

**Benefits Elect™**  
by Mercer Marsh Benefits

# Secure Your Employees' Health



Benefits Elect™ is a flexible and cost-effective health insurance plan covering a full range of benefits for employee groups of minimum 100 employees.

This comprehensive cover delivers cost-effective, leading-edge benefits exclusively to you and your employees.

Benefits Elect™ by Mercer Marsh Benefits offers insurance not usually available to groups of this size, with convenient and time saving administration.

You can choose from a range of covers, tailoring the insurance to the specific needs of your employees and the type of work they do.

Benefits Elect is provided by a panel of experienced insurers, giving you compelling options depending upon your business' needs.

All Benefits Elect clients enjoy:

- **Support from an experienced benefits consultant and a business analyst.**
- **A dedicated hotline:** supporting employees' claims related inquiries.
- **Complimentary annual claims analysis and benchmarking:** based on Mercer's latest Health & Benefits survey.
- **24-hour worldwide protection.**

## Benefits Elect Features

### Broad Terms of Cover

- **Group hospital and surgical**
  - Daily room and board benefit
  - Annual health screening
  - Emergency outpatient treatment
  - Miscarriage
  - Extended to cover physiotherapy, congenital conditions, outpatient cancer treatment and kidney dialysis, external orthopedic appliances, lodger benefit for guardians staying with children during hospital admissions
- **Group life**
  - Free cover limit of up to USD800,000 (65 years and below)
  - Renewable up to age 70
  - If employment ends, the employee has up to 12 months to convert cover to an individual policy under the extended “actively at work” clause
  - Includes critical illness, terminal illness and full total permanent disability benefits
- **Group outpatient**
  - Extension to cover osteopathy, podiatry, chiropractic and psychiatric
- **Wellness features**
  - Membership cards and discounts

### Improved Access

- **Pre-existing condition waiver**
  - Applicable to all existing and new joining members – including their dependents
- **Guaranteed acceptance of cover**
  - Your employees will be covered for medical benefits immediately upon enrollment, without medical examination or waiting for the insurer’s approval
- **A panel of insurers**
  - Ensuring choice and competition

## Why Choose Benefits Elect 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 Elect by Mercer Marsh Benefits, please contact:

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