

ENTERPRISE MOMENTUM

AFFORDABLE HEALTH & BENEFIT SOLUTIONS FOR SMALL- AND MID-SIZE BUSINESSES

Marsh has long been recognized as a leader in benefit plan design, implementation and innovation. We helped clients of all sizes save money, save time and provide competitive benefits for their employees through a full suite of employee health and benefit solutions.

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

Enterprise Momentum is a service designed especially for clients with schemes of up to 100 employees to meet their health care and benefits requirements. Enterprise Momentum leverages the resources and experience of Marsh to bring employers the most convenient, cost-effective, and competitive insurance coverage available – fulfilling the needs of small to mid-sized businesses.

HOW MARSH CAN HELP SAVE YOU TIME AND MONEY

Benefit costs throughout Asia, including Indonesia 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.

Marsh has the expertise and deep market knowledge to negotiate for 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.

MARSH'S COMMITMENT TO CLIENT VALUE

Mercer Marsh Benefits developed Enterprise Momentum around a core commitment to client value, and for small- and mid-sized 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 Marsh to provide effective solutions that could be difficult for you to achieve on your own.

Marsh 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.

INDONESIA SOLUTION

Mercer Marsh Benefits Choice (recommended for clients with up to 100 employees)

Pooling together our smaller clients, we identified and evaluated which benefits they value most. Consolidating clients into a single portfolio allowed us to spread the risk, resulting in administrative cost savings and greater purchasing power. This enabled us to negotiate a portfolio-rated insurance program with comprehensive coverage for all.

Through Mercer Marsh Benefits Choice (MMB Choice), employers can choose from a full suite of insurance products in one convenient package, selecting optional benefits that employees' value most to accompany our core hospital and surgical benefit scheme.

MMB Choice ensures that even the smallest businesses can enjoy competitively designed and priced insurance for all employees.

HOW DOES ENTERPRISE MOMENTUM BENEFIT YOU?

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

Marsh 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 – negotiations with carriers, and issue resolution
- Access to Marsh specialists – support and advice on benefit redesign, common industry practices and benchmarking

YOU ARE TOTALLY COMMITTED TO THE SUCCESS OF YOUR BUSINESS. MARSH SHARES THAT COMMITMENT.

Mercer Marsh Benefits Choice is a competitively priced employee benefits program that enables employers to enjoy the benefits of a full range of solutions in one convenient package – including our core Group Medical, and optional Group offerings for Term Life, Personal Accident, Outpatient, Maternity and Dental. 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.

Enterprise Momentum delivers comprehensive benefits services to small and mid-sized businesses. Through Marsh's packaged approach, emerging companies can take advantage of the resources, experience and expertise of one of the world's largest benefits consulting and brokerage firms. Contact us today, and find out what you have been missing.

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 how to gain access to Mercer Marsh Benefits Choice, contact your local Marsh Employee Health & Benefits experts:

Natalia Lesmana
natalia.lesmana@marsh.com
+62 21 5797 8132

Dr. Kendra Hosea
kendra.hosea@marsh.com
+62 21 5797 8132

PT. Marsh Indonesia
Sentral Senayan II, 15th Floor
Jl. Asia Afrika no 8
Jakarta Pusat 10270
Indonesia

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.

Copyright 2014 Marsh LLC. All rights reserved.