

Benefits Elect™
by Mercer Marsh Benefits

Secure Your Employees' Health



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 underwritten by a panel of experienced insurers, giving you compelling options depending upon your business' needs.

All Benefits Elect clients enjoy:

- **Guaranteed acceptance of cover**, so your employees will be covered for medical benefits immediately upon enrollment, without medical examination or waiting for the insurer's approval.
- **Waiver of pre-existing conditions** for all members, including new members who join during the policy year for take-over cases.
- **Complimentary annual claims analysis and benchmarking** based on Mercer's latest Health & Benefits survey.
- **Competitive benefits**, benchmarked and reviewed every three years to remain aligned to market practices.
- **Support from an experienced benefits consultant and a business analyst.**

Benefits Elect™ is a flexible and cost-effective health insurance plan covering a full range of benefits for employee groups of 31 to 500.

Benefits Elect Features

Broad Terms of Cover

- **Group life**
 - ★ Typical policy benefits plus: funeral expenses, and extends to cover dependents
- **Group hospital and surgical**
 - ★ Typical policy benefits plus:
 - **Allied health services:** physiotherapy, podiatry, chiropractic, and osteopathy
 - **Prosthesis**
 - **Tests:** CT, MRI, echo cardiogram, exercise stress test, PET scan
- **Group outpatient**
 - **Specialists:** typical policy benefits plus: physiotherapy, osteopathy, podiatry, chiropractic, psychiatric
 - ★ **X-ray and lab tests**
- **Wellness features**
 - ★ Privilege cards and discounts on gym memberships, shopping vouchers, shopping outlets, wellness check-up centers

Improved Access

- **Advanced online and mobile servicing**
- **Fast-track, comprehensive quotations**
- **Individual voluntary top-ups**
- **Specific industry classes available**
- **Ready add-on brokerage services**
- **Renewal reductions based on good claims history**

Trustworthy Providers

- Insurers have been selected against robust, weighted criteria to meet superior terms and conditions of cover

★ Benefits not typically offered by standard policies, or, benefits better than industry standards.
Subject to policy terms, conditions and limits.

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:

Khun Thanatip Pattaraworatham

+66 2650 7313

thanatip.pattaraworatham@marsh.com

www.asiaenterprisemomentum.com

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