid dependents based on team member's civil status as of the open period enrollments.
 - Company paid dependents who are overaged as of January 1, 2025 will automatically be removed. Information on dependent hierarchy is below. If you would like to continue their coverage, you may enroll them as new employee-paid dependent in the Intellicare renewal portal and submit the 2025 Authority to Deduct form to [mySolutions portal](#) during the renewal open period.
3. All 2024 employee paid dependents will NOT be automatically renewed without electing through the Intellicare renewal portal and submitting a signed 2025 Authority to Deduct Form to the [mySolutions portal](#). To avoid delay in reactivating your employee paid dependents' coverage, please ensure that this is done within the open period time frame. The form is accessible only through the Intellicare Agora renewal web portal.
4. Please ensure that your Intellicare personal information (i.e. civil status, legal surnames, etc) are up-to-date. Dependent hierarchy will be based on your civil status.
 - Updating or your personal information, including civil status, should be done in Workday. Once completed in Workday, information in Intellicare will also be updated. Please notify People Services immediately after updating your information in Workday to prioritize updating of your information as it will impact the renewal portal details.
5. New hires during the whole month of November and December will enroll new dependents through the usual process (People Services [via MySolutions Portal](#)).
 - If November and December 2024 new hires would like to renew their 2024 employee paid

dependents in 2025, they may do so by requesting the 2025 Authority to Deduct form from People Services via the [MySolutions Portal](#). The form should be submitted before the open enrollment period closes on December 13.

6. Mid-year dependent enrollments are NOT allowed except for life events such as below. These should be reported to Intellicare within 30 days from date of life event:
 - Marriage
 - Newly born or legally adopted child

Guide on Dependent Hierarchy

There are two types of HMO dependents. The types of dependents that team members can enroll will depend on the team member's civil status. NOTE: when removing dependents, consider that hierarchy must still be followed. Please consider your prospective dependent's age as of the renewal date.



1. **Company Paid dependents** – Team members may enroll up to 4 qualified dependents and hierarchy below must be followed. Company will pay the premium of these qualified dependents:
 - Parents and spouse/domestic partner– should not be more than 65 years old
 - Siblings – should be 30 days old to 23 years old; eldest to youngest; fully dependent financially to the team member
 - Children – biological / legally adopted child from 0 to 23 years old; eldest to youngest; fully dependent financially to the employee
2. **Employee Paid Dependents** – these are dependents who are not eligible under company paid category. It is also based on the team member's civil status. These are considered employee paid dependents:
 - Spouses/domestic partners and parents of any type of team member's civil status – 66 to 75 years old
 - Parents of married / with domestic partners – up to 65 years old
 - Siblings / children – 24 to 25 years old and are financially dependent to you, eldest to youngest
 - 5th or more dependents
 - Children up to 23 years old; eldest to youngest
 - Parent up to 65 years old

Overaged Dependents (single / married / w domestic partners)	Married / with Domestic Partner	Qualified 5th dependent (or more) Single	Qualified 5th dependent (or more) Married / w Domestic Partner
<ul style="list-style-type: none"> • 1. Spouse • 2. Parents 	<ul style="list-style-type: none"> • 1. Parents • 2. Siblings 	<ul style="list-style-type: none"> • 1. Parent • 2. Siblings / Children 	<ul style="list-style-type: none"> • Children

Standard Requirements to upload to the Intellicare Renewal Portal: *

- Spouse – PSA / local civil registry marriage certificate
- Domestic partner – [S&P Global's attestation letter](#); PSA CENOMAR (certificate of no marriage) and any of the two requirements as stated on the attestation letter submitted to People Services via [mySolutions Portal](#)
- Parent – PSA / local civil registry birth certificate of the parent and the team member
- Child
 - Biological children - birth certificate of the child and team member's birth certificate (if surname is different from child)
 - Legally adopted children – legal adoption papers

***Note:** enrollment of new dependents (company or employee paid) is subject to Intellicare's approval. Intellicare may request for further supporting requirements in addition to the standard requirements.

Intellicare Agora Web Renewal Portal FAQs:

- 1) What email should I use when registering for the Intellicare renewal portal?
 - Answer: Preferably personal email address
- 2) I am having issues with my Intellicare Agora logins, who should I contact?
 - Answer: For Intellicare Agora Web portal issues, please email mobile.dev@intellicare.com.ph with subject line S&P Global - (type your name) - ERROR ENCOUNTERED and attach a screenshot of the error and your information as below:
 - Full Name:
 - HMO Account No.:
 - Date of Birth (MMDDYYYY):
 - Company:
 - S&P Global Employee ID:
 - Method of accessing the website (i.e. connection: VPN, office LAN or personal wifi, etc; S&P Global or personal device, web browser):
- 3) I already have an Intellicare Agora App on my mobile phone, can I view the renewal portal using my app?
 - Answer: Intellicare Agora APP and web have the same logins however, the renewal portal will only be accessible via web browser.
- 4) I mistakenly submitted my renewal information in the renewal portal, can I go back and correct it?
 - Answer: No – you cannot re-submit via the renewal portal anymore. If you have corrections, please reach out to People Services via [mySolutions Portal](#) asap to request manual

endorsement of your correction. Like any manual procedure, please note that changes will not reflect asap hence, please expect delays.

5) Where do I see the status of my enrollment?

- Answer: Open any web browser > login to your Intellicare Agora Web > Click Renewal > View Renewal Status. If there are further supporting requirements needed, you will be notified by People Services team member via email.

6) What will happen if I don't upload the supporting dependent requirements within the open period?

- Answer: Your new dependent will automatically be declined if you fail to produce the requirement within the prescribed open period time frame.

7) Where can I find the S&P Global's Authority to Deduct Form?

- This can be downloaded from the Intellicare Renewal Portal

General FAQs:

1) I missed to action anything during the open period, can I still add or remove company paid dependents?

- Answer: Only team members who were on leave for the entire open renewal period will be allowed to do so after the open renewal period. Manual endorsements will only be accommodated by [People Services team](#) between **January 2 to January 10, 2025**. Please expect further delays whenever there are manual endorsements.

2) I missed the open period, can I still renew my current (2024) employee paid dependents?

- Answer: Only team members who were on leave for the entire open renewal period will be allowed to do so after the open renewal period. Manual endorsements will only be accommodated by [People Services team](#) between **January 2 to January 10, 2025**. Please expect further delays whenever there are manual endorsements.
- Please note that a signed Authority to Deduct form is required before activating your employee paid dependents' 2025 coverage. Even if the signed ATD is submitted between January 2 – 10, 2025, deductible premium is still for 1 full year.

3) I logged in during the open period however my personal information is not up-to-date, or my dependents' information need to be corrected, how do I update my information to Intellicare?

- Answer: Team members should update their personal information in Workday as soon as it's applicable and shouldn't wait during renewals. By not updating on time, it impacts automated processes which results to further delays because of manual inputs.
 - i. For team member information: update your information in Workday > upload supporting documents. [Click here](#) to view the QRG: Updating Personal and Contact Information in Workday.
 1. Workday information is approved in Workday, it will be transmitted to Intellicare's system.
 2. Check Intellicare Agora web portal 5 business days after your personal information is fully approved in Workday. [Click here](#) to view the QRG: Checking Pending Status of a Transaction. If it's still not updated, please reach out to People Services via [mySolutions Portal](#) asap.

- ii. For dependent information correction: submit a ticket to People Services [via mySolutions Portal](#) and request to have your dependent's information be corrected.
- 4) I have company paid dependents enrolled in the current year and I know that my dependent will be overaged (i.e. 66 or 23 years old) after the renewal year, will they be automatically removed as my company paid dependent next year?
- Intellicare will consider age of the dependent as of January 1. For example, if the 66th birthday of your dependent is on June 30, their membership will continue until the end of the contract year. They will be considered "overaged" on the next renewal year. You have the option to enroll them as your employee-paid dependent (premiums will be deducted from salary) to continue their coverage.
- 5) I plan to enroll an adult dependent who is currently working and is covered under another HMO insurance with lower coverage. In this case, can I choose to insure them under S&P Global's HMO insurance?
- Answer: Yes, you can however, members with dual HMO coverage can only use one HMO insurance at the time of confinement / availment. Multiple HMO insurances cannot be combined in one instance of confinement / availment.
- 6) Why can't I enroll dependents at the middle of the year?
- Answer: There is an eligibility enrollment period prescribed by the insurer to ensure that coverage is given during the eligible period of enrollment. If there are life events such as marriage, newly born / adopted child, they must be enrolled 30 days from the date of the life event.
- 7) What are the instances where I can skip the dependent hierarchy?
- Answer: There are various however the typical ones are the following:
 - they have their personal / other company provided HMO plan
 - dependent is overaged
 - dependent is based overseas
 - team member is legally annulled or legally separated
 - death of dependent
- 8) I am single, can I enroll my stepparents, stepsiblings and other extended families (i.e. grandparents, aunts, uncles, nephew, niece etc)?
- Answer: Unfortunately, it's not allowed however halfsiblings may be enrolled as dependents. You'll need to submit the clear scanned copies of your birth certificate and your halfsibling's birth certificate.
- 9) I am either married or single, can I enroll my adopted children?
- Answer: You can enroll them as dependents if you have **legally adopted** them. You'll need to submit the clear scanned copy of the legal adoption papers as supporting document.
- 10) I am already married or with domestic partner and my partner is already enrolled since last year. Since S&P Global's coverage is up to 4 dependents and I don't have children (or have less than 4 children), can I substitute my parents to fill the vacant slots of my company paid dependents?
- Answer: No. As per dependent hierarchy matrix, parents of married (or with domestic partner)

team members are already considered extended / voluntary dependent which means that their premium is already subject to salary deduction.

Domestic Partners FAQs:

- 1) Am I allowed to delete or replace my domestic partner in the middle of the year?
 - Answer: Unfortunately, the insurer does not allow you to make changes at the middle of the year. All changes can only be done during the insurance renewal period.
- 2) Currently, only my parents (and or siblings) are my company paid dependents. If I were to add my domestic partner, can I opt for my parents (and or siblings) to remain as company paid dependents since the quota for company paid dependents is not reached yet?
 - Answer: Once you enroll your domestic partner into the Company's HMO insurance, you will be considered the same category as a married team member and your parents and siblings will be automatically removed as company paid dependents. Unfortunately, the insurer does not allow flexibility hence please evaluate your options before you enroll your domestic partner. You might want to consider the current existing health insurance coverage of your parents and domestic partner, health status of your parents and domestic partner, etc before making a decision.
- 3) My domestic partner is currently working and is covered under another HMO insurance with lower coverage. In this case, can I choose to insure them under S&P Global's HMO insurance?
 - Answer: Yes, you can however, domestic partners with dual HMO coverage can only use one HMO insurance at the time of confinement / availment. Multiple HMO insurances cannot be combined in one instance of confinement / availment.
- 4) Where can I get the S&P Domestic Partner Attestation Letter?
 - Answer: You may find view the Domestic Partner Attestation Letter [here](#).
- 5) My domestic partner and I do not fulfil all of the conditions set out in the attestation letter. Can we sign a customized attestation letter with only eligibility criteria that we can meet?
 - Answer: Unfortunately, we are unable to accommodate to such requests as the attestation letter is a requirement from the insurer and the Legal team.
- 6) I am unable to provide the documents required. Can I enroll my domestic partner without these documents?
 - Answer: Unfortunately, the insurer requires all documents for them to insure domestic partners under our group insurance program.
- 7) I am separated / my domestic partner is separated from their previous marriage. Can I enroll them into the HMO insurance?
 - Answer: Due to limitations of acquiring a Certificate of No Marriage (CENOMAR) from Philippine Statistics Authority (PSA), we are unable to enroll your domestic partner if one of you is/was married.
- 8) Am I allowed to add my domestic partner's children in the middle of the year?
 - Answer: Team members with domestic partners enrolled can enroll the new domestic partner's children at the middle of the year (within 30 days from date of legal adoption) upon the provision of legal adoption documents.

- 9) Since my domestic partner will be considered as immediate dependent after enrolment, does this mean their HMO coverage will be automatically renewed year on year like other immediate dependents?
- Answer: Yes, your domestic partner will be treated like other company paid dependents and their HMO coverage will be automatically renewed year on year. This also means that you will not need to submit requirements yearly.

For further queries, please submit a ticket to the People Services [via mySolutions Portal.](#)