

# Secure Your Employees' Health and Lives



Benefits One™ is a flexible and cost-effective health and life insurance plan covering a full range of benefits for employee groups, starting as small as one.

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 combines simple and streamlined administration and high quality service with competitive and stable premiums, saving your time and ensuring you get the most out of your spend.

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

### Broad Terms of Cover

- **Group term life benefits**
  - Optional benefit for total permanent disability, accidental death and disablement, critical illness and terminal illness
- **Medical – hospitalization and surgical insurance**
  - Optional benefit for outpatient, dental, maternity and glasses

### Competitively Priced Premiums

- A large portfolio ensures sharing of claims risks with premiums increment guarantee not more than 10% on every renewal, regardless of the claim ratio of your employee group

### Improved Access

- **Guaranteed cover:** no underwriting or health screening declaration requirements to obtain medical insurance
- ★ **Group term life benefit covers death due to any cause**
- ★ **Group term life free cover limit up to IDR 2 billion**
- ★ **Waiver of pre-existing conditions for medical insurance**
- ★ **No waiting period for medical insurance**
- **High coverage age:** employees enrolled and covered by age 64 can renew coverage up to age 69
- **Large provider network:** extensive nation-wide networks of GL clinics and hospitals

### Improved Administration

- **Hotline:** a dedicated email address and hotline supports employees' claims and service related inquiries
- **Simplified benefits administration:** saves you time and effort at renewal and renegotiation time
- **Cashless facility within provider network:** for inpatient, outpatient, dental and maternity

★ 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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