



## **Employee FAQ**

### **How does this change affect me?**

The main change you will experience is the platform in which you select your benefits or make adjustments to your benefits going forward. The goal being to introduce a more streamlined process through Workday making it even more convenient and user-friendly to manage your benefits.

### **What action do I need to take to ensure my benefits are up to date in Workday?**

Please visit the Workday app, select **Menu** and click **Benefits**

Click on the *Benefit Elections* tab to review your benefits selection and dependents included under your selections

To review your dependents information, return to the Benefits app and select *Dependents*. Click on your dependents name and their details will be visible.

For dependent name and detail corrections they can be completed using the “Edit” function.

If you have previously signed up for a benefit or added a dependent and this is not captured in the Benefits app correctly, please work with our People & Culture team and your plan details will be updated ensuring the records in Workday match the providers.

Should you require further assistance please reach out to the People & Culture Operations team via [SupportNow](#).

### **I want to add a dependent to my Benefits**

The first action employees should take is to access the Benefits app and select the **Dependents** tab.

Under this section employees can **ADD** their dependents to their Workday Benefits record capturing the relevant data needed for enrolments. Remember to tick the box to include this Dependent as a Beneficiary.

Once your dependents are added here they will be available for selection under your benefits. Return to the Benefits app and click on the Benefits tab to start the Change My Benefits process. Step by step directions are available in our Employee Guide.

### **Can I add my parents to my medical insurance coverage?**

This is not available outside of India. Membership in all other countries is restricted to Spouse/Partner and Child categories.

### **My adult child is not appearing as a dependent under my Benefit plan**

If you are adding child dependents who are over 18 to a plan please ensure under the **Dependents** record you have ticked the **Full-Time Student** box available (if applicable) in their record as without, eligibility for Medical and Dental insurance plans may be restricted. Failure to tick this box will result in the dependent not appearing as an option under Benefit plans.

### **What if I need to delete a benefit or remove a dependent?**

For other items, such as deletions and removals of dependents from cover, employees should raise a ticket through [SupportNow](#) where a member of our People & Culture team can support.

### **I added dependents in Workday and am seeing duplicates, what do I do?**

Please contact the People & Culture team via a [SupportNow](#) ticket. The team will review your records and ultimately remove the duplicate entries ensuring this does not affect your benefit selections and coverages.

### **My dependent's details are not correct in Workday, how do I update them?**

Dependent details can be updated in Workday using the "Edit" button next to the Dependent.

It is important to note that changes to Dependent information may not be reported to providers – if you are concerned the change should be reported and captured by the provider, please contact the People & Culture team via a [SupportNow](#) ticket.

The team will review your records and ensure updates are applied in the Benefits App and with our providers while maintaining coverages.

### **Can I update my benefits whenever I need to?**

Yes. However, it is important to note that any changes made will not be captured and reported to provider until the 1<sup>st</sup> or 2<sup>nd</sup> day of the following month. These changes will be backdated to your selection date.

### **I signed up for my benefits last month and still have not received anything from the providers e.g confirmations, membership details?**

Signing up for benefits will generally see a delay from selection to reporting to providers of a maximum 4 weeks with a further 2 weeks processing time with the provider. If you have not

received your membership details from the provider 6 weeks after signing up please contact the People & Culture team through a [SupportNow](#) ticket.

**I have a new hire in a country supported by the Workday Benefits platform, how do I support them if they have questions on this?**

Details of all Gen Benefits are available on [GenCentral](#) where the new hire can access the details for their assigned country.

If more information is required please raise a ticket (on the new hires behalf or if they have started work, they can do so) in [SupportNow](#) and our People & Culture team will support.

**I want to increase my pension contributions. How can I access this?**

Employee pensions start at 4% employee / 6% employer contributions but higher matched rates (up to 6% employee / 9% employer – total 15%) are available. If an employee wishes to contribute more to their plan, this can be requested under the “**Pension – Additional Contribution**” benefit.

There are two options:

**Additional 1%**

Under this option an employee can contribute an additional 1% personally (5% total) and the company will match with an additional 1.5% (7.5% total)

<b>Additional Contribution visible to under plan</b>	<b>New Pension Total</b>
<b>Select 1%</b> Employer 1.5% matched	Employer 7.5% / Employee 5%

*Select this option and enter “1” in the field provided*

**Additional 2% to 16%**

Under this option an employee can contribute an additional 2% (6% total) and the company will match an additional 3% (9% total)

<b>Additional Contribution visible to under plan</b>	<b>New Pension Total</b>
<b>Select 2%</b> Employer 3% matched	Employer 9% / Employee 6%

OR

Employees can opt to contribute beyond the 6% / 9% matched total, selecting personal contributions up to 20%. All amounts from 6% employee contributions up to 20% are matched by 9% employer funding only.

Additional Contribution visible to under plan	New Pension Total
Employer 3% / Employee 3%	Employer 9% / Employee 7%
Employer 3% / Employee 4%	Employer 9% / Employee 8%
Employer 3% / Employee 5%	Employer 9% / Employee 9%
Employer 3% / Employee 6%	Employer 9% / Employee 10%
Employer 3% / Employee 7%	Employer 9% / Employee 11%
Employer 3% / Employee 8%	Employer 9% / Employee 12%
Employer 3% / Employee 9%	Employer 9% / Employee 13%
Employer 3% / Employee 10%	Employer 9% / Employee 14%
Employer 3% / Employee 11%	Employer 9% / Employee 15%
Employer 3% / Employee 12%	Employer 9% / Employee 16%
Employer 3% / Employee 13%	Employer 9% / Employee 17%
Employer 3% / Employee 14%	Employer 9% / Employee 18%
Employer 3% / Employee 15%	Employer 9% / Employee 19%
Employer 3% / Employee 16%	Employer 9% / Employee 20%

*Select this option and enter the rate you wish to contribute in the field provided*

It is important employees review their payslips to ensure the updated amount has taken effect – typically the month after this selection.

In addition, it may take up to 2 months for the new rate to appear in your Aegon personal portal. Please review your pension contributions after such as change and inform the People & Culture team if the contribution change has not taken effect.

**I want to add Beneficiaries to my Life Insurance plan but I receive an error message when I add more than one?**

If you are adding multiple Beneficiaries, add the first at 100%, then the second and adjust the percentage rates.