

ENTERPRISE MOMENTUM®

AFFORDABLE HEALTH AND BENEFITS SOLUTIONS FOR SMALL AND MIDSIZE BUSINESSES

Mercer understands that clients — regardless of the size of their organizations — have one thing in common: they all seek solutions that are both cost-effective and simple to administer.

Enterprise Momentum is a service designed especially for small and midsize businesses to meet their health care and benefits requirements. Enterprise Momentum leverages the resources and experience of Mercer to bring employers the most convenient, cost-effective, and competitive insurance coverage available — fulfilling the needs of small to midsize businesses.

HOW MERCER CAN HELP SAVE YOU TIME AND MONEY

Benefit costs in Asia are escalating and show no sign of abating. That's why our first priority is to save you money, and we know that goes beyond simply finding the insurance carrier with the lowest premium. Innovations in plan design and delivery can help your bottom line, but identifying and evaluating the right solution is time-consuming and leaves little time for you to focus on your strategic priorities.

Mercer has the expertise and deep market knowledge to negotiate competitive benefits even for smaller businesses.

Enterprise Momentum will 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.

MERCER SOLUTIONS

Benefits-Elite (recommended for 2–20 employees)	Elite Mid-market (recommended for 2–50 employees)
<p>Pooling together our smaller clients and consolidating them into a single portfolio allows Mercer to achieve administrative cost savings, ensuring that even the smallest business can enjoy competitively designed and priced medical benefits for highly valued employees.</p> <p>Mercer conducts a full plan remarketing every second year to ensure the most competitive provider is selected to run the Benefits-Elite plan.</p>	<p>This is a customized mid-market medical insurance collective plan for middle and senior management, as well as for expatriate employees of enterprises and public institutions.</p> <p>This plan fills the gap between supplementary medical insurance and high-end medical insurance to meet the diversified needs of companies and their employees for different benefit limits, hospitals, medicines, medical appointments, billing, bilingual services, and more.</p> <p>The scale of the collective plan enables small and midsize groups to enjoy the same benefits plans, services, and prices as bigger groups.</p>

Mercer has long been recognized as a leader in benefits plan design, implementation, and innovation. We have helped clients of all sizes save money, save time, and provide competitive benefits for their employees.

We make the complex simple, the time-consuming efficient, and the costly affordable to all businesses, regardless of size.

MERCER'S COMMITMENT TO CLIENT VALUE

Mercer Marsh Benefits developed Enterprise Momentum around a core commitment to client value — and for small and midsize businesses, value is critical to success, especially in today's economy. The breadth and depth of our knowledge of all aspects of health care enables Mercer to provide effective solutions that could be difficult for you to achieve on your own.

Mercer provides full disclosure and transparency so our clients know exactly what they will get, where it will benefit them, and how much it will cost.

HOW DOES ENTERPRISE MOMENTUM BENEFIT YOU?

Mercer provides the following services as part of our Enterprise Momentum insurance solutions:

- **WAYS TO HELP YOU MANAGE YOUR COSTS** — attractive premium rates and fixed pricing options that help manage cash flow.
- **PROGRAM MANAGEMENT** — policy review and contract renewal.
- **CLAIMS INTERVENTION AND NEGOTIATION** — claims experience analysis, negotiations with carriers, and issue resolution.
- **FASTER POST-PLACEMENT SERVICE** — dedicated hotline to your insurer to guarantee your day-to-day queries can be answered immediately.
- **ACCESS TO MERCER SPECIALISTS** — support and advice on benefits redesign, common industry practices, and benchmarking.
- **INDUSTRY INFORMATION** — latest news on industry developments, including regulations affecting employees, articles, frequently asked questions, and links to useful sites.

BENEFITS-ELITE VALUE

COMPREHENSIVE AND FLEXIBLE BENEFITS DESIGN FOR DIFFERENT BUDGETS AND NEEDS

Benefits-Elite is a comprehensive and flexible benefits plan for smaller employers with different budgets and needs. Key benefits of being part of the Benefits-Elite group insurance plan include:

- Minimum group size of two employees — even the smallest of businesses can enjoy discounted benefits.
- Four different medical plans to suit different budgets and needs.
- Comprehensive outpatient, inpatient, and emergency evacuation coverage, as well as optional maternity (for groups with 10 or more employees), wellness, dental, and vision benefits.
- Copayment options available.
- Fewer restrictions on underwriting, as well as prenegotiated solutions for pre-existing conditions.
- Standard process to minimize administrative work.
- Extensive direct-billing network.
- Service Level Agreement (SLA) in place and audited regularly.

Offering the most comprehensive insurance programs involves people with relationships, knowledge, and expertise to create solutions that are innovative, priced competitively, and highly valued.

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.

ELITE MID-MARKET VALUE

COMPREHENSIVE PLAN PROVIDING HIGH-END BENEFITS AND SERVICES

Mercer and Ping An Health have customized the Mercer Elite Mid-market Medical Insurance Collective Plan for middle and senior management, as well as for expatriate employees of enterprises and public institutions. This plan can fill the gap between supplementary medical insurance and high-end medical insurance to meet the diversified needs of companies and their employees for different benefit limits, hospitals, medicines, medical appointments, billing, bilingual services, and more. The scale of our collective plan enables small and midsize groups to enjoy the same benefits plans, services, and prices as bigger groups.

Key benefits of being part of the plan include:

- Strict bidding processes and advantages in brand and large-scale procurement give Mercer clients access to cost-effective employee benefits solutions.
- Integrated and standardized quotation and application processes, and simplified application documents and operational requirements maximize the efficiency of the compensation and benefits department.
- Effective management, supervision, and risk control ensure sustainable and favorable development of the plan to maximize benefits in the interest of all groups.
- Innovative benefits enable small and midsize groups to enjoy the same benefits as bigger enterprises.
- The following diversified and value-added services are also available to clients:
 - Insurance broker services, including reports on benefits development trends in China, claims data analysis, service-quality monitoring and assessment, insurance benefits arrangements, and more.
 - HR Club, including invitations to regular events for HR departments of companies from all trades.
 - Free access to certain Mercer consulting reports, and regular updates on HR industry information, including employee benefits policy changes, industry comments, and interpretation of FAQs.

Through **Enterprise Momentum** solutions Benefits-Elite and Elite Mid-market, 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.

KEY FEATURES

- Benefits plans and options are flexible to meet clients' varying budget and health care requirements.
- Groups of as few as five people can join the plan.
- Coverage can also extend to employees' spouses and children.
- Coverage is comprehensive; medical services are not limited to Social Health Insurance. The plan offers outpatient benefits, inpatient benefits, emergency medical assistance, and evacuation. Optional benefits include maternity benefits, health checkups, dental benefits, preventive wellness, and emergency care outside the geographic coverage area.
- An extensive direct-billing network is provided for direct claim settlement without upfront payments or submission of claim documents.
- The plan includes membership in the "Vitality" program, a respected health promotion program from Ping An Health.

GAIN MORE MOMENTUM

Mercer offers a variety of services to help your business gain an advantage. With expertise in consulting, outsourcing, and related investment, Mercer can help you address your needs in the areas of business risk and insurance management, human capital, and retirement.

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 find out how to gain access to the **Enterprise Momentum** solution, contact your local Mercer Enterprise Health & Benefits office at entmomentum@mercer.com.

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