

BENEFITS-ONE: KEY FEATURES

Benefits-One is a flexible and cost-effective group insurance plan for smaller employers.

Pooling together our smaller clients and consolidating them into a single portfolio allowed us to achieve administrative cost savings, ensuring that even the smallest business can enjoy competitively designed and priced insurance for all their employees.

GROUP TERM LIFE

Death & Total Permanent Disablement Benefit

BENEFITS	INSURER
Free Cover Limit up to RM350,000 up to age 65	✓
Eligibility up to age 65 renewable up to age 70	✓
Partial Permanent Disability	✓
Repatriation of Moral Remains	✓
Terminal Illness Benefit	✓

A. GROUP ACCELERATED CRITICAL ILLNESS

(Rider to Group Term Life)

BENEFITS	INSURER
Free Cover Limit up to RM350,000 up to age 65	✓
Eligibility up to age 65 renewable up to age 70	✓
Major illness benefit (max. RM300,000)	✓
Covering over 30 major illnesses	✓

B. GROUP HOSPITALIZATION & SURGICAL INSURANCE

BENEFITS	INSURER
Hospitalization, Post hospitalization, emergency outpatient expenses, outpatient cancer and kidney treatments, 24 hours worldwide coverage	✓
Daily Room & Board Benefit (RM limit) (max. 180 days)	✓
As Charged Benefit – Benefit Limits <ul style="list-style-type: none"> • ICU • Hospital Supplies & Services • Surgical & Anaesthetist Fees • Emergency Accidental Outpatient Treatment • Pre & Post Hospitalization • Outpatient Kidney Dialysis Cancer Treatment • Outpatient Physiotherapy 	✓
Death Benefit with Total & Permanent Disability Benefit	✓
Miscarriage Benefit (all causes)	✓

Enterprise Momentum is a service designed especially for clients with employee size between 5 to 100, to meet their health care and benefit requirements.

Enterprise Momentum leverages the resources and experience of Mercer Marsh Benefits to bring employers the most convenient, cost-effective and competitive insurance coverage available – fulfilling the needs of small to mid-sized businesses.

C. GROUP OUTPATIENT CLINICAL AND SPECIALIST INSURANCE (Rider to Group Hospitalization & Surgical Insurance)

BENEFITS	INSURER
Clinical consultations with Benefit Limits	✓
Specialist consultations with Benefit Limits	✓
Emergency overseas treatments	✓
Diagnostic test & Lab, MRI & X-ray tests	✓
Immunization	✓
Annual Gynaecological examination	✓
Preventive Health Screening	✓
Long Term Medication (chronic illnesses)	✓

PROGRAM ADVANTAGES

- Caters to small employee sizes
- Allows dependent medical coverage
- Various options on coverage to suit various budgets
- Offers high comprehensive life and medical options – Hospitalization & Outpatient (optional)
- No individual underwriting or health screening declaration required for medical insurance
- No waiting period for newly diagnosed illnesses for Group Hospital & Surgical
- Waiver of pre-existing conditions for take over cases
- Medical cards for ease of hospital/clinical visits

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

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