

Benefits-One: Key Features

Group Term Life

Benefits	Liberty
High guaranteed issue limit up to HK\$2,000,000	✓
Total disability extended death benefit	✓
More comprehensive compensation scale of accidental death & disablement (AD&D) benefit	✓
Liberal definition of total and permanent disability based on: <ul style="list-style-type: none"> • Fitted occupation • Lump-sum payout of total and permanent disability benefit 	✓
Critical illness (CI) <ul style="list-style-type: none"> • Covers 35 diseases • Additional to term life benefits 	✓

A. Group Medical

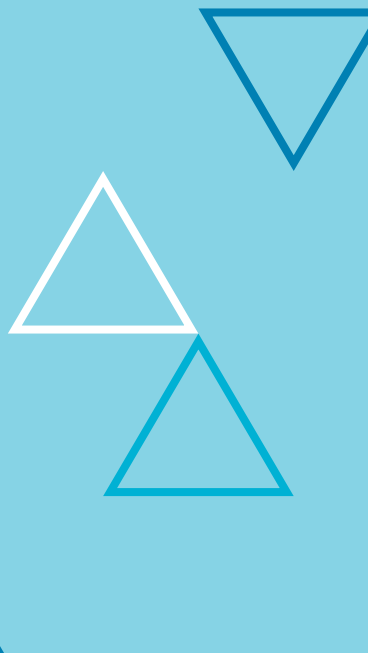
Group Hospitalization and Supplementary Major Medical (SMM)

Benefits	Liberty
Hospital and surgical coverage extended to cover the following outpatient diagnostic tests and treatment: <ul style="list-style-type: none"> • MRI/CT scan/PET scan • Chemotherapy and radiotherapy treatment • Kidney dialysis 	✓
Covers pre- and post-hospitalization clinical consultation up to 30 days before/after hospital confinement	✓
Covers daily income benefit up to 91 days per disability when Liberty is the second payer of the inpatient claim	✓
Parental accommodation for age 13 or below	✓
Cancer treatment (increase 20% of SMM benefits)	✓
Cash benefit for confining ward level in Government Hospital in Hong Kong	✓
Cash benefit for clinical gastroscopy, bronchoscopy, colonoscopy, cystoscopy, arthroscopy and colposcopy	✓

About Enterprise Momentum®

Enterprise Momentum® is a service specially designed to meet the healthcare and benefits requirements of clients with up to 150 employees. Enterprise Momentum leverages the resources, experience and purchasing power of Mercer to bring employers the most convenient, cost-effective and competitive insurance coverage available – fulfilling the needs of small-to-midsize businesses.

Through Enterprise Momentum solutions Benefits-One (recommended for 1-49 employees) and Benefits-Elect (recommended for 50-150 employees), we help you gain more for your budgeted benefit dollar so you can differentiate yourself as an employer of choice to attract and retain the best talent available.



B. Group Outpatient

Benefits	Liberty
Referral letter is waived for gynecology, pediatrics and all panel specialists	✓
Covers general wellness, including routine checkup, vision and vaccination	✓
Covers Chinese herbalist, acupuncture and bonesetter treatment (maximum 15 visits per year)	✓
Cashless arrangement for treatment with Liberty's panel of doctors	✓
Panel network size up to 2,500 doctors	✓
Psychiatrist treatment	✓

C. Group Dental

Benefits	Liberty
Covers treatment from the first day of coverage without waiting period	✓
Covers pre-existing conditions	✓
Wide range of coverage, such as toothaches, X-rays, simple extractions, fillings, medication/drugs, impacted tooth, root canal treatment/crowning and routine cleaning	✓

D. Maternity

Benefits	Liberty
Covers hospital medically necessary inpatient charges	✓
Covers pre- and postnatal care and not more than seven days of infant's nursing care	✓

E. Others

Benefits	Liberty
Emergency Assistance benefit	✓
China Card benefit – deposit waived for hospitalization in China	✓

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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 learn more about Enterprise Momentum® solutions, please contact:

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