

# ENTERPRISE MOMENTUM

## AFFORDABLE HEALTH & BENEFIT SOLUTIONS FOR SMALL- AND MID-SIZED BUSINESSES

Marsh understands that clients – regardless of the size of their organization – 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 medium-sized clients 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 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.

Marsh has the expertise and deep market knowledge to negotiate for competitive benefits even for smaller business. 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.

## SOLUTIONS

Benefits-One (recommended for smaller sized companies)	Benefits-Elect (recommended for mid-sized companies)
<p>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 competitively priced and designed insurance for even the smallest business.</p>	<p>Using our strong knowledge within the insurance market, and a stringent selection process, we have partnered with a panel of insurers to give employers access to competitive and leading-edge benefits not normally available to mid-sized businesses.</p> <p>Through Benefits-Elect, employers can choose from a full suite of insurance products, selecting the benefits employees value most.</p>

Marsh has long been recognized as a leader in benefit 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.

## 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.

## 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** – claims experience analysis, negotiations with carriers, and issue resolution
- **Faster post placement service** – Marsh has negotiated service agreement with the carriers
- **Industry information** – latest news on industry developments including regulations affecting employees, articles, frequently asked questions, and links to useful sites

## BENEFITS-ONE VALUE

Benefits-One is a flexible and cost-effective protection plan for smaller employers. Key benefits of being part of the Benefits-One group insurance plan include:

- 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
- Free Cover Limit – Rm350,000 for Group Term Life and optional Accelerated Critical Illness Coverage Rider is available
- 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

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

## BENEFITS-ELECT VALUE

Marsh has negotiated special features upfront with a panel of insurers.

Benefits-Elect is a competitively priced employee benefits program that enables employers to enjoy the benefits from one of the insurers, covering a full range of benefits, in one convenient package. Employers can now provide benefits not normally available to employees of mid-sized businesses.

In addition to the benefits typically provided by most insurance carriers, Benefits-Elect insurance has unique features that include:

### **Group Life**

- Enjoy Free Cover Limit (FCL) of up to USD800,000 and applicable to age 65 years old and below
- Extended prolonged actively at work period of 12 months
- Renewable age eligibility of up to 70 years old

### **Hospital and Surgical**

- Extended to cover Physiotherapy, Congenital, Lodger for child, Outpatient cancer treatment & kidney dialysis and External Orthopaedic Appliances
- Covers miscarriages

### **Outpatient Specialist**

- Extension to cover osteopathy, podiatry, chiropractic and psychiatric

## GAIN MORE MOMENTUM

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

Through **Enterprise Momentum** solutions Benefits-One and Benefits-Elect, 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.

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

Enterprise Momentum delivers comprehensive benefits services to small and mid-sized businesses. Through Marsh's packaged approach, SMEs 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.

### 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 how to gain access to the **Enterprise Momentum** solution, contact your local Mercer Enterprise Health & Benefits office.

Marsh Insurance Brokers (M)  
Sdn Bhd  
B-9-1, Level 9, Tower B,  
Menara UOA Bangsar,  
5, Jalan Bangsar Utama 1,  
59000 Kuala Lumpur, Malaysia

Tel : +603 2302 8488  
Fax : +603 2301 0913 / 0923

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