

BENEFITS-ELECT: KEY FEATURES

A. GROUP TERM LIFE

Benefits	AIA	Great Eastern Life	TM Life
Higher free cover limit of up to S\$400,000	✓	✓	✓
Enhanced Total Permanent Disability payout	✓	✓	✓
Enhanced Terminal Illness payout	✓	✓	✓
Family income benefit	✓	✓	✓
Non-actively-at-work extended coverage up to 12 months if due to non-medical reason	✓	✓	X
Repatriation of mortal remains	✓	✓	X

B. GROUP CRITICAL ILLNESS

Benefits	AIA	Great Eastern Life	TM Life
30 illnesses or take over your current insurer's list of critical illness, if preferred	✓	✓	✓

C. GROUP HOSPITAL & SURGICAL

Benefits	AIA	Great Eastern Life	TM Life
Daily room & board benefit on class ward basis instead of dollar limit	✓	✓	✓
One lump sum benefit limit for: <ul style="list-style-type: none"> Hospital miscellaneous services Surgical fees In-hospital doctor's visits 	✓	✓	✓
One lump sum benefit limit for: <ul style="list-style-type: none"> Pre/Post hospital diagnostic X-ray/lab test Pre/Post hospital specialist consultation Emergency outpatient treatment 	✓	✓	✓
Surgical implants (per disability)	✓	✓	✓
150% of policy benefits payable for overseas hospitalisation due to accident	✓	✓	✓
Post-hospitalization benefits extended to cover: <ul style="list-style-type: none"> Traditional Chinese medicine Physiotherapy Podiatric Chiropractic Osteopath 	✓ ✓ ✓ ✓ X	✓ ✓ ✓ ✓ ✓	✓ ✓ ✓ X X
Step-down care – Community hospital	✓	✓	X

Enterprise Momentum® is a service designed especially for clients of up to 100 employees to meet their health and benefits requirements. Through Enterprise Momentum® solutions Benefits-One (recommended for 2-35 employees) and Benefits-Elect (recommended for 36-100 employees), we help you gain more for your budgeted benefit dollar so you can differentiate yourself as an employer of choice, and attract and retain the best talent available.

Benefits-Elect is a competitively priced employee benefits program that enables employers to enjoy the benefits from any one of our three selected insurers: AIA, Great Eastern Life and TM Life, covering a full range of benefits in one convenient package.

D. GROUP MAJOR MEDICAL

Benefits	AIA	Great Eastern Life	TM Life
Home nursing care	✓	✓	✓

E. GROUP OUTPATIENT SPECIALIST

Benefits	AIA	Great Eastern Life	TM Life
Traditional Chinese medicine	✓	✓	✓
Other extensions:			
• Physiotherapy	✓	✓	✓
• Osteopath	X	✓	X
• Podiatric	X	✓	X
• Chiropractic	X	✓	✓
• Psychiatric	X	✓	X
Waive referral letter for paediatrician	✓ (up to 3 visits)	✓ (child < 2 yrs.)	✓

F. EXPERIENCE REFUND

Capabilities	AIA	Great Eastern Life	TM Life
• 1st layer refund based on individual policy's experience (subject to minimum premium)	✓	✓	✓
• 2nd layer by pooling the experience of all policies in the portfolio	✓	✓	X

G. CLAIMS

Capabilities	AIA	Great Eastern Life	TM Life
Letter of guarantee available to all policies regardless of premium size	✓	✓	✓

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ABOUT MERCER MARSH BENEFITS

Mercer Marsh Benefits provides clients with a single source for managing the costs, people risks and complexities of employee benefits. The network is a combination of Mercer and Marsh local offices around the world, plus country correspondents who have been selected based on specific criteria. Our benefits experts, located in 135 countries and servicing clients in more than 150 countries, are deeply knowledgeable about their local markets. Through our locally established businesses, we have a unique, common platform that allows us to serve clients with global consistency and locally unique solutions.

To learn more about Enterprise Momentum® solutions, please contact:

Razni Hassan
Tel +65 6398 2513

Mercer (Singapore) Pte Ltd
8 Marina View #09-08
Asia Square Tower 1
Singapore 018960
Company Registration No. 197802499E

Email EntMomentum@mercer.com