

BENEFITS-ELITE: KEY FEATURES

BENEFITS-ELITE HEALTH AND BENEFITS PLAN

Leveraging our strong relationships within the insurance market and a stringent selection process, we are now working with Cigna & China Merchants Bank (one of the most experienced global providers of high-end medical insurance products). Together, we have developed the Benefit-Elite health and benefits plan, giving employers access to competitive and leading-edge benefits not normally available to small to midsize businesses.

HOW DOES BENEFITS-ELITE BENEFIT YOU?

Comprehensive and flexible benefit design for different budgets and needs:

- Four different medical plans to suit different budgets and needs.
- Comprehensive outpatient, inpatient, and emergency evacuation coverage, as well as maternity (optional for groups with 10 or more employees), wellness, dental, and vision benefits.
- Copayment options available.

FAVORABLE TERMS AND CONDITIONS

- Fewer restrictions on underwriting, as well as prenegotiated solutions for pre-existing conditions.

SIMPLIFIED APPLICATION AND ADMINISTRATION

- Standard process to minimize administrative work.

TRUSTWORTHY SERVICES

- Extensive direct-billing network.
- Service Level Agreement (SLA) in place and audited regularly.

SERVICE PROVIDER — CIGNA & CMB

- Cigna Global Health Benefits won the award for “Employee Benefits and Services Provider of the Year” at the Asian Expatriate Management and Mobility Awards (EMMA) in 2012.
- In 2013, Cigna & CMB won the award for “2013 Best Joint Venture Life Insurance Corporation in China,” hosted by *Money Weekly*.

POLICY OVERVIEW

A. Group Risk Benefits

Benefit	Benefits-Elect
Group term life	✓
Group AD&D	✓

B. Group Medical Benefits

- Geographic coverage — four options:
 - Worldwide, Worldwide excluding the US, Greater China, and Mainland China plan; emergency coverage outside of geographic areas.
- Annual limit — varies by geographic coverage option selected:
 - Choice of RMB 16,000,000, RMB 1,000,000, and RMB 500,000.

BENEFIT SUMMARY

All plans offer the below benefit items — coverage levels vary by elected plan type.

Inpatient (room and board, surgical fee, ICU, etc.)	✓
Outpatient (consultation fee, surgeon's fee, examination and laboratory fees, prescription drugs, etc.)	✓
Maternity (pre-/post-natal examination, abortion, delivery, infant care, etc.)	✓
Optional benefits (dental, vision, and wellness)	✓
Emergency evacuation	✓
Organ transplant	✓
Catastrophic disease	✓
Mental illness	✓
Solution for pre-existing conditions	✓
Direct billing facilities	✓

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 which allows us to serve clients with global consistency and locally unique solutions.

Both Shanghai Mercer Insurance Brokers Co., Ltd and Marsh (Beijing) Insurance Brokers Co., Ltd are service networks of Mercer Marsh Benefits in China.

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To learn more about Enterprise Momentum solutions, please contact:

Coco Liu
 T: +86 021 6103 5592
 E: coco.liu@mercer.com

www.asiaenterprisemomentum.com