

BENEFITS-ONE: KEY FEATURES

A. GROUP BASIC MEDICAL

Key Features
Daily room and board benefit as charged based on ward type covered
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 (including traditional Chinese medicine and dietitian consultation)
<ul style="list-style-type: none"> • Emergency outpatient treatment • Rehabilitation benefit • Psychiatric treatment • Outpatient kidney dialysis • Outpatient cancer treatment • Miscarriage • Hospital cash allowance • Death benefit

B. GROUP CATASTROPHIC MEDICAL

Key Features
<ul style="list-style-type: none"> • Covers hospital bill in excess of Group Basic Medical subject to co-insurance and maximum limit per disability • Surgical implants (per disability) • Parental accommodation • Home nursing

C. GROUP OUTPATIENT CLINICAL

Key Features
General Practitioner (GP)
Specialist consultation
Diagnostic X-ray and laboratory test
MRI
CT Scan
Traditional Chinese Medicine (TCM)
Physiotherapy
Waiver of referral letter for pediatrician (up to 3 visits per policy year)

D. GROUP DENTAL LIMIT

Key Features
Comprehensive range of dental treatments
As Charged up to maximum annual limit

E. GROUP MATERNITY

Key Features
Covers normal and complicated delivery
Covers accidental miscarriage

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 2-50 employees) and Benefits-Elect (recommended for 51-100 employees), we help you gain more for your budgeted benefit dollar so you can differentiate yourself as an employer of choice, attracting and retaining the best talent available.

Benefits-One is a comprehensive and cost-effective employee health and benefits program. Pooling together our clients and consolidating them into a single portfolio allowed us to achieve administrative cost savings, ensuring that all clients under the pool can enjoy competitively designed and priced insurance for all their employees.

F. GROUP TERM LIFE

Key Features
Covers death
Covers total and permanent disability
Covers terminal illness
Family income benefit
Repatriation of mortal remains benefit
Free cover limit up to S\$250,000 (up to age 65)

G. GROUP PERSONAL ACCIDENT

Key Features
Covers death due to accident
Covers total and partial disablement due to accident
Covers dismemberment due to accident
Special extensions: <ul style="list-style-type: none"> • Mobility expenses • Child education fund • Funeral expenses • Comatose state lump sum benefits • Accidental bodily injury due to a natural catastrophe • Accidental hospital recuperation benefit • Ambulance fee • Simple and other fractures • Automatic increase in benefit due to no claims • Accident medical expenses • Accidental death due to common carrier

H. GROUP LIVING CARE

Key Features
Covers 37 major illnesses
Free cover limit up to S\$75,000 (group size 11 or more)
Additional basis - multiple of salary or flat sum assured not higher than Group Term Life (GTL) sum assured
Acceleration basis – 25%, 50%, or 100% of Group Term Life (GTL) sum assured

I. GROUP DISABILITY INCOME

Key Features
Replacement of 60% of lost income due to disability up to age 65
Free cover limit of S\$12,000 (group size 11 or more)

J. GROUP BUSINESS TRAVEL

Key Features
Classic Option: covers personal accident and medical expenses. Elite Option: covers personal accident, medical expenses and travel inconvenience
Regional and international options Personal deviation before, during, and after business trip

K. VALUE-ADDED FEATURES

Key Features
Experience refund <ul style="list-style-type: none"> • Refund based on individual policy's claims experience (subject to minimum premium) 12 months renewal of the policy and overall claims experience of Benefits-One portfolio)
Letter of guarantee <ul style="list-style-type: none"> • Available to policies with minimum S\$15,000 medical premiums • eLOG platform to generate and issue LOG
Online Claim Portal <ul style="list-style-type: none"> • Available to policies insured under PreferredCarePlus

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:

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