

Benefit Elect

Delivering affordable,
innovative and simplified
employee health benefits

With medical inflation sitting at 11%¹ in the UAE and mandated health insurance required for all; containing medical costs whilst meeting the needs and expectations of an engaged, productive and healthy workforce is a fine balancing act for organisations.

At Mercer Marsh Benefits we understand that organisations in the UAE are looking for affordable, innovative and simplified employee health insurance solutions that meet the needs of their workforce and are easy to administer and manage.

How can we help you save time and manage your cash flow?



Help you manage your cost

- Strong insurer relationships
- Partners with a panel of insurers
- Access to affordable and leading-edge employee health insurance solutions



Select the best solution for your organisation

- Review of which benefits are most valued by employees
- Identification of which benefits are most used by employees and organisations
- Design affordable and innovate programmes to meet your business needs



Simplify your benefits administration

- Support your team with efficient and streamlined benefits administration
- Provide medical plan management including policy reviews and contract renewal
- Assist with claims and offer claims reviews

Benefit Elect – Our Employee Health and Benefits Solution

Whether you are a small organisation of less than ten employees or a regional/international hub of up to two hundred and fifty colleagues²; **Benefit Elect**, our employee health insurance solution, is designed to meet the needs and requirements of organisations who want to save time and manage their cash flow.

Benefit Elect, our employee health insurance solution, provides you with:

- Exclusive cost benefits
- Flexibility in benefit choices
- Superior turnaround times
- A choice of benefits including a no waiting period for pre-existing chronic conditions
- Local/regional or international coverage
- Choice of insurers own networks and third party administrators
- Simplified administration
- Claims support
- Access to a dedicated help desk manned by medical professionals
- Dubai Health Authority & Health Authority Abu Dhabi compliant employee health benefits plan

Why Choose Benefit Elect our employee health insurance solution?

We developed **Benefit Elect**, our employee health insurance solution, based on feedback we have received from our clients and prospects. We understand that employee health and benefits can be complex, costly and time consuming. Our solution cuts out a lot of the formalities and delivers a solution that won't break your bank account and that is quick and easy to administer.

We can guarantee a 48 hour quote turnaround time because we don't need to see your claims data and **Benefit Elect** requires limited input from insurers.

“We make the complex simple, the time consuming efficient and the costly affordable”

 Over 350 clients use Benefit Elect

When we save clients money they save on average 16.9% on their premium



Available to organisations with



1 - 250 lives

¹ Mercer Marsh Benefits, Medical Trends Around the World, July 2017; available at <http://mercer-marsh-benefits.marsh.com/2017MedicalTrendsAroundtheWorldMENA.aspx>

² up to 250 lives - this included employees and employees dependants

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.

For further information, please contact your local Marsh office or visit our web site at: www.mercer-marsh-benefits.marsh.com

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