

# Darwin User Manual Guide

Access Darwin here

### Welcome Screen

#### Welcome to your SPGI Benefits portal!

Thank you for your commitment and contributions to **SPGI**. Together, we are proud to be building a company unlike any other. Through **SPGI Total Rewards**, we continue to recognize and reward colleagues for their contributions to the success of our company.

Our Total Rewards program includes various forms of benefits and wellness programs.

As part of our Total Rewards program, we are pleased to provide you with this online, interactive tool where you have immediate access to the latest details that make up your personalized benefits portfolio. With insight into your benefits portfolio, you can see the investment **SPGI** is making in you.

By remaining focused on our company goals and priorities, investing in innovation and delivering exceptional service to our customers, **SPGI** is positioned for long-term, sustainable, profitable growth

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Security is paramount where sensitive personal data is concerned. Darwin is committed to protecting and respecting your Privacy. By logging on to this site I confirm my agreement with the site Terms and Conditions.

### Home Screen





S&P Global	Home Benefits Spending Accounts Qui	ick Links 🗸			values C ? L ( Q	
Home		Hayat	t Salmaz			
		Profile & Account S	Settings Dependants			
	First Name:	Hayat	Work Email Address:	Hayat45		
	Last Name:	Salmaz	Address:	Address, Test_4b3978e8, SG.		
	NI Number:	Test_4b3978e8				Under the Profile &
	Date of Birth:	23/12/1985				Account Sottings tob
	Gender:	Male				Account Settings tab
	Marital Status:	Married				you can review your
						employee details and
	Account Settings					change your password
	Change Password					
		TT / / /				
	Username:	Hayat_45				
	Password:					
	Change password					

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S&P Global Home Benefits Spending Accord	unts Quick Links 🗸					VALUES	0		
Home		H	ayat Salmaz						
		Profile & Ace	count Settings Dependants						
	Dependants				£ <sub>@</sub> Add a dependant				
	George .		Laren .						
	Type of Dependant:	Child	Type of Dependant:	Child				Click the Dependents	
	Gender:	Female	Gender:	Male				tab to view a list of	
	Date of Birth:	10/10/2008	Date of Birth:	10/10/2008				your existing	
								dopondonts Add /	
	🖉 Edit 📋 Delete	Show All	🗸 🖉 Edit 📋 Delete		Show All			modify / doloto	
								moully / delete	
	Shelly .							Dependent details if	
	Type of Dependant:	Spouse						required.	
	Gender:	Female							
	Date of Birth:	10/10/1988							
	🖉 Edit 💼 Delete	Show All	~						
© Copyright 2025		Privacy Policy   Terms and C	Conditions   Security   Manage Cookies			DAR	WIN		

S&P Global Home Benefits Spending Acco	ounts Quick Links 🗸					
					E E	tod a dependant
			Hayat	Salmaz	1	The details marked with * are mandat and lower case.
			Profile & Account Se	ettings Dependants		▶ 1 of 2: Dependant's i
	Dependants				1	Type of Dependant: *
						- Select -
	George .			Laren .	1	fitle:
	Type of Dependant:			Type of Dependant:	Child	First Name: *
	Gender:	Female		Gender:	Male	
	Date of Birth:			Date of Birth:	10/10/2008	
					1	.ast Name: *
					(	Gender: *
						- Select -
	Shelly .				I	Date of Birth: *
						DD
	Type of Dependant:	Spouse			1	Nationality *
	Gender:	Female				
	Date of Birth:				2	NI Number: *
					ſ	Cancel Continue
© Copyright 2025						

The details marked with \* are mandatory. Please enter all details correctly with the correct use of upper and lower case.

- Select -			~
Title:			
			-
First Name: *			
Last Name: *			
Gender: *			
- Select -			~
Date of Birth: *			
DD	MM	YYYY	
Nationality *			
NI Number: *			

Click on Add Dependents to add new dependents

#### For domestic / civil partner enrollments:

- Submit domestic attestation form, available on Support and Resources section of Singapore GBIS page to People Services first. <u>Our Benefits</u> (spgbenefits.com)
- When adding domestic / civil partners, select 'spouse' as type of dependent then add the enrollment date as date of marriage.



### **Benefit Selection**



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# Benefit Selection Panel

S&P Global	Home Benefits Spending Accounts	Quick Links 🗸		VALUES (?) 🙀 🤷	
Home		Benefits Overview	⊥ Selection Confirmation		
쫋 Filters					
	Please be informed if the value on 'Cre	edit Remaining' is negative, the Total Deductions amount will be deducted from your payroll.			
	Annual Enrolment Selection          Image: Additional benefits available         Additional benefits available         As a result of selection, you have 1 new         NEW         AVAILABLE         Group Medical - Upgrade	as effective: 01 Mar 2025 () 1 day left (Closes on: 25 Feb 2025) railable for you w benefits available for you to select			Click on <i>View</i> to review individual benefits and to select your required coverage level
	More Info	Select			

# **Benefit Selection Panel**

Group Term Life Insurance	Group Critical Illness Insurance	Group Disability Income	Group Personal Accident Insurance	
36x Basic Monthly Salary You pay: <b>\$0.00</b>	18x Basic Monthly Salary You pay: \$0.00	60% of the Annual Salary* subject to 団 You pay: <b>\$0.00</b>	36x Basic Monthly Salary You pay: <b>\$0.00</b>	
C Edit	More Info 💿 View	More Info 💿 View	C More Info	
✓ ACTIVE Group Medical				
Plan 1 – Employee, Spouse and Children You pay: <b>\$0.00</b>				
More Info				

# Benefit Selection & Description

S&P Global Home Benefits Spending Accounts Quick Links V	VALUES (?) 📜 🗘 🛈	
<go back<br="">Group Term Life Insurance</go>		
<ul> <li>About this Benefit</li> <li>This benefit covers the reimbursement of a lump sum that is 36 times your base monthly salary up to a max. sum of SGD 3,000,000.00 upon death due to any cause, or upon total and permanent disability as a result of an accident or illness, including of Terminal Illness and Extended Death and Total and Permanent Disablement extensions.</li> <li>Show All </li> </ul>		Select your preferred benefit <i>Level</i> and click <i>Add to Cart</i>
GTL Levels	Costs Per Year	
36x Basic Monthly Salary (default) 48x Basic Monthly Salary	Credits Used \$0.00 Credits Remaining \$1,000.00	

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# Benefit Selection & Description

S&P Global Home Benefits Spending Accounts Quick Links V	Benefit Information	
Group Term Life Insurance	Group Term Life Insurance	
About this Benefit     This benefit covers the reimbursement of a lump sum that is 36 times your base monthly salary up to a max sum of SGD 3,000,000.00 up cause, or upon total and permanent disability as a result of an accident or illness, including of Terminal Illness and Extended Death and To Disablement extensions.  Show All	What is this benefit? This benefit covers the reimbursement of a lump sum that is 36 times your base monthly salary up to a max. sum of SGD 3,000,000.00 upon death due to any cause, or upon total and permanent disability as a result of an accident or illness, including of Terminal Illness and Extended Death and Total and Permanent Disablement extensions. Please see the employee presentation on GBIS	<i>this</i> more out the
Your selection ACTIVE NOW	Is this insurance extended to my dependants?	an
36x Basic Monthly Salary (default) 48x Basic Monthly Salary	<ul> <li>Can I upgrade the coverage of this insurance for me and / or my dependants?</li> <li>Will I pay tax for the upgrade of this benefit?</li> </ul>	

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# Benefit Selection - Checkout

S&P Global Home Benefits Spendi	ng Accounts 🛛 Quick Links 🗸				VALUES ⑦ 🍃 🤔	
Trans.		Benefits	Overview			
章 Filters					E	
	Please be informed if the value on 'Credit Remaining'	is negative, the Total Deductions amount will be deducted fi	rom your payroll.			
	Annual Enrolment Selections effective: 01	<b>Gar 2025</b> (Closes on: 25 Feb 2025)				
	Croup Term Life Insurance	<b>ACTIVE</b> Group Critical Illness Insurance	Croup Disability Income	Group Personal Accident Insurance		After reviewing and opting for your
	48x Banic Monthly Salary You pay. \$99.00	18x Basic Monthly Salary You pay: \$0.00	60% of the Annual Salary <sup>ae</sup> subject to (田 You pay: <b>\$0.00</b>	48x Banic Monthly Salary You pay: \$7.20		preferred benefits / levels, click on
	There Info	More Info 💿 View	I More Info	C More lafe		Checkout
	Group Medical	<b>✓ ACTIVE</b> Group Medical - Upgrade				
	Plan 1 – Employee, Spouse and Children Yos pay: \$0.00	Plan 2 – Employee, Spouse and Children You pay: \$4,665.00		_		
	More Info 💿 View	More Info				Δ.
	Allowance Overspend	Total Cost For You - Current		Cost Breakdown Checkout		

## Benefit Selection - Checkout

#### Checkout

Please be informed if the value on 'Credit Remaining' is negative, the Total Deductions amount will be deducted from your payroll.

enefit	Level	Credits Used	Cost Difference			\$4,771.20 (annual)
Group Term Life Insurance	48x Basic Monthly Salary	\$99.00	\$99.00	0	Ē	
Group Personal Accident Insurance	48x Basic Monthly Salary	\$7.20	\$7.20	0	盦	Confirm Selection
Group Medical - Upgrade	Plan 2 – Employee, Spouse and Children	\$4,665.00	\$4,665.00	Ø		

After reviewing and opting for your preferred benefits click on *Confirm Selection*.

This amount may be deducted from your spending account if the spend is up to SGD 1,000.

### **Benefit Selection - Confirmation**



#### Thank you Hayat!

You have completed 3 benefit selections. All selections made will be effective by 01/03/2025. To review these, go back to Overview.

You can now download your confirmation.



After opting for your preferred benefits, you will receive a Selection Confirmation notification on the portal



S&P Glob	bal Home	Benefits	Spending Accounts	Quick Links $\lor$				VALUES	Q Q	
					Spending	Accounts				
					My Accounts	Claim History				
	My Account	s						⊕Make a Claim		Through the Spending Account you can make
	This page provides y History. You can als Claim Guidelines fo Note: Effective 1 J: 1) All colleagues har 2) After which, you :	you with an of o submit a ne r the list of c anuary 2015 we to upload do not need t	werview of your Spendin ew claim by clicking on " laimable items and other a copy of their original re to submit the original rec	ig Account(s) balances and the ass "Make a Claim" button below. Ple details. eccipt during claim submission. eipt to HR.	ociated Claims ase refer to the		Spending account summary f Hayat Salmaz	or: Display the benefit period:		a claim, manage your claims and view your claim history.
		C Total \$1,000.0	) 1 ⑦ 20	FSA • Approved S0.00 • Remaining S1,000.00	0					Limit is SGD 1,000

S&P Global Home Benefits Spending Accounts Quick Links V	VALUES S ?	
Sp	ending Accounts	
Му	Accounts Claim History	
My Accounts	HMake a Claim	
This page provides you with an overview of your Spending Account(s) balances and the associated Cl History. You can also submit a new claim by clicking on "Make a Claim" button below. Please refer to Claim Guidelines for the list of claimable items and other details. Note: Effective 1 January 2015. 1) All colleagues have to upload a copy of their original receipt during claim submission. 2) After which, you do not need to submit the original receipt to HR.	aims Spending account summary for: Display the benefit period: b the <b>Hayat Salmaz</b> 2025 - 2026	Please click <i>on Make a</i> <i>Claim</i> to file a reimbursement claim
Total         ?         S1,000.00         FSA           • Approved         \$0.00         \$0.00	<ul> <li>?</li> </ul>	

S&P Global Home Benefits Spending Accounts Quick Links V		Make a Claim	
	Spending Accounts	The fields marked with * are mandatory. Claim 1:	
	My Accounts Claim History	ABOUT THIS CLAIM	Follow the prompts
My Accounts		Benefit period * 🕜	and complete your
This page provides you with an overview of your Spending Account(s) balances and the assoc History. You can also submit a new claim by clicking on "Make a Claim" button below. Please Claim Guidelines for the list of claimable items and other details.	iated Claims refer to the	2025 - 2026 Claimant * ⑦	
Note: Effective 1 January 2015, 1) All colleagues have to upload a copy of their original receipt during claim submission. 2) After which, you do not need to submit the original receipt to HR.		Please select one option Type of claim * ⑦ Please select one option  V	You need to upload a copy of the receipt as part of the process
FSA • Approved \$0.00		RECEIPT INFORMATION	When complete, save the record
Total ② S1,000.00		Cancel Next (+)Add another claim?	

Steps to resubmit your claim when the claim is in Request For Information (RFI) status.

Step 1: Go to claim history section to view the request for information claim.

S&P Global	Home Benefits Spending Accounts Quick Links $\checkmark$	VALUES
	This section provides you with an overview of your Reimbursement Account(s)       Spending account summary for:       Display the benefit         balances and the associated Claims History. You can also submit a new claim by       Hayat Salmaz       2024 - 2025	period:
	RECENT CLAIMS Filter table content	~
	Show from (2) 01/03/2024 to 25/02/2025 All accounts $\checkmark$ All claims $\checkmark$ Apply filter	Reset
	Date     Claimant     Receipt     Type of     Receipt     Claim       Status v     Reference v     Submitted v     Name     V     Date     V     Claim     Amount v	_
	<ul> <li>Request E0785CE3 21/02/2025 Hayat Salmaz 19/02/2025 Lifestyle: Per \$10.00 \$10.00</li> </ul>	

#### Step 2: Click on edit button against RFI claim.

S&P Global	Home Benefits Spending Accounts	Quick Links ∨	Malea Claim VALUES	
	This section provides you with an overview of you balances and the associated Claims History. You	eur Reimbursement Account(s) can also submit a new claim by	The fields marked with * are mandatory.	
	clicking on "Make a Claim" button above.		Claim 1: Lifestyle: Personal & Depen	ndants Holiday Expenses
			ABOUT THIS CLAIM	
	RECENT CLAIMS		Benefit period * 🕜	Employee Comments ③
	Show from (1) 01/03/2024 to 2	25/02/2025 All accounts All	2024 - 2025 Claimant * 7 Hayat Salmaz	Please type comment here
	Status v Reference v	Date Claimant Receipt Type of Submitted V Name V Date V Claim	Type of claim * ⑦ Lifestyle: Personal & Dependant ∨	Remaining Credits * 🕜
	Request E0785CE3	21/02/2025 Hayat Salmaz 19/02/2025 Lifestyle		\$73.97 Admin Comments Please Submit the document
	Print selected		Cancel Next	
pyright 2025	Privad	y Policy Terms and Conditions Security		

Step 3: Once you provide the requested information / necessary documents, the status will automatically change to Resubmitted.

S&P Global Home B	Benefits Spending Accounts	Quick Links 🗸			VALUES	
			Spending Accounts	Ma Type	of claim * ⑦	
			Spenning Accounts	Life	style: Personal & Dependants Holiday Expenses	Remaining Condition
			My Accounts Claim History			\$73.97
	CI	laim History				Admin Comments Please Submit the document
		is section provides you with an overview of your Reimbursement Account(s) balances an aims History. You can also submit a new claim by clicking on "Make a Claim" button ab	nd the associated sove.	RECE	EIPT INFORMATION	
				Receij	ipt date * 🕜	Receipt number 🕜
					19 02 2025	23
				Receij	ipt amount * 🕜	
		Show from ① 01/03/2024 to 25/02/2025 All accounts		sgD		
				ATTA	ACHMENTS * 🕜	
		Date Clar Status v Reference v Submitted v Nan	imant Receipt Type me ~ Date ~ Clair	im v O	Capture.PNG	
		Request For In E0785CE3 21.02.2025 Hay	yat Salmaz 19/02/2025 Life	estyle: Personal ADDI	ITIONAL ATTACHMENT	
				Ø	Capture.PNG	📋 Delete
				±.(	Choose file	
yright 2025		Privacy Policy	Terms and Conditions   Security	Manage Ct	ncel Next	

#### Step 4: Post clicking on Next button, refer the Claims History tab again to view the Resubmitted claim.

S&P Global	Home Benefits Spending Accounts Quick Links V		VALUES (?) 📜 🎧
	This section provides you with an overview of your Reimbursement Account(s)	Spending account summary for: Displa	y the benefit period:
	balances and the associated Claims History. You can also submit a new claim by		
	clicking on "Make a Claim" button above.	Hayat Salmaz 2024	I - 2025 V
	RECENT CLAIMS	Filter table con	tent V
	Show from (?)         01/03/2024         to         25/02/2025         All accounts         All	l claims V Apply	filter Reset
	Date Claimant Receipt Type of	Receipt Claim	
	Status A Reference A Submitted A Name A Date A Claim	Amount Amount A	
	<ul> <li>Resubmit E0785CE3 21/02/2025 Hayat Salmaz 19/02/2025 Lifestyle</li> </ul>	: Per \$10.00 \$10.00	2

# Thank You

### **Contact Us:**

Should you have any queries, please contact Darwin at +65 6797 9613 (Pin Code 0034) or email <u>SPGIflex@mercermarshbenefits.com</u> from Mondays to Fridays, 8.30 am to 5.30 pm (Closed on Singapore Public Holidays).