

ENTERPRISE MOMENTUM®

AFFORDABLE HEALTH AND BENEFITS SOLUTIONS FOR SMALL BUSINESSES

Mercer 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 clients with 100 or fewer employees to meet their health care and benefits requirements. Enterprise Momentum leverages Mercer's resources and experience 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

Benefits 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 for competitive benefits even for smaller businesses.

Enterprise Momentum will help you gain more for your budgeted benefits so you can differentiate yourself as an employer of choice and attract and retain the best talent available.

SOLUTIONS

Benefits-One (recommended for 1–100 employees)

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

Benefits-One ensures that even the smallest businesses can enjoy competitively designed and priced insurance for all employees.

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 enable 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.

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.

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

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, competitively priced, and highly valued.

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

- **WAYS TO HELP YOU MANAGE YOUR COSTS** — attractive premium rates, as a result of a pooled business portfolio of small to midsize businesses.
- **PROGRAM MANAGEMENT** — policy review and contract renewal.
- **CLAIMS INTERVENTION AND NEGOTIATION** — pooled claims experience analysis, negotiations with carriers, and issue resolution.
- **EXPERIENCE REFUNDS** — negotiated competitive experience refunds based on pooled experience and premia paid by clients.
- **FASTER POSTPLACEMENT SERVICE** — dedicated hotline to your insurer to ensure that your day-to-day queries can be answered immediately.

BENEFITS-ONE VALUE

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

GROUP TERM LIFE

- Higher free cover limit.
- Higher lump sum benefit for total permanent disability.
- Terminal illness benefit.

GROUP PERSONAL ACCIDENT

More benefit extensions for personal accident, such as:

- Accidental medical expense.
- Burial benefit.
- Unprovoked murder and assault.

MEDICAL BENEFITS

- Annual physical examinations.
- Basic dental coverage.
- Inpatient and outpatient coverage.
- Emergency care.
- Preventive care.

MERCER SHARES YOUR COMMITMENT TO THE SUCCESS OF YOUR BUSINESS

Enterprise Momentum delivers comprehensive benefits services to small businesses. Through Mercer'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.

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.

Through Enterprise Momentum solutions, we help you gain more for your budgeted benefits so you can differentiate yourself as an employer of choice and attract and retain the best talent available.

To find out how to gain access to the Enterprise Momentum solution, please contact:

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