

Secure Your Employees' Health



Benefits One™ is a flexible and cost-effective health insurance plan covering a full range of benefits for groups of five to 150 employees.

This comprehensive cover delivers competitively designed and priced insurance for your employees.

Benefits One™ by Mercer Marsh Benefits is unique in that it provides leading-edge benefits not usually available to groups of this size. It does this with minimal administration, at a competitive price – saving you time, and ensuring you get the most out of your spend, despite accelerating benefits costs in Malaysia.

Benefits One is underwritten by experienced insurers who understand the benefits market. As a result, your employees get quick and easy access to insurance, and are supported by established systems.

Our research shows that, increasingly, employees consider benefits an influential factor in job selection. Benefits One allows you to differentiate yourself as an employer of choice and put yourself on a level playing field with larger employers, to attract and retain the right talent.

With Benefits One you enjoy:

- Competitive benefits that are benchmarked and reviewed every three years to remain aligned to market practices.
- The benefits most valued by your employees.
- Coverage options to suit various budgets.

Benefits One Features

Flexibility of Choice of Cover

Choose from a broad range of covers, including:

- **Group life**
 - Life benefit, total or partial and permanent disability, terminal illness
- ★ Extensions for critical illness, accidental death and disablement
- **Group medical**
 - Hospitalization and ambulatory care (*including miscarriage)
- ★ Extensions for outpatient GP and specialists care, laboratory and testing
- ★ Extension for dental

Competitively Priced Premiums

- A large portfolio ensures sharing of claims risks, minimizing premiums for all

Improved Access

- ★ **Guaranteed cover:** no underwriting or health screening requirements to obtain medical insurance
- ★ **Waiver of pre-existing conditions:** for take-over cases
- ★ **No waiting period:** for newly diagnosed illnesses for group hospital and surgical cover
- ★ **High coverage age:** employees enrolled and covered by age 64 can renew coverage up to age 69
- ★ **Large panel of providers:** extensive nation-wide network of GP clinics and hospitals

Improved Administration

- ★ **Hotline:** a dedicated hotline supports employees' claims related inquiries
- ★ **Simplified benefits administration:** saves you time and effort at renewal and renegotiation time
- ★ **Medical cards:** for ease of hospital / clinical visits

★ Benefits not typically offered by standard policies, or, benefits better than industry standards.

Subject to policy terms, conditions and limits.

Why Choose Benefits One and Mercer Marsh Benefits?



We Create Value For You

The breadth and depth of our knowledge of all aspects of health care enables us to provide market-leading solutions that create value for you as an employer



Global Expertise

7,200+ benefit experts worldwide



Proactive Client Focus

You are supported by experienced benefits consultants who take the time to understand your unique business, benefits philosophy and needs



Strong Insurer Relationships

US\$60billion+ benefits premiums and equivalencies placed

Contact Us



To learn more about Benefits One by Mercer Marsh Benefits, please contact:

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