

S&P Global Insured Benefits Singapore

Frequently Asked Questions

Question: What would happen if my dependent details are not accurate?

Answer: Please ensure your dependant details are accurate. In a scenario where dependent details are incorrect it may have an impact on your health coverage.

Note:

1. Age criteria for dependants as of policy year start date:
 - a) Child - Age > = 0, and up to 25 years if they are in full-time education.
2. Mid-term addition of dependents permitted in a life event scenario only (marriage / childbirth)

Question: I've updated my marital status in workday. Do I need to take any action on Darwin?

Answer: Yes, in order to ensure that medical benefit coverage is extended to your spouse/Child, you are requested to ensure:

1. marital status is updated in workday.
2. dependents are added in Darwin.
3. dependent information is accurate and up to date

Note: If you have designated your Domestic Partner as a Spouse dependant type in Darwin, you can keep your marital status as Single in Workday.

Question: I've updated my dependents and benefits coverage in Darwin, how long it will take to reflect on the insurer?

Answer: Once you have updated the dependent information on Darwin, the data will be provided to the insurer after the end of the enrolment window. The processing time is within 18 working days from the annual enrolment closure date during annual enrolment period and 10 working days for mid-year enrolment to trigger welcome email upon receipt of complete data.

Question: Can I add dependents mid-term?

Answer: Mid-term addition of dependents is allowed only in the case of a qualifying life event, such as marriage or childbirth. If the addition of a dependent occurs within 30 days of the life event, the coverage effective date will be the date of the marriage or childbirth.

Question: What is the process for the welcome email and the New Joiner window?

Answer: Welcome email would be sent to new hires every Monday and New Joiner window would remain open for seven days, starting from the day the employee is added to the Darwin (i.e. Monday) and ending on Sunday. For instance, an employee who joins from March 18th (Tuesday) to March 24th (Monday) will be added to Darwin on March 24th (Monday). The welcome email will also be sent on the same day, March 24th, and the New Joiner window will remain open from March 24th (Monday) to March 31st for benefits selection.

Question: What are the valid email addresses from which employees will receive emails?

Answer: SPGIflex (SPGIflex@mercermarshbenefits.com)

MMC Option Support (doNotReply@t-bx.com)

System Message (donotreply@t-bx.com)

Question: How do we login to Darwin?

Answer: You can login to Darwin using the [SSO](#) link.

Question: Will there be any change to the claim submission timelines and payout dates for 2025-2026?

Answer: Yes, there would be a change to the claim submission timelines and payout dates for 2025-2026. Please refer the below table for details:

Claim Submission Period	Payout In
29/01/2025 - 20/02/2025	March 2025
21/02/2025 - 20/03/2025	April 2025
21/03/2025 - 20/04/2025	May 2025
21/04/2025 - 20/05/2025	June 2025
21/05/2025 - 20/06/2025	July 2025
21/06/2025 - 20/07/2025	August 2025
21/07/2025 - 20/08/2025	September 2025
21/08/2025 - 20/09/2025	October 2025
21/09/2025 - 20/10/2025	November 2025
21/10/2025 - 20/11/2025	December 2025
21/11/2025 - 20/12/2025	January 2026
21/12/2025 - 20/01/2026	February 2026
21/01/2025 - 20/02/2026	March 2026

Note: If you submit a claim before the 20th of any month, the payout will place in the following month's payroll cycle, provided it is approved. However, if the claim is submitted after the 20th, the payout will occur in the month after next, subject to approval. For instance, if a claim is submitted on March 3rd, the reimbursement will be processed in April, assuming it is approved. On the other hand, if the claim is submitted on March 21st, the reimbursement will be processed in May, contingent upon approval.

Question: What is the maximum sum assured for Group Term Life and Group Personal Accident benefits, and what options am I eligible for?

Answer: The maximum sum assured (level of cover * monthly salary) for Group Term Life is 3,000,000, and for Group Personal Accident is 2,000,000. If your salary results in a calculated sum assured for the upgrade option (48xBMS) that exceeds the maximum sum assured for the respective benefit, you will not be eligible to flex up to 48xBMS and will only see the 36xBMS option on the Darwin portal.

For example, if your annual salary is 760,000, then the 48xBMS sum assured is $48 * (760,000/12)$, which equals 3,040,000. This exceeds the maximum sum assured for both Group Term Life and Group Personal Accident benefits, so you will only see the 36xBMS (Company Paid) option on the portal and cannot flex up to the 48xBMS option for both benefits.

Similarly, if your annual salary is 510,000, then the 48xBMS sum assured is $48 * (510,000/12)$, which equals 2,040,000. This exceeds the maximum sum assured for the Group Personal Accident benefit, so you will only see the 36xBMS (Company Paid) option on the portal and cannot flex up to the 48xBMS option for the Group Personal Accident benefit. However, you will see 48xBMS option for the Group Term Life benefit.

Question: What are the steps to add Domestic Partner to insurance enrolment?

Answer: Below are the steps for domestic partner insurance enrolment:

1. For domestic partner enrolment, employees are requested to raise a ticket on [mySolutions](#) Portal with the signed and completed domestic partner forms
2. Once the forms are received, People Solutions to advise them to proceed with adding their domestic partners via the Darwin Portal and to select “spouse” option as there is no “domestic partner” option at this point in time.

Note: it will generally take 18 working days (for annual enrolment) and 10 working days (for mid-year enrolment) from the day you add your dependant in Darwin for their details to reflect on Allianz portal.

Question: How many days it will take to reflect the annual enrolment selections on Allianz portal?

Answer: Your benefit selections / changes shall be reflected in Allianz Health portal within 18 working days upon closure of the annual enrolment exercise on 14 Mar 2025

Question: What happens if my underwriting for the upgraded option (48xBMS) is rejected or approved with an effective date later than the renewal date (01/03/YYYY), meaning it's approved with a mid-year effective date?

Answer: The underwriting is applicable for Group Term Life benefit only and it will be required if your sum assured exceeds the free cover limit of 1,610,000.

If your underwriting is rejected for the 48xBMS level for Group Term Life benefit, you will receive a full refund of the benefit cost you paid for this option. This refund will be provided as flex points, which you can use for flex claims on Darwin. Additionally, your level of cover will revert to 36xBMS. If your underwriting is approved with a mid-year effective date, you will be eligible for a flex point refund for the non-cover period of the upgraded option.

For example, if your 48xBMS coverage is approved effective 1 Jun 2025, instead of 1 Mar 2025, you will be eligible for a flex point refund based on the extra cost paid from March to May, meaning the cost for those three months will be refunded as flex points.

Note: There is no underwriting applicable for Group Personal Accident benefit.

Question: I have salary change during mid-year of policy, is my sum assured change accordingly?

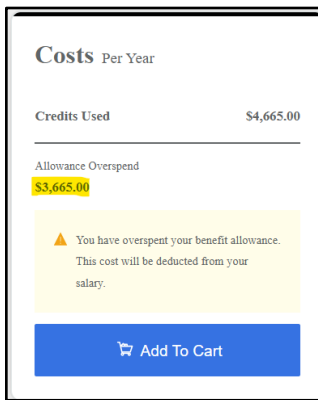
Answer: Yes, the insurer will consider mid-year salary changes to increase the sum assured, allowing the employee to claim up to the increased sum assured.

Question: What happens if my benefit selections in the Upgrade option lead to an overspend on the Darwin Portal?

Answer: If your benefit selections on Darwin result in an overspend, it will lead to a salary deduction in the next month's payroll cycle. For instance, if the overspend occurs in March, the corresponding salary deduction will take place in April.

Question: I have chosen voluntary plan for myself under medical benefit. How much amount will be adjusted from my salary?

Answer: If you have selected a voluntary plan for yourself under the medical benefits, the salary deduction amount will be based on your family size. If you have added your spouse and children on the Darwin portal, you will have option to choose Family coverage under the medical benefit, which is **Plan 2 – Employee, Spouse, and Children**. The cost will first be deducted from your flexible spending account (with an annual allocation of SGD 1,000 and prorated for joiners, leavers, part-timers), and any remaining amount will be deducted from your salary. Please refer to the screenshot below to see the overspend amount:



Calculations: The cost of the voluntary medical benefit for Family coverage is SGD 4,665, and you have SGD 1,000 allocated in your flexible spending account. Therefore, the overspent amount of SGD 3,665 will be deducted from your salary in the next payroll cycle.

Question: If I have any questions regarding flex claims, who should I contact?

Answer: Should you have any queries regarding the flex claims, please email your query at SPGIflex@mercermarshbenefits.com from Mondays to Fridays, 8.30 am to 5.30 pm (Closed on Singapore Public Holidays).

Question: My age as of policy start date is 60 and I have joined this year only, but I cannot see Group Disability benefit on Darwin?

Answer: The maximum age eligibility for the Group Disability benefit for new joiners is 59 as of the policy start date. For existing employees of SPGI who joined prior to the current policy period start date, the maximum age is 64 as of the policy start date. Below is a table outlining all the benefits in terms of maximum entry and renewal age.

Note: Age will be calculated as of the policy period start date.

Benefit	Group Term Life	Group Critical Illness	Group Disability Income	Group Personal Accident	Group Medical
Max age for entry <i>(this is the limit applicable to new joiners)</i>	69	69	59	No max age	75
Max age for renewal <i>(this is the limit applicable to existing employees)</i>	74	74	64	No max age	No max age