

BenefitMAP

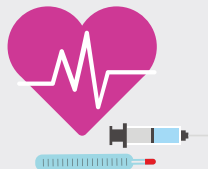
Harnessing the power of Data and Analytics to deliver optimal and sustainable Employee Health and Benefits

The rising cost of medical insurance is one of the most significant challenges facing employers across the globe. Over the past few years, we have witnessed the medical trend rate continuing to exceed inflation rates, and extensive disruption in insurance and healthcare.

What's Driving Medical Insurance Increases



Rapidly aging population.



Growing incidence of Chronic Disease, particularly among those in their 30S and 40S.



A population that is living longer but with more illness.



Providers and facilities that do not, have the capacity and technology to meet the growing demand.

Decision Making through the use of Data and Analytics

In this challenging environment, employers have to find a balance between meeting their company's expense expectations and effectively caring for their employee's. To achieve equilibrium, employers need both historical and future views of their benefits program to effectively allocate capital, manage expectations, and achieve results.

The Consequences of Medical Insurance Increases



Medical claims are increasing at a faster rate than the premium covered rate.

9.5%

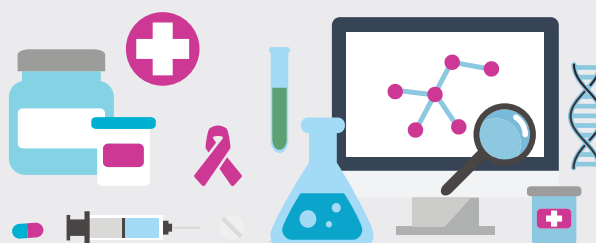


Average medical insurance premium annual increase in 2017, close to three times economic inflation.*



Employers cannot absorb increasing premium costs and cut down benefits.

Noncommunicable diseases (heart disease, cancer, stroke, diabetes etc) and supplier increases (availability and access to new medical technologies) will drive cost over next 3 years.*



* Mercer Marsh Benefits 2018 Medical Trends Around the World survey report.

Introducing BenefitMAP

BenefitMAP's digital platform, using a combination of your data, analytics, and technology, enables employers to make informed decisions using real-time analysis based on their unique employee census data. BenefitMAP provides:

A forward look



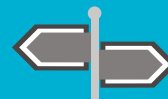
BenefitMAP delivers a clear, informed view of future costs of coverage and potential savings.

A customized financial view



BenefitMAP combines claims benchmarking with customized plan design to enable clients and prospects to assess predicted costs and potential savings tailored to their specific needs.

Optimal decisions



BenefitMAP delivers a transparent view into a company's cost of coverage, helping employers determine optimal plan design and savings initiatives, over 5-years.

The Benefit of Sharing Data





We can help you to optimize your decision making and to create a sustainable employee health and benefits program through the use of your own organization's data. Your employee census data can help us to provide you with deeper competitive insight and increase the marketability of your benefits program.

Your Claims Data

- Compare your unique data to market benchmarks
- Provide insights that can help demonstrate areas for improvement (e.g. if a particular procedure has high utilization and low average cost, we might suggest increasing the co-pay level for this procedure during the cost savings review)
- Dive deeper into your data to find more specific possible courses of action

Marsh and Mercer do not need or use personally identifiable information or protected health information data for BenefitMAP modeling and benchmarking.

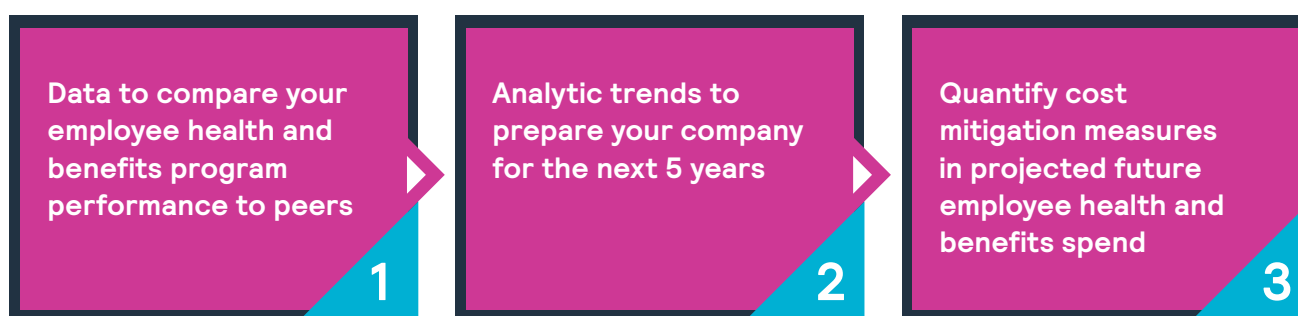
The Analytics Provided to You

Claims Analysis	Benchmarking	Forecasting	Cost Mitigation
<p>Deterministic Historical and predictive claims analyses inform our basis for modeling:</p> <ul style="list-style-type: none">• Demographics• Utilization• Per capita costs• Average costs• Year on year comparisons• Loss ratio	<p>Peer Comparison Benchmarking and industry insight ensure the marketability and price appropriateness of presented solutions.</p>	<p>Probabilistic Simulates a range of potential outcomes including modelling the impact of medical inflation, budgetary decisions, demographic and other changes to employee health and benefit costs now and into the future.</p>	<p>Probabilistic Simulates a range of possible solutions to cost increases by quantifying the impact of various plan design feature changes, and implementing cost mitigation initiatives relating to levels of contribution, health management, and carrier negotiations, amongst others.</p>
			

BenefitMAP Summary

Employers can find the right balance between effectively caring for their employees and managing costs through the use of data and analytics. By harnessing the power of employee census data; BenefitMAP can provide an analysis of how an employer compares to a peer, offer insights into what will happen if no changes are made to a medical plan and deliver solutions on how to mitigate cost increases.

Delivering optimal and sustainable employee health and benefits is achievable.



To find out more about BenefitMAP please talk to your local Mercer Marsh Benefits representative or visit www.mercermarshbenefits.com

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 which allows us to serve clients with global consistency and locally unique solutions.

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