

ENTERPRISE MOMENTUM®

AFFORDABLE HEALTH & BENEFIT SOLUTIONS FOR SMALL- AND MID-SIZE 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 specially for clients with headcount of up to 100 employees 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 mid-sized 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 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.

SOLUTIONS

Benefits-One (recommended for 2-35 employees)	Benefits-Elect (recommended for 36-100 employees)
<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 a portfolio-rated insurance program with comprehensive coverage for all.</p> <p>Benefits-One ensures that even the smallest businesses can enjoy competitively designed and priced insurance for all employees.</p>	<p>Using our strong relationships 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 small- 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>

Mercer 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.

MERCER'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 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?

Offering the most comprehensive insurance programs involves people with relationships, knowledge and expertise to create solutions that are innovative, priced competitively 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 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
- **EXPERIENCE REFUND** – negotiate competitive experience refunds on the premium paid by clients with good claims experience
- **FASTER POST PLACEMENT SERVICE** – dedicated hotline from your insurer to ensure your day-to-day queries can be answered immediately
- **ACCESS TO MERCER SPECIALISTS** – support and advice on benefit 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-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:

- Minimum group size of two employees – even the smallest of businesses can enjoy discounted benefits
- Flexibility in choosing your covers and riders
- Guaranteed acceptance – employees will be covered for medical benefits immediately upon enrolment without medical examinations or waiting for insurer's approval
- High coverage age – employees enrolled and covered before 65 can renew coverage up to age 70
- 24-hour worldwide protection

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

Mercer 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 any one of the insurers, covering a full range of benefits, in one convenient package – including group life, medical inpatient, outpatient and specialist benefits, maternity benefits, dental, income protection, personal accident and travel coverage. 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

- Higher free cover limit
- Higher lump sum benefit for Total Permanent Disability and Terminal Illness

MEDICAL BENEFITS

- Covers surgical implants, traditional Chinese medicine
- Covers costs of chiropractic, podiatric, physiotherapy and osteopath treatment
- Covers admission to community hospitals
- 150% coverage for overseas hospitalization
- Pays home nursing benefits
- Covers psychiatric treatment

PERSONAL ACCIDENT

- More benefit extensions for Personal Accident coverage including child education fund, comatose state lump sum benefit, accidental hospital recuperation benefit, ambulance cost, simple fracture or other fractures, natural catastrophe, etc.

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.

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. MERCER SHARES THAT COMMITMENT.

Enterprise Momentum delivers comprehensive benefits services to small- and mid-sized 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.

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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