

RBC Investor & Treasury Services Malaysia Sdn Bhd



Malaysia Flex Plan Employee Communication Sessions



**RBC Investor &
Treasury Services**



AGENDA

- **What is RBCIS Malaysia's Flex Plan?**
- Flexible Spending Account
- What's New this Year?
- A Closer Look at the Benefits
- General Rules
- Questions and Answers
- Enrolling the Benefits
- Claiming FSA Benefits
- Action Required
- **Important Notice**



What is RBC's Flex Plan

Questions and Answers

Q. How is this Flex Plan a benefit to me?

A. It offers you:

1. The freedom to design your personalised benefits that best suit you and your family;
2. The power to make decisions; and
3. The flexibility to spend your FSA Credits.

- RBC Investor & Treasury Services Malaysia provides Flexible Benefits, namely the “**RBC Investor & Treasury Services Malaysia Flex Plan (RBC Flex Plan)**” as part of the journey to be an “Employer of Choice”.
- Recognizing you as individuals with unique needs, the RBC Flex Plan allows you the opportunity to take advantage of options to choose the benefits which best meet your needs.
- You will be provided with a set of Core Benefits and Fixed Flexible Credits which can be used to select and purchase a combination of optional benefits that best suit your needs.
- You can elect insurance benefits each year to meet your diverse and changing needs by using an online portal to make your elections.
- Flexible Spending Account (FSA) claims can be submitted to our administrator online.



Optional Benefits & Flex Credits

Important!

Fixed Flex Credits for all employees

Q. How are the Flex Credits derived for employees?

A. Flex Credits are fixed for all employees according to your Position Level and number of dependents.



Fixed Flex Credits

Core Benefits

CORE BENEFITS are the minimum benefits provided each year by RBC: you do not need to select them or pay for them

Flex Credits

FLEX CREDITS allocated can be used to spend on Optional Benefits or Flexible Spending Account

Optional Benefits

Optional Benefits are a list of insurance benefit options which you can choose from, each year depending on your needs. Each Optional Benefit comes with a price tag expressed in flex credits.

Flexible Spending Account (FSA)

The **FSA** contains the balance of flex credits not used for the purchase of Optional Benefits, on a reimbursement basis.



What are Flexible Benefits?

How does the Flex Plan Work ?

Core Benefit	Optional Benefit (Insurance Related)	Optional Benefit (Flexible Spending Account Related)	
Employee Only	Buy Up / Opt In ★	Health & Wellness ★	Lifestyle
Term Life	Term Life	Optical	IT Products/Accessories
Personal Accident	Personal Accident	Alternative Medical Treatment	Broadband Subscription
		Vaccination	Purchase of HP/PDA
Employee & Dependents	Hospital & Surgical	Dental	Vacation Expenses
Hospital & Surgical	Major Medical	Maternity	Car Expenses
Outpatient Clinical	Dental	Health Supplements	Telephone & Handphone Subscription
Outpatient Specialist		Health Screening	Toastmasters Program
		Parents Medical	
		Other Medical	
		Personal Insurance	
		Fitness Subscription	
		Sports/Fitness Equipment	



1/3 Minimum Flex Credits Towards Health & Wellness



AGENDA

- What is RBCIS Malaysia's Flex Plan
- **Flexible Spending Account**
- A Closer Look at the Benefits
- What's New This Year?
- General Rules
- Questions and Answers
- Enrolling the Benefits
- Claiming FSA Benefits
- Action Required
- **Important Notice**



How much is my FSA Credit?

FSA fixed credits vary according to Position Level and Number of Dependents as per below :

Fixed Flex Credit (RM)			
Line of Benefit	HOO & HOD (PL5, PL 6 & PL 7)	Middle Management (PL 8 & PL 9)	Operation Staff (PL 10)
Employee Only	2,380	1,700	1,230
Employee & Spouse	2,830	2,135	1,440
Employee, Spouse & 1 Child	3,100	2,395	1,570
Employee, Spouse & 2 Child	3,370	2,655	1,700
Employee, Spouse & 3 Child	3,640	2,915	1,830
Employee, Spouse & 4 Child	3,910	3,175	1,960
Employee & 1 Child	2,650	1,960	1,360
Employee & 2 Child	2,920	2,220	1,490
Employee & 3 Child	3,190	2,480	1,620
Employee & 4 Child	3,460	2,740	1,750



Flexible Spending Account Benefits



**1/3 Minimum Flex Credits
Towards Health & Wellness**

Benefit Items	Eligible Claimants	Taxable?	Remarks
Optical Expenses	Employee Only	Yes	-
Personal Insurance Premiums	Employee Only	Yes	-
IT Products Accessories	Employee Only	Yes	-
Fitness / Gym Subscription	Employee Only	Yes	-
Sports / Fitness Equipment	Employee Only	Yes	-
Car Expenses	Employee Only	Yes	-
Toastmasters Program	Employee Only	Yes	-
Purchase of HP/PDAs	Employee Only	Yes	<ul style="list-style-type: none"> ▪ HP - Non-taxable subject to 1 unit only ▪ Ipad / Tablet - Taxable
Broadband Subscription	Employee Only	No	Restricted to one line for each category of asset
Telephone & Handphone Subscription	Employee Only	No	Restricted to one line for each category of asset
Alternative medical treatments	Employee, spouse & children	No	-
Vaccination	Employee, spouse & children	No	-
Dental	Employee, spouse & children	No	-
Maternity	Employee & Spouse	No	-
Health Screening	Employee Only	No	-
Parents' Medical	Employee Only	No	-
Other Medical	Employee, spouse & children	No	-
Health Supplements	Employee Only	No	<ul style="list-style-type: none"> ▪ Non-taxable if it is necessary for maintenance of employees health
Vacation Expenses	Employee Only	No	<ul style="list-style-type: none"> ▪ Non-taxable for travel :- <ul style="list-style-type: none"> ○ Outside Malaysia not exceeding 1 passage in any calendar year (only airfare). ○ Within Malaysia not exceeding 3 times a year



Eligible Health & Wellness FSA - Definitions

Benefit Items	Definition
Optical Expenses	<ul style="list-style-type: none"> ▪ Benefits are restricted to eye examinations, prescribed glasses & contact lenses only. ▪ Incidental products such as eye-care solutions and/or cleansing tablets are excluded. ▪ Sunglasses are excluded.
Personal Insurance Premiums	<ul style="list-style-type: none"> ▪ Refers to protection policies i.e. Health, Life, Personal Accident, and Takaful. ▪ Investment related policies are excluded.
Alternative medical treatments	<ul style="list-style-type: none"> ▪ Refers to treatment such as Acupuncture, Chiropractic, Naturopathy, Homeopathy, Osteopathic, Ayurveda, Speech Therapy and other related treatments.
Vaccination	<ul style="list-style-type: none"> ▪ Vaccination / immunization are extended to include vaccines administered to adults & new born.
Dental	<ul style="list-style-type: none"> ▪ Refers to any form of dental treatment received from registered dental clinics.
Maternity	<ul style="list-style-type: none"> ▪ Covers the cost of pre, post and delivery charges for Female employees and spouse of Male employees.
Health Supplements	<ul style="list-style-type: none"> ▪ Purchase of health supplements, vitamins and medications from a registered pharmaceutical.



Eligible Health & Wellness FSA - Definitions

Benefit Items	Coverage
Health Screening	<ul style="list-style-type: none"> ▪ Expenses incurred for routine physical examinations, health check-ups or tests not incidental to treatment / diagnosis of an actual sickness/injury will be reimbursed.
Parents' Medical	<ul style="list-style-type: none"> ▪ Refers to medical treatment incurred by Employee's parents received from registered medical practitioner (included outpatient, inpatient and dental expense).
Other Medical	<ul style="list-style-type: none"> ▪ Refers to medical expense incurred by employee and dependents which is not covered under the existing Outpatient and Inpatient plan (e.g. co-pay, claim excess, crutches, medical support appliances, etc.).
Fitness / Gym Subscription	<ul style="list-style-type: none"> ▪ Includes joining/entrance fee and monthly subscriptions.
Sports / Fitness Equipment	<ul style="list-style-type: none"> ▪ Includes fitness equipment and sporting gears / equipment, but excludes sports apparel and shoes.



Non- Health & Wellness FSA - Definitions

Benefit Items	Coverage
Toastmasters Program	<ul style="list-style-type: none"> ▪ One time new member fee and Membership fee (recurring every 6 months) ▪ Employee must have at least completed at least 3 assignments to claim for the benefit.
Car Expenses	<ul style="list-style-type: none"> ▪ Includes office parking, car repair and servicing expenses only. ▪ Bills must be registered under employee 's name.
Telephone & Handphone Subscription	<ul style="list-style-type: none"> ▪ Internet telephone, hand phone subscription fees and bills. ▪ Bills must be registered under employee's name.
IT Products Accessories	<ul style="list-style-type: none"> ▪ Includes computer hardware, software and accessories.
Broadband Subscription	<ul style="list-style-type: none"> ▪ The broadband subscription refers to the personal home broadband subscription such as Streamyx, Unifi, Yes 4G & et cetera.
Purchase of HP/PDAs	<ul style="list-style-type: none"> ▪ Includes Mobile phone, Smartphone, and Tablet PC such as iPad, Samsung Galaxy Tab, and Blackberry Playbook. ▪ Accessories are excluded. ▪ Notebook, net book, laptop, desktop are excluded.
Vacation Expenses	<ul style="list-style-type: none"> ▪ Refers to tour packages, transportation and accommodation expenses. ▪ For transportation charges, only airline, bus and train tickets are covered.



AGENDA

- What is RBCIS Malaysia's Flex Plan
- Flexible Spending Account
- **What's New This Year?**
- A Closer Look at the Benefits
- General Rules
- Questions and Answers
- Enrolling the Benefits
- Claiming FSA Benefits
- Action Required
- **Important Notice**



What's New This Year?



Maternity

Maternity medical benefit up to annual limit of MYR 3,000 for normal birth and MYR 5,000 for Caesarean birth.



Online Claims Submission

Claiming submission can now be done online directly in the Benefits Portal under Flexible Spending Account >Submit a Claim by uploading of the original receipt in the portal.
Please retain the original receipt for any audit purposes.



1/3 Minimum Flex Credits Towards Health & Wellness

In promoting health and wellness, all employees are required to spend a minimum of 1/3 of the allocated flex credits towards health and wellness related benefits. Categories include purchase of insurance optional plans and FSA items such as dental, optical, (additional maternity, fitness/gym subscriptions, health screening and additional insurance etc.



Overspend for Optional Coverage

If you need to purchase optional insurance but have insufficient flex credits to do so, please contact Human Resources or write to the dedicated email at my.rbc@aon.com for further assistance and advice.
No overspending is permitted for purposes other than optional benefit top-up at this time.



AGENDA

- What is RBCIS Malaysia's Flex Plan
- Flexible Spending Account
- What's New This Year?
- **A Closer Look at the Benefits**
- General Rules
- Questions and Answers
- Enrolling the Benefits
- Claiming FSA Benefits
- Action Required
- **Important Notice**

A Closer Look at The Benefits

Core Benefits



Important!

Maternity

Q. What is the new benefit?

Maternity benefit is included to cover all married employee and married spouse.

Benefits include

- Pre/ Post Natal,
- Normal / cesarean delivery
- miscarriage or abortion

Up to the overall benefit limit

Plan	Employee Benefit
Group Term Life & Critical Illness (CI)	24 times basic monthly salary <i>with 50% Accelerated Critical Illness Benefit</i>
Group Personal Accident	24 times basic monthly salary
Hospital & Surgical	<p><u>HOD & HOO (PL5, PL 6 & PL 7)</u> R&B 200 – Per Disability RM 60,000</p> <p><u>Middle Management (PL 8 & PL 9)</u> R&B 160 – Per Disability RM 50,000</p> <p><u>Operation Staff (PL 10)</u> R&B 160 – Per Disability RM 50,000</p> <p>Deductible : RM200 (Per Disability)</p>
Maternity Benefit	<p><u>All Married Employee & Married Spouse</u></p> <p>Overall Annual Limit Per Person</p> <ul style="list-style-type: none"> - Normal Delivery RM3,000 - Caesarean Delivery RM5,000
Outpatient Clinical GP & Specialist	<p><u>All Employees</u> Annual Limit : RM3,000 per member</p> <p><u>Co-Pay</u> GP – RM10 per member per visit SP – RM20 per member per visit</p>



A Closer Look at The Benefits

Optional Benefits



What's New This Year?

Overspend for Optional Coverage

If you need to purchase optional insurance but have insufficient flex credits to do so, please contact Human Resources or write to the dedicated email at my.rbc@aon.com for further assistance and advice. No overspending is permitted for purposes other than optional benefit top-up at this time

Plan	Employee Benefit		
Term Life & Critical Illness (CI)	<i>Additional 12 times with 50% Accelerated CI</i>	<i>Additional 24 times with 50% Accelerated CI</i>	<i>Additional 36 times with 50% Accelerated CI</i>
Group Personal Accident	<i>Additional 12 times</i>	<i>Additional 24 times</i>	<i>Additional 36 times</i>
Hospital & Surgical (Room & Board – Per Disability Limit)	<u>HOD & HOO</u> R&B 250 Per Disability Limit RM 80,000 or R&B 350 Per Disability Limit RM 100,000 or R&B 200 - Per Disability Limit RM 60,000 Major Medical Per Disability RM40,000 or R&B 250 Per Disability Limit RM 80,000 Major Medical Per Disability RM20,000 ***Deductible: RM200 Per Disability***	<u>Middle Management</u> R&B 250 Per Disability Limit RM 80,000 or R&B 350 Per Disability Limit RM 100,000 or R&B 160 Per Disability Limit RM 50,000 Major Medical Per Disability RM50,000 or R&B 250 Per Disability Limit RM 80,000 Major Medical Per Disability RM20,000 ***Deductible: RM200 Per Disability***	<u>Operation Staff</u> R&B 200 Per Disability Limit RM 60,000 or R&B 250 Per Disability Limit RM 80,000 or R&B 160 Per Disability Limit RM 50,000 Major Medical Per Disability RM50,000 or R&B 200 Per Disability Limit RM 60,000 Major Medical Per Disability RM40,000 or R&B 250 Per Disability Limit RM80,000 Major Medical Per Disability RM20,000 ***Deductible: RM200 Per Disability***
Dental	Per Employee : RM 1,600		



A Closer Look at The Benefits

Optional Benefits – Group Term Life & Critical Illness

Core Benefits	HOD & HOO	Middle Management	Operation Staff
Group Term Life & Critical Illness	24 times basic monthly salary <i>with 50% Accelerated Critical Illness Benefit</i>		

Optional Benefits	HOD & HOO	Middle Management	Operation Staff
Group Term Life & Critical Illness	Additional 12 times with 50% Accelerated CI	Additional 24 times with 50% Accelerated CI	Additional 36 times with 50% Accelerated CI



A Closer Look at The Benefits

Optional Benefits – Group Personal Accident

Core Benefits	HOD & HOO	Middle Management	Operation Staff
Group Personal Accident	24 times basic monthly salary		

Optional Benefits	HOD & HOO	Middle Management	Operation Staff
Group Personal Accident	Additional 12 times	Additional 24 times	Additional 36 times



A Closer Look at The Benefits

Optional Benefits – Hospital & Surgical

Core Benefits		HOD & HOO		Middle Management		Operation Staff	
Hospital & Surgical	Room & Board	RM 200		RM 160		RM 160	
	Per Disability Limit	RM 60,000		RM 50,000		RM 50,000	

Optional Benefits (R&B)		HOD & HOO		Middle Management		Operation Staff	
Hospital & Surgical	Room & Board	RM 250	RM 350	RM 250	RM 350	RM 200	RM 250
	Per Disability Limit	RM 80K	RM 100K	RM 80K	RM 100K	RM 60K	RM 80K

Optional Benefits (Major Medical)		HOD & HOO		Middle Management		Operation Staff	
Hospital & Surgical	Major Medical	R&B 200	RM 40K	R&B 160	RM 50K	R&B 160	RM 50K
		R&B 250	RM 20K	R&B 250	RM 20K	R&B 200	RM 40K
		R&B 350	0	R&B 350	0	R&B 250	RM 20K

Additional Note :

- No Major Medical selection allowed for R&B 350
- Deductible of RM200 Per Disability will be imposed to basic GHS benefit



A Closer Look at The Benefits

Optional Benefits – Dental Benefits

Optional Benefits	All Employees
Dental Benefits	Per Employee RM1,600 Annual Limit



A Closer Look at The Benefits

Terms & Conditions for Maternity

BENEFIT DESCRIPTION

The benefits cover actual expenses incurred for pregnancy including resulting childbirth, miscarriage or abortion are as follows :-



HOSPITAL BENEFITS

An amount equal to the actual charges made by the hospital for room and board and related services and supplies other than special nursing services and medical treatment including infant's charges for the first seven (7) days, but not to exceed the maximum specified in the Schedule of Benefits.

OBSTETRICAL BENEFITS

An amount equal to the actual charges made for the normal and surgical delivery but not to exceed the maximum specified in the Schedule of Benefits. Normal delivery shall include vacuum and forceps delivery.

ANTENATAL BENEFITS

An amount equal to the actual charges made by an obstetrician for prenatal care, but not to exceed the maximum stated in the Schedule of Benefits.

LIMITATIONS

In the case of premature termination of pregnancy, the maternity and obstetrical benefits shall be paid, provided such pregnancy commences after the insurance of the Insured Member becomes effective.



A Closer Look at The Benefits

Terms & Conditions for Hospital & Surgical

There will be No guarantee letter (cashless facility) be issued shall there be any admission at the following hospitals.

Members are subject to pay & reimbursement basis if they choose to admit to these selected hospitals.

- 1) Pantai Medical Centre
- 2) Sunway Medical Centre
- 3) Prince Court Medical Centre
- 4) KPJ Ampang Puteri Specialist Hospital
- 5) KPJ Damansara Specialist Hospital



A Closer Look at The Benefits

Terms & Conditions for Major Medical

The following conditions will be applicable to all Insured Persons and their Dependents:

(a) Specified Illnesses.

No benefits shall be payable for hospitalization, surgery and/or charges incurred which are caused directly or indirectly by Specified Illnesses and its related complications.

“Specified Illnesses” shall mean the following disabilities and its related complications, occurring within the first 120 days of Insurance of the Insured Person :

- (a) Hypertension, diabetes mellitus and cardiovascular disease
- (b) All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system
- (c) All ear, nose (including sinuses) and throat conditions
- (d) Hernias, haemorrhoids, fistulae, hydrocele, varicocele
- (e) Endometriosis including disease of the reproduction system
- (f) Vertebro-spinal disorders (including disc) and knee conditions



A Closer Look at The Benefits

Terms & Conditions for Dental

The benefit provides coverage on dental services and care, which includes :-

- (a) Emergency treatment of dental pain
- (b) Oral examination and diagnostic
- (c) Cleaning and scaling of teeth
- (d) Dental x-ray
- (e) Extraction of teeth including anesthesia
- (f) Fillings
- (g) Medicine
- (h) Dental consultation



A Closer Look at The Benefits

Optional Benefits Price Tag – HOD & HOO

Hospitalization + Surgical + Major Medical Optional Benefits		
HOD and HOO Plan	Category	Rate (RM)
Option 1 R&B250 Limit RM80,000 per Disability	Employee	948.48
	Spouse	536.28
	Child	335.64
Option 2 R&B350 Limit RM100,000 per Disability	Employee	1,358.76
	Spouse	584.64
	Child	485.88
Option 3 R&B200 Limit RM60,000 per Disability Major Medical RM40,000	Employee	395.40
	Spouse	297.60
	Child	144.96
Option 4 R&B250 Limit RM20,000 per Disability Major Medical RM20,000	Employee	179.52
	Spouse	110.76
	Child	65.88

Dental Benefits	Rate (RM)
Rate Per Person	283.20

Group Term Life + Critical Illness Optional Benefits		
Age Band	Rate Per RM1,000 of Benefit*	
	Term Life (RM)	Critical Illness (RM)
Up to 35	0.88	0.69
36-40	1.17	1.04
41-45	1.90	1.67
46-50	3.37	2.76
51-55	5.86	4.36
56-60	9.62	6.79
61-65	15.23	8.92

Personal Accident	Rate (RM)
Rate Per RM1, 000 Of Benefit*	0.28

* Benefit is a multiple of your Basic Monthly Salary, depending on the option chosen



A Closer Look at The Benefits

Optional Benefits Price Tag – Middle Management

Hospitalization + Surgical + Major Medical Optional Benefits		
Middle Management Plan	Data	RM
Option 1 R&B250 Limit RM80,000 Per Disability	Employee	1,264.32
	Spouse	968.28
	Child	453.84
Option 2 R&B350 Limit RM100,000 per Disability	Employee	1,674.60
	Spouse	1,016.64
	Child	604.08
Option 3 R&B160 Limit RM50,000 per Disability Major Medical RM50,000	Employee	494.28
	Spouse	304.80
	Child	181.20
Option 4 R&B250 Limit RM80,000 per Disability Major Medical RM20K	Employee	179.52
	Spouse	110.76
	Child	65.88

Dental Benefits	Rate (RM)
Rate Per Person	283.20

Group Term Life + Critical Illness Optional Benefits		
Age Band	Rate Per RM1,000 of Benefit*	
	Term Life (RM)	Critical Illness (RM)
Up to 35	0.88	0.69
36-40	1.17	1.04
41-45	1.90	1.67
46-50	3.37	2.76
51-55	5.86	4.36
56-60	9.62	6.79
61-65	15.23	8.92

Personal Accident	Rate (RM)
Rate Per RM1, 000 Of Benefit*	0.28

* Benefit is a multiple of your Basic Monthly Salary, depending on the option chosen



A Closer Look at The Benefits

Optional Benefits Price Tag – Operations Staff

Hospitalization + Surgical + Major Medical Optional Benefits		
Operations Staff Plan	Data	RM
Option 1 R&B200 Limit RM60,000 per Disability	Employee	751.68
	Spouse	817.44
	Child	305.76
Option 2 R&B250 Limit RM80,000 per Disability	Employee	1,264.32
	Spouse	968.28
	Child	453.84
Option 3 R&B160 Limit RM50,000 per Disability Major Medical RM50,000	Employee	494.28
	Spouse	304.80
	Child	181.20
Option 4 R&B200 Limit RM60,000 per Disability Major Medical RM40,000	Employee	395.40
	Spouse	297.60
	Child	144.96
Option 5 R&B250 Limit RM80,000 per Disability Major Medical RM20,000	Employee	179.52
	Spouse	110.76
	Child	65.88

Dental Benefits	Rate (RM)
Rate Per Person	283.20

Group Term Life + Critical Illness Optional Benefits		
Age Band	Rate Per RM1,000 of Benefit*	
	Term Life (RM)	Critical Illness (RM)
Up to 35	0.88	0.69
36-40	1.17	1.04
41-45	1.90	1.67
46-50	3.37	2.76
51-55	5.86	4.36
56-60	9.62	6.79
61-65	15.23	8.92

Personal Accident	Rate (RM)
Rate Per RM1, 000 Of Benefit*	0.28

* Benefit is a multiple of your Basic Monthly Salary, depending on the option chosen



A closer look at the benefit

Minimum 1/3 spend on health & wellness

Example: Operations Staff employee

Flex allocation: MYR 1,230

Optional benefits

Option 1 Hospitalisation / Surgery / Major Medical benefit: MYR 752

Proportion of flex allocation on health and wellness = $752/1,230 = 61\%$

Remaining balance = $MYR1,230 - 752 = MYR478$

The remaining FSA balance can be spent on any eligible benefit category because the 1/3 minimum on health & wellness has been met.

Example: Middle Management employee

Flex allocation: MYR 2,135

Optional benefits

Dental for employee and spouse: MYR 566

Proportion of flex allocation on health and wellness = $566/2,135 = 26.5\%$

1/3 of allocation = $MYR 2,135/3 = MYR 712$

Remaining balance = $MYR2,135 - 566 = MYR 1,569$

*Employee needs to spend another **MYR 146** (MYR 712 – MYR 566) on any other health & wellness items to meet the 1/3 minimum spending*

*No more than **MYR 1,423** (MYR 2,135 – MYR 712) can be spent on items that are not related to health & wellness.*



A closer look at the benefit

Minimum 1/3 spend on health & wellness

Example: Operations Staff employee

Flex allocation: MYR 1,230

FSA claim

Purchase prescribed glasses under Optional benefit :
MYR 450

Proportion of flex allocation on health and wellness = $450/1,230 = 36.5\%$

Remaining balance = $MYR1,230 - 450 = MYR780$

The remaining FSA balance can be spent on any eligible benefit category because the 1/3 minimum on health & wellness has been met.

Example: Middle Management employee

Flex allocation: MYR 2,135

FSA claim

Purchase of smartphone : MYR1,800

Proportion of flex allocation on health and wellness = $1,800/2,135 = 84.3\%$

1/3 of allocation = $MYR 2,135/3 = MYR 712$

*Claim submitted will only be approved at **MYR 1,423** (MYR 2,135 – 712) to allow employee to spend the remaining 1/3 credits on health & wellness related items.*



AGENDA

- What is RBCIS Malaysia's Flex Plan
- Flexible Spending Account
- What's New This Year?
- A Closer Look at the Benefits
- **General Rules**
- Questions and Answers
- Enrolling the Benefits
- Claiming FSA Benefits
- Action Required
- **Important Notice**



General Rules

1. Proration Rules / Definitions

- a. Flex credits will be allocated at the start of the benefit year.
- b. Flex credits will be pro-rated by calendar days for new employees joining after the commencement of the benefit year based on date joined.
- c. In the event of entitlement change, the allocated entitlement will be pro-rated by calendar days based on effective date.
- d. In the event of resignation, annual flex credit allocation will be computed based on the completed length of service in the year (pro-rated by calendar days). Therefore, be careful not to overspend early in the year if resignation is a possibility. Otherwise, RBC will claw back the overspent amount via payroll deduction.
- e. Note that there will be **NO** adjustment on the Flex Credits for off-cycle promotions.



General Rules

2. Purchase of Optional Insurance

- a. Purchase of optional insurance must be made using the flex dollars/credits allocated.
- b. If you need to purchase optional insurance but have insufficient flex credits to do so, please approach Human Resources or write to the dedicated email at my.rbc@aon.com for further assistance and advice. No overspending is permitted for purposes other than optional benefit top-up at this time**
- c. In the event of resignation, refund of the premium will be pro-rated from date of resignation to end of policy period.





General Rules

3. FSA Claim Reimbursement

- a. Receipts for reimbursements must be original and in the employee's name. Credit card statement or charge slips are not acceptable except for benefits payable on installment basis.
- b. Reimbursement of claims occurs via payroll each month.

4. **End of benefits year:** Flex credits remaining at the end of the benefits year will be forfeited.

5. **FSA Claims** – In promoting health and wellness, all employees are required to spend a minimum of 1/3 of the allocated flex credits towards health & wellness related benefits. Any claim for non-health or wellness related items which constitutes more than 2/3 of the allocated flex credits will be approved only up to 2/3 of the allocated flex credits.





General Rules

Questions and Answers

Q. What is the proper procedure for notifying RBC of my new dependent?

A. You have **30 days** following a life event to advise your Human Resources Department of changes in dependant status. Inclusion of new dependants under optional plans are allowed for medical benefits only.

Eligibility

- All regular full-time employees on date of employment.
- Dependents, defined as:
 - A lawful spouse below age 65, the maximum age of cover; and
 - Unmarried children over 15 days old but under 19 years or 23 if still in full time higher education and not gainfully employed.
- Permanent Employees will be provided with an FSA and Flexible benefits options.

Life Events

- You can only select benefits during this selection period and again after the next plan year unless you have a life event change.
- Life events are defined as marriage status changes or the birth of a child.



AGENDA

- What is RBCIS Malaysia's Flex Plan
- Flexible Spending Account
- What's New This Year?
- A Closer Look at the Benefits
- General Rules
- **Questions and Answers**
- Enrolling the Benefits
- Claiming FSA Benefits
- Action Required
- **Important Notice**



Questions and Answers

Online Portal

Q. I am unable to login in as I am stuck at the verification page. Please advise.

A. Please email your Employee ID to the dedicated email address, my.rbc@aon.com, and we will reset your account accordingly. Once reset, we will email your new password for login.

Q. How do I reselect my option when I have confirmed my selections?

A. We regret to inform that once you click confirmed, you will not be able to reselect your options. The next selection will open during next year's benefit period.

Q. My dependent's details are wrong (or not updated), how do I get it rectified?

A. Please contact RBC Human Resources and advise them of the change. They will need your name, date of birth, gender, national ID and may require further information such as a marriage or birth certificate.



Questions and Answers

Q. What is the proper procedure to notify RBC of my new dependents?

A. Please advise your Human Resources Department of any changes in dependent status. Inclusion of new dependents under optional plans is allowed for medical benefits only.

Q. What happens if I do not make election during the enrolment period?

A. You will remain covered under Core Benefits OR as per previous year selections (if you have made elections in previous benefits period) for the rest of the plan year and will not be able to re-select your benefits until the selection period for the next plan year or when you have a life event change such as marriage or the birth of a child.

Q. Can I top up the balance if I exceed my FSA entitlement limit?

R. We regret that you are unable to top up the balance that exceeds your FSA Credits. Hence, we would recommend that you do some planning before doing your selections.



Questions and Answers

Flexible Benefits

Q. How is this plan a benefit to me?

A. It offers you:

- The freedom to choose benefits that best suit you and your family;
- The power to make decisions; and
- The flexibility to spend your benefit money.

Q. What if I have a claim that exceeds my FSA balance?

A. You can make a partial claim up to the maximum FSA balance.



Questions and Answers

Q. I am still under probation or I just join RBC recently, when would I be entitled to the RBC Flex Plan?

A. Flex credits will be awarded to new employees after completion of probation as only permanent full-time employees are eligible to join the RBC Flex Plan. Flex credits will be pro-rated by calendar days based on date of hire.

Q. If I resign from RBC in the middle of the flex year, how would my flex credits be?

A. Your actual flex credits allocation will be computed and pro-rated based on the completed length of service in the year (pro-rated by calendar days). RBC will ask you to pay back overspent credits if any. Any unused flex credits remaining on your last day of employment, will be forfeited.



Questions and Answers

Q. What if my probation is extended?

A. You will still be covered under the Core Benefits. FSA credits will be awarded at the confirmation date (i.e. at the end of the probation period). Flex credits will be pro-rated by calendar days after the commencement of the benefit year based on join date.

Q. What if my confirmation date falls in mid-October, can I submit my claims?

A. Yes, you can still submit your claim. The portal will allow any submission of claims until end of November. However, the receipt must be issued during the benefit year (1st November 2016 to 31st Oct 2017).

Q. What if my confirmation falls in the next Benefit Year, how much is my Flex Credit?

A. You will receive full Flex Credits for the new Benefit Year.



Questions and Answers

Claims

Q. Could you advise how I can claim for the list of benefit items in the FSA?

A. You may submit the claims through the Flexible Spending Account portal and by **uploading the original receipts to Aon for claims processing.**

 **Q. If I need to keep the original receipt for other purposes, am I able to submit claim using the photocopy receipt?**

A. Should you require the original receipts for other purposes, then you may submit the photocopy receipt certified by Human Resources. You may then submit the Certified True Copy (CTC) of receipt to Aon for claims processing.

Q. I want to know the status of my submitted claims?

A. You can email to my.rbc@aon.com and we will respond to your enquiries within 2 working days.



Questions and Answers

Q. What about my AIA medical claims that I have paid e.g. Hospital Admission/non-panel clinical emergency visitation?

A. Please submit the ORIGINAL receipt with supporting documents as follows :

- 1) **GP visit (Above RM80)** – Breakdown of invoice
- 2) **SP visit (Above RM125)** – Breakdown of invoice
- 3) **Pay & File Hospital visit** – Breakdown of invoice and medical report

Drop all AIA claim documents into AIA Claims Box in Human Resources.

Q. What if I need to be admitted to the Hospital?

A. There is no change in the current process. You may refer to your medical card for AIA's Toll Free Number i.e. 1300-8888-60/70. Otherwise you may send an email to members@aia.com

Q. What should I do to make the best use of the flex credits provided to me?

A. Making a decision on which benefits to purchase is personal and subjective. Consider whether or not you have dependents and your life stage before you make a decision.



Questions and Answers

- Q. If I have opted for additional Life/Critical Illness coverage, when will my selected optional Life/Critical Illness insurance benefits take effect?**
- A. The Life benefit coverage will take effect immediately provided that the total sum insured after the upgrade does not exceed the **Free Cover Limit**. However, if the Total Sum Insured exceeds the Free Cover Limit, then the exceeding amount is pending acceptance until completion of medical underwriting and insurer's acceptance of the optional coverage.
- Q. What if the insurer does not accept my Life/Critical Illness optional benefits, what would happen? Can I re-select?**
- A. If the insurer does not accept your selected optional benefits, you will still be covered for the core benefits, up to the Free Cover Limit. Re-selection of optional insurance benefits is not allowed. The annual insurance cost originally held up from your FSA credits when you selected the optional benefits will be returned to your FSA account.



Questions and Answers

Q. What happens if there's adjustment to my salary, will it impact my sum assured?

A. Revision of salary will impact only the Core coverage. The Optional coverage will be based on the salary at the start of the Benefit Year.

Q. How do I know whether I have been accepted for the optional coverage that exceeds the Free Cover Limit?

A. Once the insurer has confirmed acceptance, a Letter of Acceptance will be provided to Human Resources. Human Resources will inform you accordingly.



Questions and Answers

Q. Can I select the optional medical insurance benefits just for myself and not for my insured dependants?

A. Optional medical benefits if selected is on "one-in-all-in" basis i.e. employee and all insured dependents must enroll for the same optional medical benefits together.

Q. Is there any EOI / underwriting requirement for optional medical insurance benefits?

A. EOI/underwriting is NOT required for optional medical insurance benefits. However, please refer to policy terms and conditions for details of coverage.

Q. In the event of death, how does RBC know who my beneficiaries are?

A. It is important that you complete the Beneficiary Form found in the portal. Kindly download the form and send the completed form to Human Resources for safekeeping.



Questions and Answers

Q. What are the benefit items which are health and wellness related?

A. Any opt-up on Optional benefits and the following FSA claim items:

- ✓ Optical Expenses
- ✓ Fitness / Gym Subscription
- ✓ Sports / Fitness Equipment
- ✓ Alternative Medical Treatments
- ✓ Vaccination
- ✓ Dental
- ✓ Maternity
- ✓ Health Screening
- ✓ Parents' Medical
- ✓ Other Medical
- ✓ Health Supplements
- ✓ Personal Insurances



Questions and Answers

- Dedicated email address: my.rbc@aon.com
- All enquiries will be attended to within 2 working days





Questions and Answers

Admission Claim Process



▪ Member/Hospital obtain the Pre-Authorization Form (PAF) from Specialist



▪ Member/Hospital to Fax the PAF to AIA



▪ Member/Hospital to follow up with a call



▪ AIA Call Center validates & authenticate info, issues LOG within 30 mins **upon receipt of relevant documents from hospital**

▪ AIA will also send a confirmation SMS once the LOG has been issued

▪ **Note : Hospital may collect provisional deposit although LOG is issued as per the Hospital regulation for ineligible expenses.**



▪ Member discharged



▪ Member ready to be discharged



▪ Member gets admitted into hospital



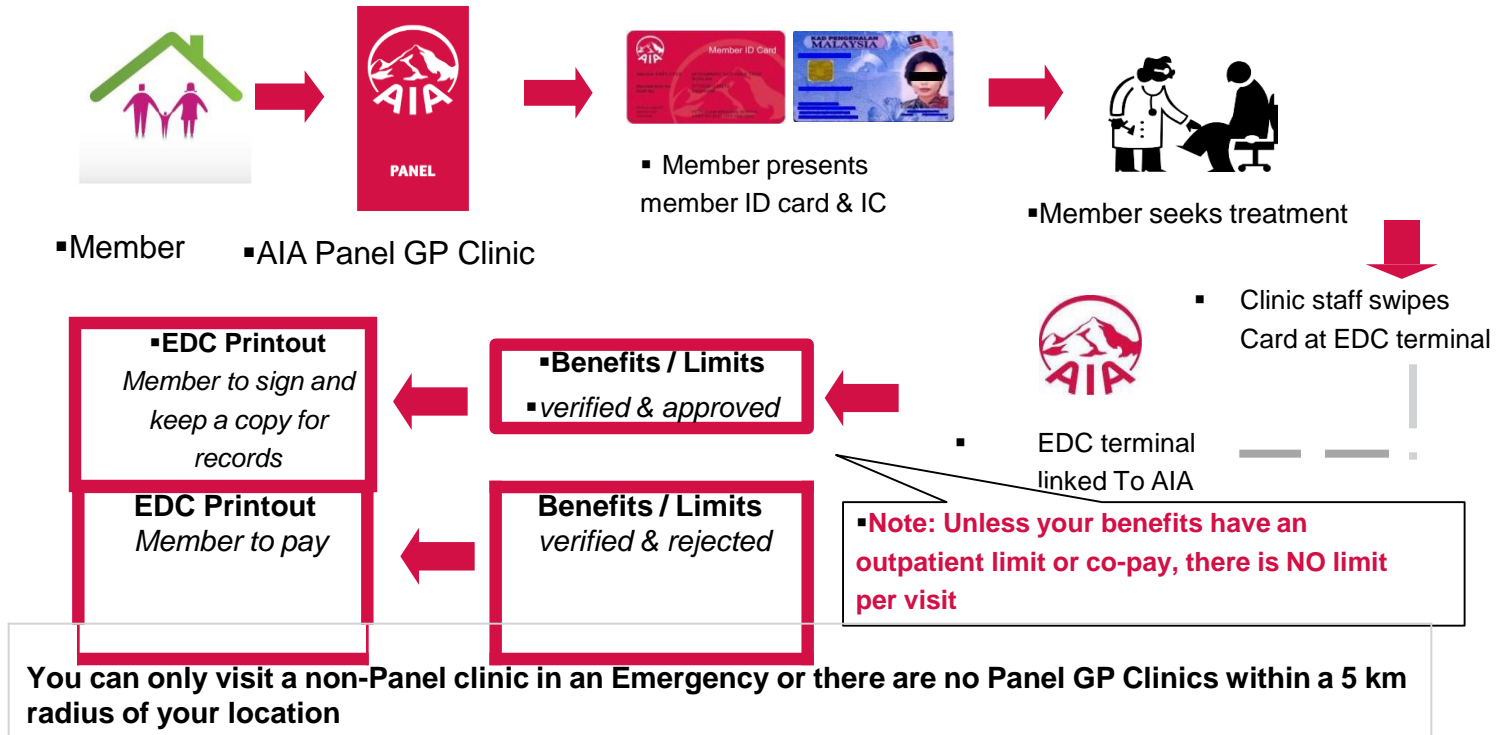
▪ Important Note :

- Pre-Authorisation Form (PAF) needs to be completed by your attending Doctor and submitted to AIA Call Centre before we could proceed to issue LOG
- Government Hospital required Original LOG. Please send your request at least One day earlier in order for AIA to send the Original LOG via courier/dispatch to be delivered to the hospital.
- The Hospitalization LOG covers One Admission and is valid for 14 days from the date of issue.



Questions and Answers

Visiting GP Clinic Process



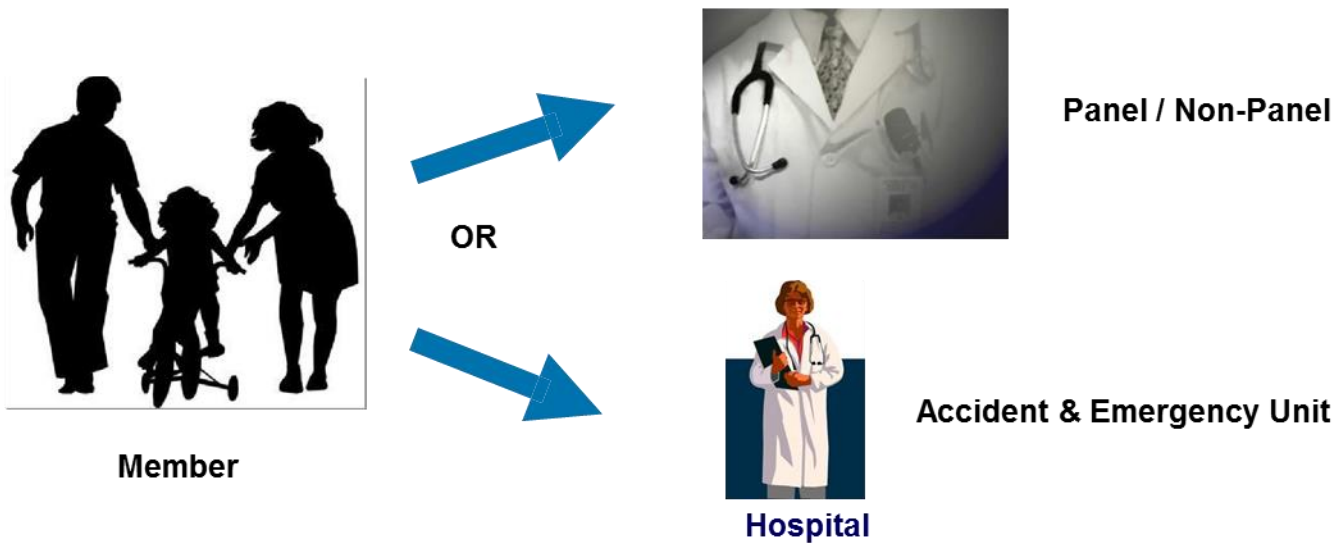
▪ Log on to AIA@MyService for the Directory of Panel GP Clinics Always check with your HR Department for Monthly Directory updates



Questions & Answers

Emergency Claim Process

During an Emergency

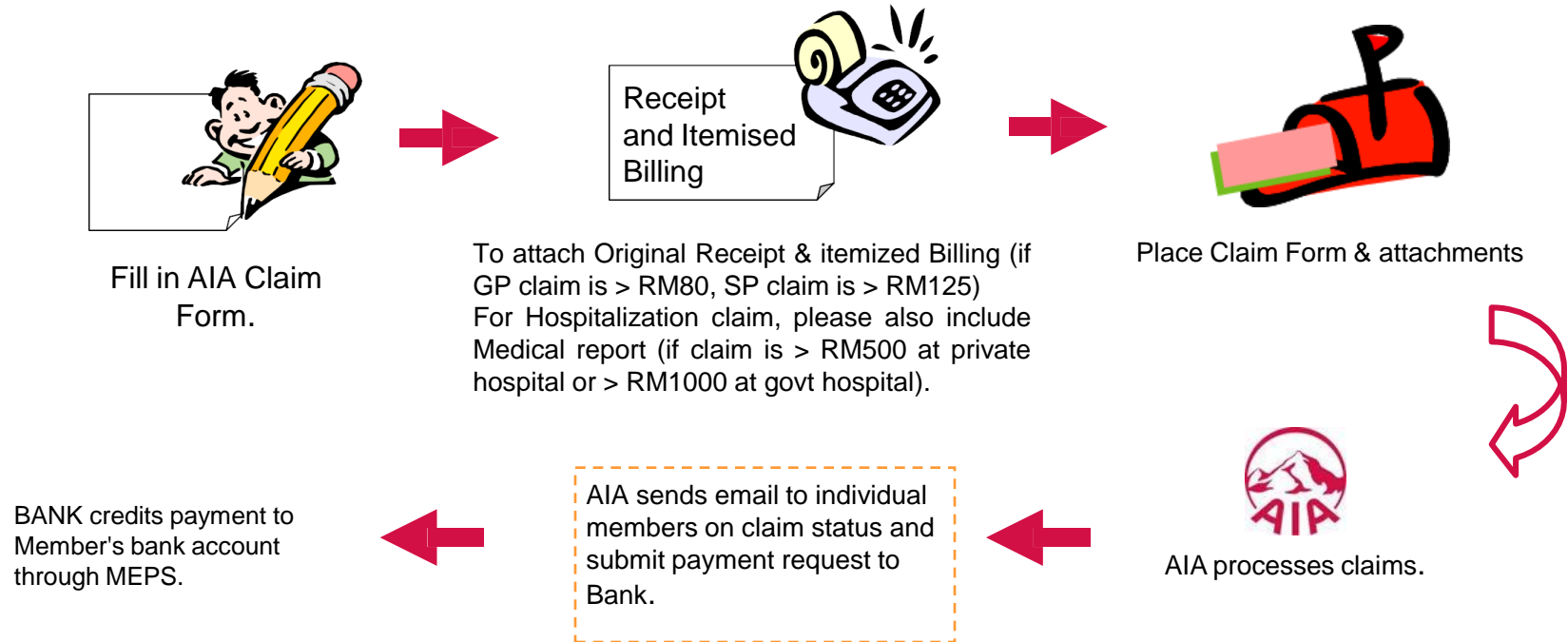


Emergency – An illness or injury that is life or limb threatening which needs immediate medical attention.



Questions & Answers

Reimbursement Claim Process



Reimbursements for complete claims will be credited into members account within 21 calendar days from date of receipt.

All claims will be reimbursed according to benefit entitlements, subject to the 13th Fees Schedule of the Private Healthcare Facilities and Services Regulations 2006



Questions & Answers

AIA Panel Mobile App Locator

KEY FEATURES

- With “List Mode” or “Map Mode”, you can locate nearby clinics, hospitals or car workshops;
- You may view the relevant address, contact details, operating hours and hospital room rates;
- Find our panel clinics, hospitals and car workshops in other states within Malaysia;
- The search can be done by inserting either the name, state or address;
- The application is integrated with Waze and Google Maps App.

AIA Locator App can be downloaded for free via iTunes (for Apple devices) and Google Play store (for Android devices) .





Questions & Answers

Important Notes



- Any medical costs exceeding the benefit limit provided by your company will be borne by the member.
- Claims must be submitted to AIA within 30 days from the date of consultation or service. Please refer to the AIA Procedures.
- Some hospitals do not include meal allowances under the Room & Board Limit, , e.g. Apollo TTDI Medical Centre, Darul Ehsan Medical Centre.
- Some hospitals requires deposit upon admission and it is refundable upon discharged
- Long term medications will only be issued on a monthly basis.



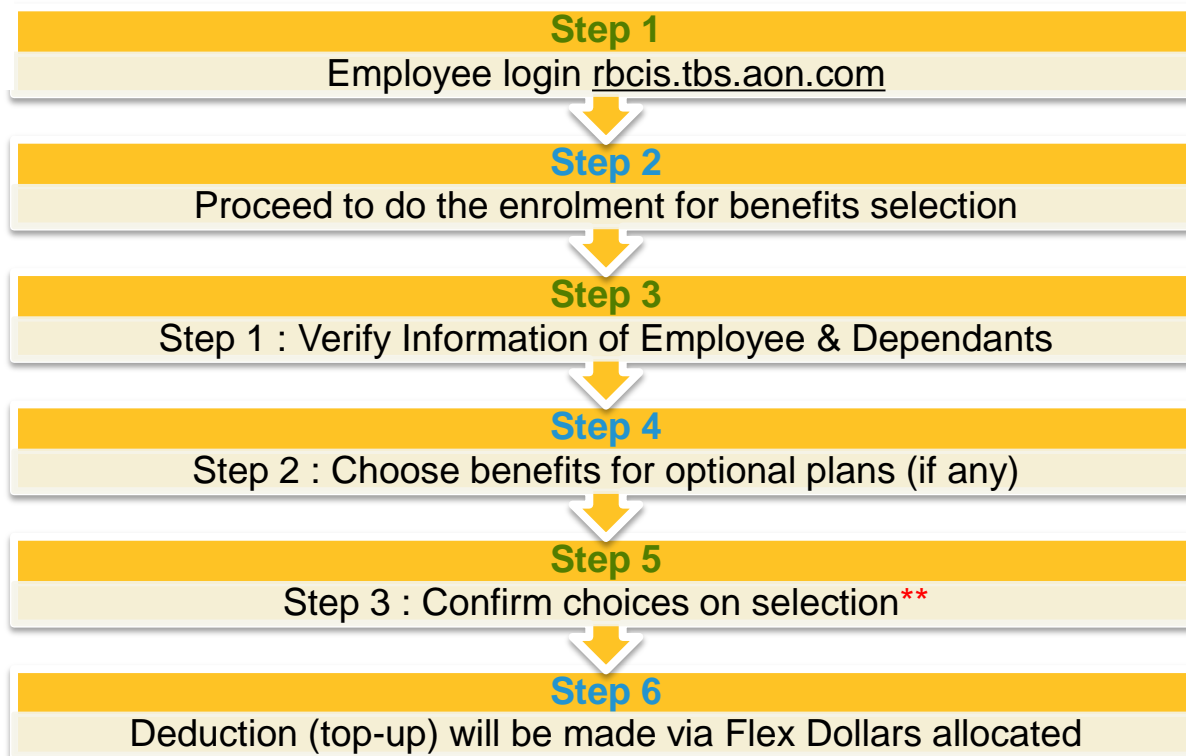
AGENDA

- What is RBCIS Malaysia's Flex Plan
- Flexible Spending Account
- What's New This Year?
- A Closer Look at the Benefits
- General Rules
- Questions and Answers
- **Enrolling the Benefits**
- Claiming FSA Benefits
- Action Required
- **Important Notice**



Enrolling the Benefits

Benefits Selection Workflow



**** Once confirmed, no further changes will be allowed, until the next benefit period unless you have a life event change.**



Enrolling the Benefits

Employee Login



RBC Investor & Treasury Services



Secure

Your information is safe with us. Use your User ID and Password to login.



Personalized

When you log in you will only see the benefits and options that you are able to select.



Anywhere Access

Manage your benefits using mobile device and internet browser of your choice.



Learn More

Research benefits options and easily locate information about existing benefits.

Proceed to login with your login details

First Time User?

- You received your User ID and password via letter
- You will need to change your password once you login
- Please note that the password is case sensitive



Enrolling the Benefits

Employee Login



RBC Investor & Treasury Services

We take data security very seriously, and have taken precautions to prevent unauthorized access to your information. To keep your information safe, we need to ask you a few questions to establish your identity. We also ask that you create a new password, which you will use when accessing this site in the future.



Answer Security Questions

We ask you to answer a series of questions that you can answer, but that someone pretending to be you should not be able to answer. Should you forget your password, answers to these questions will be used to confirm your identity.

What was the make and model of your first car?

What is the country of your ultimate dream vacation?

What was your childhood nickname?

What was the name of your first pet?

What was the name of your first school?

What is the name of your favorite childhood friend?

In what city does your nearest sibling live?

What school did you attend for sixth grade?

Where were you when you had your first kiss?

In what city or town was your first job?

Create a new password

Password should be at least 8 characters long and contain a combination of upper and lower case characters, and should include at least one number and at least one special character (ex. !@# \$ % ^ & *)

New Password:

Confirm New Password:

Save

1. Answer the Questions for security purposes

2. Change to a new password



Enrolling the Benefits



RBC Investor & Treasury Services

Home **Benefits** Flexible Spending Account Resource Library Help

Profile **Review Benefit Choices** ← **Current Benefits Statement** **About Flex Scheme** Welcome Operation Single [Logout](#)

Review Benefit Choices
Learn more about benefits available to you. If you choose to change level of cover, simply select desired cover and confirm your choice(s).

Current Benefits Statement
Review your confirmed benefits.

About Flex Scheme
Learn more about how the flex scheme works

Important
Please be reminded that all premium & flex credit figures shown in the portal is the pro-rated figures, unless otherwise stated.

Related Topics
If you need any further help or information, please contact the Aon Hewitt Benefits Administrator at my.rbc@aon.com

Recognizing you as individuals with unique needs, RBC desires to enable to your success in all area including your well-being.

Our program includes a broad range of insurance coverage such as Inpatient Medical, Outpatient Clinical & Specialist, Term Life & Personal Accident.

On top of that, under RBC Flex Plan, the company will give you flex credits and let you decide how to spend them on benefits that fits you and your family's specific needs.

[Click here to proceed to enrolment page](#)



Enrolling the Benefits



RBC Investor & Treasury Services

Home Benefits Flexible Spending Account Resource Library Help GO

Benefits > Review Benefit Choices Welcome MidMgmt Married [Logout](#)

Review Benefit Choices


What to expect

Enrollment is a three-step process:

- 1 STEP 1: Verify that we have the correct details on file for you
- 2 STEP 2: Review your benefits and make changes if appropriate
- 3 STEP 3: Confirm your choices.

[If you need help or more information](#)

The objective of the site is to provide you with all the information you need to make an informed decision about which of the available benefits to choose including the monthly cost to you of your choice.



2013 Test Annual Enrollment

Only **20** more days to enroll!

ENROL ▶

Important

Please be reminded that all premium & flex credit figures shown in the portal is the pro-rated figures, unless otherwise stated.

Related Topics

If you need any further help or information, please contact the Aon Hewitt Benefits Administrator at my.rbc@aon.com

← Click here to proceed to enrolment page



Enrolling the Benefits

Verify Information

- 1 Verify information
- 2 Choose benefits
- 3 Confirm choices

Please verify that the information we have on file is correct.

Next: Choose Benefits

Personal	
First Name: MidMgmt	Gender: Male
Surname: Married	Birth Date: 01/01/1970
Contact	
Home Address Line 1: Not on file	Business Phone: Not on file
Home Address Line 2: Not on file	
Town/City: Not on file	
Country: Not on file	
Postal Code: Not on file	
Work	
Employee No.: MidMgmtMarried	Date of Hire: Not on file
Job Status: Not on file	Base Salary: RM7,000.00
Weekly Hours: Not on file	Base Salary Frequency: Annual
Employment Status: Not on file	Bonus Amount: Not on file
Pay Type: Not on file	Bonus Frequency: Not on file
Pension Salary: Not on file	Holiday Entitlement: Not on file
ReferenceSalaryAmount : Not on file	Payroll Group: Annual
Dependants	
MidMgmt Married	
First Name: MidMgmt	Gender: Female
Middle Name: Not on file	Birth Date: 01/01/1980
Surname: Married	Full time Student: <input type="checkbox"/>
Relationship: Spouse	Town: Not on file
Home Address 1: Not on file	Country: Not on file
Home Address 2: Not on file	Postal Code: Not on file
Home Address 3: Not on file	

Click here to proceed for enrolment

Important

Choice of benefit options available to you is determined by your current circumstance. Payrol information and family circumstance, for example, may determine what benefits options you are offered. Please verify that the information we have on file is correct to ensure you are presented with all the benefits options you are entitled to!

Related Topics

If you need any further help or information, please contact the your HR representatives on [888-888-8888](tel:888-888-8888) or e-mail at my.rbc@aon.com



Enrolling the Benefits

Choosing Benefits

Select each benefits to view the options available & the pricing for each options

1. View the options for the benefit selected

2. Select the option preferred

The screenshot displays the 'Review Benefit Choices' page for 'Group Term Life'. The page includes a navigation bar with 'Benefits', 'Flexible Spending Account', 'Resource Library', and 'Help'. A search bar is present with the text 'Enter Keyword(s)' and a 'GO' button. The user is identified as 'MidMgmt Married'.

The main content area shows a progress bar with three steps: '1 Verify information', '2 Choose benefits', and '3 Confirm choices'. The 'Choose benefits' step is active. A list of benefit categories is shown on the left, with 'Group Term Life' selected. The details for 'Group Term Life' are displayed, including the 'Elected Cover' of 'Life Insure Care' with '24 x BMS (RM1168,000.00)'. The 'Annual Cost To You' is shown as 'RM0.00'.

Below the details, there is a table of options for the '24 x BMS' funding cover:

Options	Annual Cost To You
24 x BMS	RM168,000.00 → RM0.00
Additional 12x BMS	RM252,000.00 → RM177.24
Additional 24x BMS	RM336,000.00 → RM354.48
Additional 36x BMS	RM420,000.00 → RM531.72

On the right side, there is an 'Important' notice, a 'Cost To You' summary table, and an 'FSA Balance' summary table.

Cost To You Summary:

Benefit	Cost
Group Hospitalisation and Surgical	RM0.00
Group Major Medical	RM0.00
Group Term Life	RM0.00
Group Critical Illness	RM0.00
Group Personal Accident	RM0.00
Outpatient	RM0.00
Pro-Rated Total	RM0.00

FSA Balance Summary:

Category	Balance
Initial Balance	484.07
Election	
Spent Election	0.00
Pending Election	-149.72
Pending EOI	0.00
Claims	
Spent Claims	0.00
Pending Claims	0.00
Balance	RM1633.79



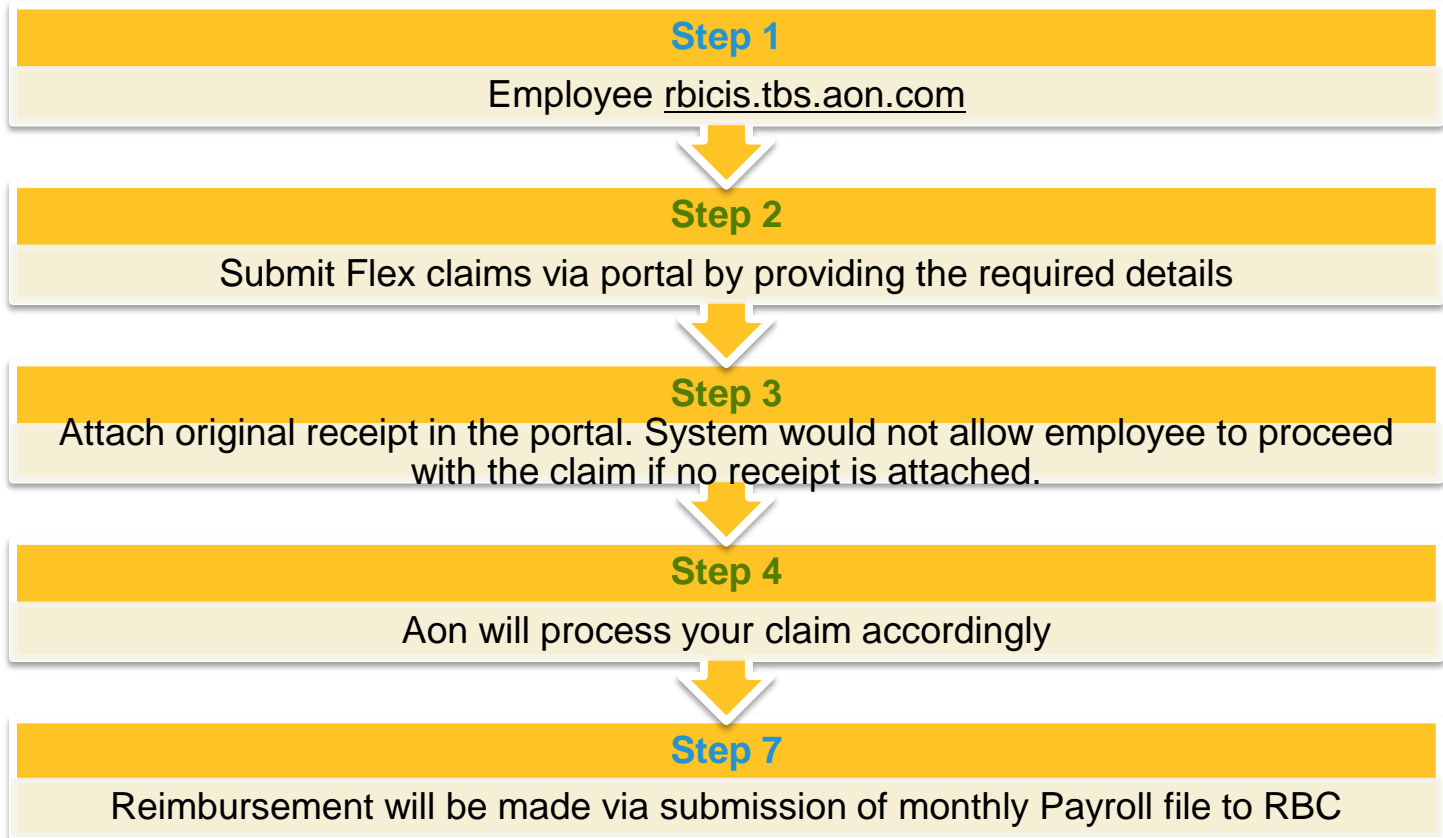
AGENDA

- What is RBCIS Malaysia's Flex Plan
- Flexible Spending Account
- What's New This Year?
- A Closer Look at the Benefits
- General Rules
- Questions and Answers
- Enrolling the Benefits
- **Claiming FSA Benefits**
- Action Required
- **Important Notice**



Claiming FSA Benefits

Claim Reimbursement Workflow



**** You are encouraged to make a copy of the receipts and supporting documents.**



Claiming FSA Benefits

Claims Reimbursement Timeline

Claims Submission Cut-off

Before 25th day of the month

Claim Payment Date

Via submission of payroll file to
RBC Investor Services Malaysia on
26th of the following month

- Online-submission by employees must be done by 25th day of the month for reimbursement to be made on 26th of the following month payroll.
- Original receipt is required to be uploaded for assessment.
- If receipt uploaded appeared to be incomplete, further clarification will be required by the employee and advice will be given via email.
- Please retain the original receipt for any audit purposes.



Claiming FSA Benefits Online

Claims Reimbursement Timeline



**RBC Investor &
Treasury Services**

Click to proceed for
Claim Submission

Home Benefits Flexible Spending Account Resource Library Help Enter Keyword(s) GO

Flexible Spending Account Overview
Learn about flexible spending account

Flex Plan Statement
Review your current spending accounts balance.

Submit Claim
Submit a claim

Claims Summary
View past claims

Welcome MidMgmt Married Logout

Important
Please be reminded that all premium & flex credit figures shown in the portal is the prorated figures, unless otherwise stated.

Related Topics
If you need any further help or information, please contact the Aon Hewitt Benefits Administrator at my.rbc@aon.com



Claiming FSA Benefits Online

Step 1 – Claim Information



RBC Investor &
Treasury Services

Welcome



Benefits

Flexible Spending Account

Resource Library

Help

Flexible Spending Account

Submit Claim

1 Claim Information

2 Receipt Details

3 Finalize

Claim Details

Please select spending account for this claim

Current Balance

What is the nature of this claim?

Whom is this claim for?

Clinic Details

* Which clinic did you visit?

1. Select claim category
& claimant name

Click on "Next" to proceed to
step 2 – Receipt Details

Cancel

Next: Receipt Details



Claiming FSA Benefits Online

Step 2 – Receipt Details



RBC Investor & Treasury Services

Welcome

Home Benefits Flexible Spending Account Resource Library Help

Flexible Spending Account Submit Claim

1 Claim Information 2 Receipt Details 3 Finalize

Receipt Details

* What is the receipt date? dd/mm/yyyy


* What is the receipt number?

What is the receipt currency? Malaysian Ringgit (MYR) - RM

* What is the receipt amount?


What was the reason for consultation? Others (Please Specify)

* Please Specify

* Is there any attachment? [Attach](#) 

Check if this amount includes tax

Specify receipt details

 Uploading of original receipt for claim assessment

Click to return to Step 2 – Claim Information

Click on “Next” to proceed to step 3 – Finalize

Cancel

Previous: Claim Information

Next: Finalize



Claiming FSA Benefits Online

Step 3 - Finalize

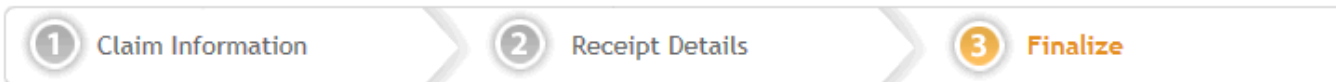


RBC Investor &
Treasury Services

Welcome



Flexible Spending Account > Submit Claim



Additional Details

1. Specify additional details if applicable

Cancel

Click to return to Step 2 –
Receipt Details

Previous: Receipt Details

Submit

Click to complete the claim submission



AGENDA

- What is RBCIS Malaysia's Flex Plan
- Flexible Spending Account
- What's New This Year?
- A Closer Look at the Benefits
- General Rules
- Questions and Answers
- Enrolling the Benefits
- Claiming FSA Benefits
- **Action Required**
- **Important Notice**



Action Required

Here is what you need to do next:

1. Familiarize yourself with the 2016/17 Flexible Benefits plan.
2. Visit the Internet site: rbcis.tbs.aon.com to make elections during the enrollment period (or selection window)
3. If you will be unable to access the site during the enrollment period, please email to my.rbc@aon.com

Questions and Answers

Q. What happens if I do not make election during the enrollment period?

A. You will remain covered under Core Benefits OR as per previous year benefits selections (if you have made elections in previous period) for the rest of the plan year and will not be able to re-select your benefits until the selection period for the next plan year unless you have a life-event change such as marriage or birth of your child.

Remember, once optional benefits are confirmed, the decision cannot be reversed until the next benefit enrolment period next year, unless you have a life event change.



AGENDA

- What is RBCIS Malaysia's Flex Plan
- Flexible Spending Account
- What's New This Year?
- A Closer Look at the Benefits
- General Rules
- Questions and Answers
- Enrolling the Benefits
- Claiming FSA Benefits
- **Action Required**
- **Important Notice**



What is important to note for Privilege Card Holder?

1. A co-pay of RM20 at Specialist visit and RM200 at GHS visit will be covered initially through the GL issued. Recovery of this amount will be made through Flex credits deduction. We will submit this amount on a monthly basis.
2. In the event if there is an overspend on the hospitalization Per Disability limit, employee/ dependent will have to settle the excess upon discharge at the hospital, and any excess amount uncollected will be recovered from the employee/ dependent.



Thank You!

The slides are for reference and meant as guides only. RBC Investor & Treasury Services Malaysia reserves the right to make changes to the insurance covers from time to time without prior notification/ approval from the employees. Insurance covers are subject to the insurer's acceptance as per the policy terms, conditions and exclusions.

Disclaimer : The information provided on tax requirements is not binding and based on external source. Aon would strongly recommend that RBC Investor & Treasury Services to consult with your legal/tax counsel as Aon is not authorized to provide any legal /tax advice.