

# Administration

At Mercer, we understand that you need the administration of your employee benefits program to be efficient and effective and that the employee claim and query process needs to be as simple as possible.

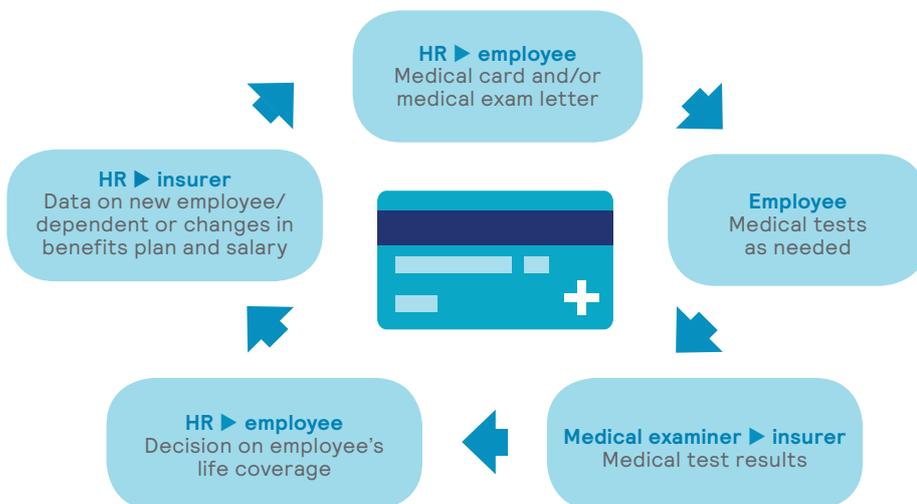
Mercer has adopted a simple and direct approach in the daily administration of our employee benefits programs for both HR and employees. We have reengineered the typical broking administration process with a streamlined and automated workflow to ensure employee claims and queries are administered efficiently and effectively.

Under our administration process, all claims and queries are handled promptly and directly by the insurer, and we manage exceptions, such as when an employee's coverage is loaded or a claim is declined. We provide improved employee communication and act as a point of escalation when needed. Mercer also provides value-added services that include negotiating competitive benefits and service-level agreements with your insurer, monitoring and managing your vendor's service standards and quality, and benchmarking and improving the employment value proposition.

The heart of Enterprise Momentum® lies in the administrative process and value-added services Mercer provides. Your employees receive our exceptional service and standards and a choice of innovative and competitive employee benefits programs.

## Addition of New Employee/Dependent and Change in Coverage

- Issuance of medical card and medical underwriting



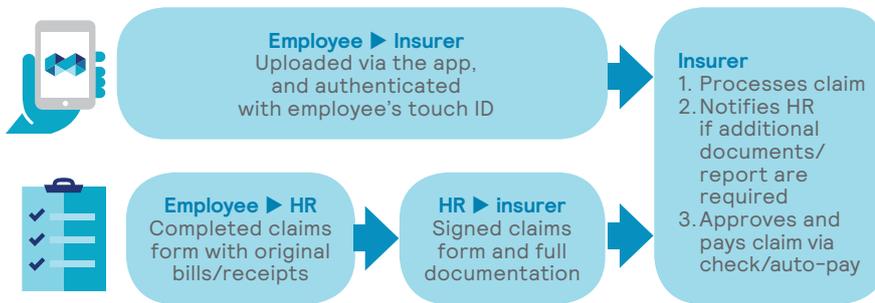
### About Enterprise Momentum®

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.

## Filing a Medical Claim

- Outpatient and inpatient claims



Submitting a medical claim to your insurer directly is simple and easy – e-claim by app is especially common these days. It significantly reduces claim processing time and facilitates settlement of payment by the insurer to the employee.

## Premium Billing

- Insurer issues bill for premium due on coverage for new employee/dependent.
- Insurer sends bill to HR.
- HR processes and pays premium directly to insurer.

## Termination of Employee/Dependent

- HR informs insurer of effective date of termination.
- HR collects medical card from terminated employee.
- Insurer updates policy records.

## Enquiries on Administration/Claims

- HR/employee calls insurer's hotline/Mercer's claims hotline.

## Mercer's Commitment to Client Value

Enterprise Momentum was developed 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 healthcare enables us to provide effective solutions that could be difficult for you to achieve on your own.

## FAQ:

### I like the special features in Enterprise Momentum programs, but what if I chose to go directly through the insurer?

Mercer has long been recognized as a leader in benefits plan design, implementation and innovation. We have negotiated special features upfront with a panel of insurers for our Enterprise Momentum programs to give employers access to competitive and leading-edge benefits. In addition to benefits typically provided by most insurance carriers, Benefits-One and Benefits-Elect insurance policies have unique features not normally available to employees of small-to-midsize businesses.

### How does the administration of Enterprise Momentum programs work?

Part of Mercer's value-added service includes direct access through an insurer's hotline to specially trained insurance staff who handle all policy administration and claims adjudication and attend to any inquiries you or your employees have about your policy benefits. Enterprise Momentum program holders receive faster turnaround for claims payment, issuance of cards and answers to employee questions.

### **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 which 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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