



## Singapore Benefits General FAQs | 2020

### Preventive Care Allowance

**1. Who is eligible for preventive care allowance?**

All regular full-time employees are eligible to claim under preventive care allowance. Dependents and Adobe paid temp employees are not eligible.

**2. How do I claim the preventive care allowance?**

Please do not use your corporate card. To get reimbursed, please log into [My Adobe Benefits](#) and follow the instructions on the site.

\* If you are claiming for the dental expense that is not covered by AIA, you will need to submit the scanned copy of the receipt and settlement letter from AIA. Keep in mind that only employee's dental expense can be claimed under preventive care allowance.

**3. I am a new hire, will my limit under preventive care allowance be prorated?**

No. The limit of S\$1,000 will not be pro-rated for new hire.

**4. When will the preventive care limit be refreshed?**

The limit will be refreshed on 1<sup>st</sup> of January each year. Any unused limit will be forfeited at the end of the calendar year.

### Hospitalization

**5. What's Letter of Guarantee (LOG)?**

A LOG is only a credit facility extended by AIA to assist employees for full or partial waiver of hospital upfront cash deposit in the event of hospitalization and/or surgery. LOG does not mean guaranteed admission of claims. In the event a claim is not eligible or any excess amount not claimable, AIA will seek the recovery amount from you.

**6. How do I get a copy of LOG?**

Work with your doctor and hospital to get an estimated hospital bill. If the estimated hospital bill exceeds S\$10,000, please submit the estimated bill to Mercer for review and approval. Once approved, they will share the instruction with you to get a LOG.



**7. I have multiple admissions in hospital. How do I submit the claim?**

Each admission or surgery must be accompanied by a claim form and medical report. Claim form is not required for follow-up visits for each disability.

**8. What is the minimum number of hours to be confined in hospital in order to lodge a claim?**

For day surgery cases, there is no minimum to be eligible for claim. However, for non-surgical admission, when you are charged for a full day room and board (minimum 6 hour confinement), you can submit the claim for assessment.

### Maternity

**9. Am I covered for childbirth/delivery?**

Yes, hospitalization expense as a result of pregnancy is covered up to \$5,000 for normal delivery and \$6,000 for caesarean.

**10. How do I claim the maternity benefits with AIA?**

You need to complete the online inpatient claim form and attach the hospital bill that clearly shows the method of delivery (i.e., normal or c-section).

### Dental

**11. Is wisdom tooth extraction covered under my AIA Dental plan?**

Yes, if procedure is performed by GP dentist.

**12. Is root canal covered?**

Yes, the treatment is covered under AIA but not the cost of the tooth. To claim the cost of the tooth, please submit your claim on [Concur](#) under Preventive Care Allowance.

**13. Is crowning covered?**

It is not covered under AIA but it is covered under Preventive Care Allowance. Please submit your claim on [Concur](#).

### eBenefits Portal

**14. What information is required to register to eBenefits portal?**

You will need date of birth, mobile phone number, your adobe email address, Adobe policy number (0000071558) and NRIC.

**15. Who should I contact if the information pre-filled in the AIA eBenefits portal is not correct?**

Contact ERC at [erc@adobe.com](mailto:erc@adobe.com) if any correction is needed.

**16. How do I need add new dependent in eBenefits Portal?**

You cannot add or change any dependent in the portal. You must complete and return the [AIA Insurance Benefits Enrollment Form](#) to the [Employee Experience Team](#) within 30 days from the event date.



## Claims

### 17. Who do I submit my claims to?

All insurance claims can be submitted online through [AIA eBenefits Portal](#).

For preventive care (such as medical checkup, vision and anything dental expense not paid by AIA), claims should be submitted on [Concur](#) under Preventive Care Allowance.

### 18. What is the grace period to submit a claim?

Insurance claims must be lodged within **20 days** from the date of occurrence to ensure timely and prompt processing and payment.

Preventive care expense should be submitted in [Concur](#) within **30 days** from the date of occurrence. For expenses incurred in December, please ensure they are submitted before 30<sup>th</sup> December.

### 19. Can I continue to submit insurance claims using paper forms?

Yes, you can but we strongly encourage you to sign up the [AIA eBenefits Portal](#) to fully utilize the online claim submission and tracking capability. You will mail the paper claim form to Mercer directly.

### 20. Do I need to keep my original receipt after filing claim with AIA/Concur?

Yes, please keep your original receipts for one year for audit purposes.

### 21. How long does it take process an insurance claim?

Once AIA has received your fully completed claim form and relevant information/documents, AIA will assess the claim and send any payments due as soon as possible. (This will usually take about 4 to 6 weeks for hospital & surgical claims, subject to the nature and complexity of the claim.)

### 22. I have my own medical insurance plan. Can I claim my expenses under both the company's and my own medical plan?

You can claim under the company's medical plan first. If there is any remaining expenses not covered, then claim the balance under own medical plan. Total reimbursement under both plans cannot exceed overall medical expenditure.

### 23. How to claim from 2 insurance companies?

Indicate in the claim form that you are lodging the claim from another insurer. Then submit a copy of the settlement advice and certified true copy of the tax invoices in order for insurer to reimburse the balance. Please notify both insurance companies and indicate which insurer you are claiming first. The reimbursement should not exceed your total expenditure.

### 24. When I utilize my Medisave/ Medishield Integrated Plan to pay for my treatment, how will my claim be reimbursed?

The insurer will pay according to the priorities listed below:

- To the hospital, if there is any outstanding amount billed to the insurer.



- To the claimant via cheque for any cash payment made on eligible medical bills.
- To the claimant's Medisave account.
- To the claimant's Medishield plan.

### Enrollment and Termination

#### 25. How do I add dependent (e.g. newborn) to my medical insurance?

You will need to complete the [AIA Insurance Benefits Enrollment Form](#) and return the completed form to the [Employee Experience Team](#) within 30 days from the event date.

#### 26. If you are no longer with the company but is still in the hospital or still require medical treatment, is this covered?

Insurance coverage terminates on the day you leave the company.

### Others

#### 27. Where can I see more details about our medical program?

Please visit [When you need care](#) page on [benefit.adobe.com/sg](#).

#### 28. Who should I contact if I have questions?

- If your question is related to preventive care allowance claims or issues, please contact My Adobe Benefits Support at +65 315 877 27 or [adobebenefits.apac@thomsons.com](mailto:adobebenefits.apac@thomsons.com)
- If your question is related to AIA insurance coverage/eligibility, please contact AIA hotline at +65 6248 8328 or [Sg.csc@cia.com](mailto:Sg.csc@cia.com)
- If your question is related to claim dispute/escalation or LOG issuance, please contact Mercer helpdesk at +65 6555 1234 or [eh&b@mercer.com](mailto:eh&b@mercer.com)
- For any other questions, please contact ERC at [erc@adobe.com](mailto:erc@adobe.com)