

BENEFITS-ONE: KEY FEATURES

A. GROUP TERM LIFE

Benefits	LIFE
Life Insurance shall be paid to beneficiaries in the event of his or her death; death due to any cause	
Basic Life	✓
Total and Permanent Disability Income Benefit (TPDIB)	✓
Accidental Death and Dismemberment (AD&D)	optional

B. GROUP PERSONAL ACCIDENT

Benefits	PA
Provides 24-hours-a-day and 365-days-a-year protection	
AD&D	✓
Accidental Medical Expenses (AME)	✓
Accidental Burial Expense (ABE)	✓
Unprovoked Murder and Assault (UMA)	✓

C. HEALTH MAINTENANCE ORGANIZATION (HMO)

Benefits	HMO
A type of insurance coverage that pays for medical expenses that are incurred by the insured.	
Preventive Care	✓
Annual Check-up (APE)	✓
Outpatient Care	✓
Inpatient Care	✓
Emergency Care	✓
Dental Care	✓

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

Benefits-One is a flexible and cost-effective protection plan for smaller employers. Pooling together our smaller clients and consolidating them into a single portfolio allows us to achieve administrative cost savings, ensuring that even the smallest business can enjoy competitively designed and priced insurance for all its employees.

D. EXPERIENCE REFUND

Benefits	LIFE
Experience Refund	
Refund based on pooled policy's experience (subject to minimum premium)	✓

E. OPTIONAL BENEFIT ENHANCEMENTS

Benefits	HMO
Executive Outpatient or Inpatient Checkup	✓
Maternity Financial Assistance	✓
Flu Vaccine	✓

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 find out more about Benefits-One: Key Features, please contact:

Maria Theresa E. Alday
 Philippines Business Leader
 Tel: +632 902 3227
 Email: teng.alday@marsh.com

Anne I. Yabillo
 SME Marketing Assistant
 Tel: +63 2 9023200 loc. 3205
 Email: Anne.Yabillo@marsh.com

Marsh Philippines Risk Advisors and Insurance Brokers
 20th Floor, Net Lima Building
 5th Avenue, Corner 26th Street
 Bonifacio Global City
 Taguig 1634 Philippines

IMPORTANT NOTICE: This document does not constitute or form part of any offer or solicitation or invitation to sell by either Marsh or Mercer to provide any regulated services or products in any country in which either Marsh or Mercer has not been authorized or licensed to provide such regulated services or products. You accept this document on the understanding that it does not form the basis of any contract.

The availability, nature, and provider of any services or products, as described herein, and applicable terms and conditions may therefore vary in certain countries as a result of applicable legal and regulatory restrictions and requirements.

Please consult your Marsh or Mercer consultants regarding any restrictions that may be applicable to the ability of Marsh or Mercer to provide regulated services or products to you in your country.

Copyright 2015 Marsh Inc. All rights reserved.