

FLEX Benefits for Singapore – effective 01 January 2020

Eligible Claimant

Employees

Full time permanent employee.

Dependents

Spouse : Legal dependents

Child : Legal dependents

Entitle Limit

Total **SGD1,000** per annum for employee and their eligible dependents.

Eligible Period

Start : The first day employee start work

End : The last date of employment

Limit : Pro-rate according to the number of calendar days employee worked in that year

(case study)

Annie started work on 01.Nov.2019.

She will enjoy pro-rate FLEX benefits calculated as follow:

Total calendar days for 2019 is 365 days

Total number of calendar days employee worked in year 2019 is 61 days (30 + 31)

$$\frac{\text{SGD 1,000}}{365 \text{ days}} \times 61 \text{ days} = \text{SGD 167.12}$$

Additional Note:

For employee who utilized in excess of the entitled pro-rated FLEX Benefits, he/she would be required to pay back to the Company the amount in excess, via cash, cheque, or GIRO.

Four main categories of FLEX expense type:

Expense Type	Taxation Status	CPF Payable Status	Additional Comments
Medical	-	-	Tax & CPF: Exemption granted if expense incurred must be deemed necessarily (ordered) by the registered doctors, TCM practitioners treating for a medical condition required consultation and treatment but is not claimable by company group insurance plan
Wellness	-	Y	Tax - not taxable for medical benefits open to all employee CPF - not necessarily incurred on behalf of employer for official purpose.
Health	Y	Y	Tax & CPF: Taxable as this is not necessarily incurred on behalf of employer for official purpose.

Legend:

Taxation Status : If stated as "Y", this reimbursement amount is required to report for individual income tax to IRAS

CPF Payable Status : If stated as "Y", this reimbursement amount is required for contribution to CPF by employee & employer

List of FLEX Benefit - for Singapore

Effective 01 Jan 2020		Eligible Claimants			Taxable Status		CPF Payable Status	
Expense Type	FLEX Benefit Item	Employee	Spouse	Child	Employee	Spouse &/or Child	Employee	Spouse &/or Child
Medical	Traditional Chinese Medical Care (TCM)	Y	Y	Y	-	-	-	-
Medical	Pediatric (not covered by insurer's GP, SP)	-	-	Y	-	-	-	-
Medical	Pre Natal care expenses for female (not covered by insurer's GP, SP)	Y	Y	-	-	-	-	-
Medical	Outpatient medical expenses (not covered by insurer's GP, SP, Dental)	Y	Y	Y	-	-	-	-
Medical	Alternative Medical treatment (not covered by insurer's GP, SP)	Y	Y	Y	-	-	-	-
Wellness	Preventive health screening & vaccination (not covered by insurer's GP & SP)	Y	Y	Y	-	-	Y	Y
Wellness	Medical appliances	Y	Y	Y	-	-	Y	Y
Wellness	MSF registered childcare centre fees	-	-	Y	-	-	-	Y
Health	Vision Care	Y	-	-	Y	-	Y	-
Health	Fitness Classes, Sports activities	Y	-	-	Y	-	Y	-
Health	Fitness Equipments	Y	-	-	Y	-	Y	-

List of FLEX Benefit - for Singapore

Effective 01 Jan 2020

Expense Type	FLEX Benefit Item	Covered Benefits	Exclusion	Additional Note	Receipt Recognition
Medical	Traditional Chinese Medical Care (TCM)	* Consultation, medication and treatment arising from a medical condition (e.g. bonesetter, acupuncture, tui na) * Medication and/or treatment without consultation		* The expenses incurred must be deemed necessary by the registered doctors and/or TCM practitioners for that country	Local & Overseas
Medical	Pediatric (not covered by insurer's GP, SP)	* Consultation, medication and treatment, tests, vaccination compulsory for the child ordered by the registered doctors as part of treatment required	* Payment made via CPF account is not claimable	* Expenses incurred must be ordered by the registered doctors as part of treatment required	Local & Overseas
Medical	Pre Natal care expenses for female (not covered by insurer's GP, SP)	* Consultation, medication and treatment, tests, vaccination compulsory for the female claimant	* Payment made via CPF account is not claimable	* Expense incurred must be ordered by the registered doctors as part of treatment required	Local & Overseas
Medical	Outpatient medical expenses (not covered by insurer's GP, SP, Dental)	* Medical expenses in excess of insured plan limit * Medication (not inclusive health supplements) and Medical appliances prescribed by the registered doctor	* Payment made via CPF account is not claimable	* Expense must be related to actual illness * A copy of settlement letter must be submitted as proof of claims in excess of insurance plan limit * Letter/Memo as proof of ordered by the doctor to make the purchase	Local & Overseas
Medical	Alternative Medical treatment (not covered by insurer's GP, SP)	* Expenses incurred treatment of mental health, psychological, psychiatric, chiropractor and physiotherapy	* Payment made via CPF account is not claimable	* Consultation, treatment and medication must be administered/prescribed by a registered medical general practitioner or specialist	Local & Overseas
Wellness	Preventive health screening & vaccination (not covered by insurer's GP & SP)	* Health screening inclusive pap smear, breast cancer screening for female * Flu vaccination, Hep B vaccination, Travel vaccination	* Payment made via CPF account is not claimable	* Health screening for routine physical examination, health check-ups or test not related to any treatment/diagnosis of any actual illness/injury	Local & Overseas
Wellness	Medical appliances	* Thermometer, Blood Pressure Monitor, Nebulizer, Hearing aids, Crutches, Wheelchairs, Walking stick		* Item purchases from online/the retail store and the expense is not deemed necessary for the treatment of the medical condition prescribed by a registered doctors	Local & Overseas
Wellness	MSF registered childcare centre fees	* Registration and monthly fee by enrolling Infant care (age 2 to 18 months) / Child care (age 18 months to 6 years) center licensed by ECDA	* Payment made via CDA account is not claimable * School excursions / outings * School uniforms and books * School transport		Local
Health	Vision Care	* Prescribed spectacles and contact lens * Vision care treatment & screening expenses not for medical treatment purpose * Contact lens solution * Lasik surgery and its related treatment expenses	* Sunglasses for sports and leisure * Vision care treatment & screening given as part of medical treatment purpose (to be claimed under insurer's GP, SP)		Local & Overseas
Health	Fitness Classes, Sports activities	* Rental of sports facilities * Registrations for gym/sports competitions, exercise programs			Local & Overseas
Health	Fitness Equipments	* Purchase of weighing machine, yoga mat, boxing gear, balls, runner watch, fitness tracker, racquets	* sports apparel		Local & Overseas

FLEX General Claim Rules

1. Receipt incurred date must be within the benefit year.
2. All receipts submitted must be in English. A brief description shall be indicated on the receipts for easy verification.
3. Employee shall ensure all claims are submitted as per Covered Benefits & Limits.
4. Claim submitted for your spouse/child should be mentioned in the correct FLEX benefit items as specific for it.
5. Submission of credit card statement or charge slips without supporting of the receipt are not acceptable as proof for the reimbursement.
6. For receipts incurred in foreign currencies, claims are reimbursed in SGD. Employee may provide following as proof for the reimbursement: -
 - * Submit a screen shot of conversion based on the incurred date of claim using rate on XE currency converter (click below link)
<https://www.xe.com/currencytables/>
 - * Submit valid SGD equivalent value credit card statement showing SGD.
7. Reimbursement to you will be as per the final/actual amount paid after price deducted by discount/gift voucher/offer & promotion, etc.

What/How to submit for a claim?

1. FLEX Benefits Form : this can be used by employee to monitor their claim to ensure amount does not exceed the limit.
 - * Fill in your name, ID, dependent's details.
 - * Check and correct the balance entitled amount in ROW 25.
 - * Do not remove the claim you have submitted in previous month.
 - * If you are submitting claim for May-2020 with claim receipts of Jan, Feb, Mar, please put all amount in the month of May-2020.
 - * Do ensure the correct amount is entered in the correct category before send in your submission.

	A	B	C	D	E	F	G	H
1	FLEX Benefits Form (2020)							
2								
3	Name:		Michalle Chan Ah Lian ✓					
4	Employee ID:		618900 ✓					
5								
6								
7								
8	Employee	Entitlement	January-20			February-20		
9	Category		Claim Date	Receipt Date	Claim Amt	Claim Date	Receipt Date	Claim Amt
10	Medical 1		15.01.20	05.01.20	\$200.00 ✓			
11	Medical 2							
12	Medical 3							
13	Medical 4							
14	Medical 5							
15	Wellness 1 - CPF					10.02.20	28.01.20	\$155.00 ✓
16	Wellness 2 - CPF					10.02.20	02.02.20	\$23.00 ✓
17	Wellness 3 - CPF							
18	Wellness 4 - CPF							
19	Wellness 5 - CPF							
20	Health 1 - Tax & CPF					10.02.20	05.02.02	\$200.00
21	Health 2 - Tax & CPF							
22	Health 3 - Tax & CPF							
23	Health 4 - Tax & CPF							
24	Total Claimable				\$200.00			\$378.00
25	Balance Entitled	\$888.00 ✓			\$688.00			\$310.00
26								
27	Dependant Details							
28	Name		Relationship					
29	Tan Ah Meng		Husband ✓					
30	Tan Alvin		Son ✓					
31								

2. Scan and submit clear receipt with brief description indicated next to it. Cancel those items in the receipt you are not claiming.
3. Email claim documentations to your HR Advisor, lisa_leong@Waters.com, for review and approval of your claim.
4. Please **accumulate your claim in bulk**. Submit hard copy claim form, original receipt and email approval of your claim to HR Office.
5. Disbursement will be through payroll. **Cut-off date** for claim submission: **3th of every month**.
6. Look for your HR Advisor, Lisa Leong or Swati Sharma if you have any questions.