

# Benefits-Elect: Key Features

## Group Life Insurance

Benefits	AIA	AXA China	Generali	Liberty
Total disability extended death benefit	✓	✓	✓	✓
Advanced payout for terminal illness	✓	✓	✓	✓
Advanced payout for dismemberment benefit	✓	✗	✓	✓
Advanced payout for simplified critical illness benefit	✓	✗	✓	✗
24-month extension in coverage upon cessation of work	✓	**	**	^^
More comprehensive compensation scale of accidental death and disablement (AD&D) benefit	✓	✓	✓	✓

\*\* Extend to cover inactive employees for as long as the policy remains in force.

^^ Liberty will extend to cover inactive employees for as long as the policy remains in force, subject to the company having an HR department in Hong Kong and more than 36 employees. AXA China's TPD – Waive TPD benefit reduction upon age 61.

## Group Medical Insurance

### A. Group Hospitalization and Supplementary Major Medical (SMM)

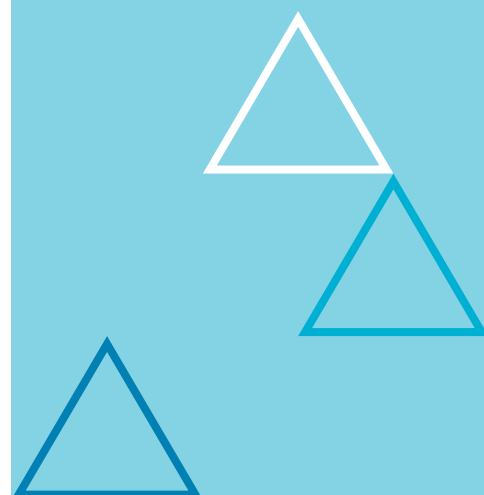
Benefits	AIA	AXA China	Generali	Liberty
Daily room and board benefit on class-ward basis instead of dollar limit	✓	✓	✓	✓
List of hospitals covered on class-ward basis	(11 hospitals)	(8 hospitals)	(8 hospitals)	(8 hospitals)
Hospital and surgical coverage extended to cover the following day case treatment and diagnostic tests: <ul style="list-style-type: none"> <li>MRI/CT scan/PET scan.</li> <li>Chemotherapy and radiotherapy treatment.</li> <li>Kidney dialysis.</li> <li>Day case surgery.</li> </ul>	✓	✓	✓	✓
Supplementary Major Medical (SMM) covers nonconfinement hospital expenses: <ul style="list-style-type: none"> <li>MRI/CT scan/PET scan.</li> <li>Chemotherapy and radiotherapy treatment.</li> <li>Kidney dialysis.</li> <li>Day case surgery.</li> </ul>	✓	✓	✓	✓
Cover charges for parent accommodation if child is younger than 13 years old (only if dependent coverage is provided) Maximum 10 days per disability	✓	✓	✓	✓
200% of policy benefits payable for overseas hospitalization due to accident (excludes Macau and China)	✓	✓	✓	✓
Cover private nursing	✓	✓	✓	✓
Cover pre- and post-hospitalization benefits	✓	✓	✓	✓

## 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.

Benefits-Elect is a competitively priced employee benefits program that enables employers to enjoy the benefits from any one of our four selected insurers: AIA, AXA China, Generali, and Liberty, covering a full range of benefits in one convenient package.



Benefits	AIA	AXA China	Generali	Liberty
Additional benefit for cancer treatment (20% of SMM)	✓	✓	✓	✓
Government ward hospital cash benefit	✓	✓	✓	✓
Second claim bonus for private hospital admission	✓	✓	✓	✓
Outpatient surgery cash allowance in HK	✓	✓	✓	✓

## B. Group Outpatient

Benefits	AIA	AXA China	Generali	Liberty
Allows visits to each of the following in one day: <ul style="list-style-type: none"> <li>• General physician.</li> <li>• Special physician.</li> <li>• Chinese herbalist, bonesetter, and acupuncture.</li> <li>• Physiotherapy and chiropractor.</li> </ul>	✓	✓	✓	✓
Referral letter is waived for the following specialist consultations: <ul style="list-style-type: none"> <li>• Gynecologist.</li> <li>• Dermatologist.</li> <li>• Ophthalmologist.</li> <li>• Orthopedic surgeon.</li> <li>• Pediatrician.</li> </ul>	✓	✓	✓	✓
Cover acupuncture in Chinese Herbalist benefits	✓	✓	✓	✓
200% of policy benefits payable for overseas outpatient due to accident (excludes Macau and China)	✗	✗	✓	✓
Cover network medication cost up to the nonnetwork general and specialist consultation limit	✗	✓ Up to the non-network General and Specialist Consultation limit	✓ With a specific limit	✓ Up to the non-network General and Specialist Consultation limit
Cover preventive care (vision, hearing test, checkup, and vaccination)	✓	✓	✓	✓

## C. Others

Benefits	AIA	AXA China	Generali	Liberty
24-month extension in coverage upon cessation of work	✓	**	**	**
Free China emergency medical card	✓	✓	✓	✓
Full-time student proof(s) is waived for overage child. Only HR declaration is required.	✓	✓	✓	✓

\*\* Extend to cover inactive employees for as long as the policy remains in force.

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Mercer Marsh Benefits

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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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