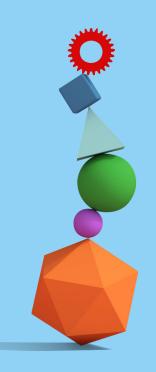


benefits that truly benefit

A brand-new, all-in-one benefits program for SMEs



Benefits Elect

Benefits Elect is an employee benefits program designed to help companies engage their employees, streamline HR administration and achieve greater financial sustainability.

Benefits Elect combines the best that Mercer Marsh Benefits (MMB) has to offer. We've used our unparalleled industry experience to create a program specially tailored to the needs of small and midsize enterprises (SMEs). Benefits Elect is also powered by a suite of tools — including our very own in-house benefits super app, Benefits You — that allow your employees to access all things benefits related anytime, anywhere.

Benefits Elect is an all-inone program covering all your employee benefits needs



Comprehensive cover

Choose what your company needs from a host of benefits, including term life, critical illness, disability income, personal accident, medical, dental, maternity, business travel and spending accounts.



Competitive benefits

Benefits Elect is benchmarked against the latest market offerings and designed to include industry best practices so you can rest assured that your benefits program is up to date and relevant.



Employee choice

Our offering allows choice at the corporate or individual level, which reduces duplication of cover while encouraging awareness, healthy living and individual responsibility.



🗫 Health and wellness services

Options include a huge range of value-added services from MMB and our Benefits Elect partners, including talks, workshops, bazaars and targeted wellness programs.



Enhanced technological capabilities

Benefits Elect is integrated with powerful web portals and mobile apps available on iOS and Android, giving your employees easy 24/7 access to all things benefits related, including a growing marketplace of curated products and services at negotiated prices.

Benefits Elect brings SMEs advantages typically enjoyed only by large corporations

Simplified underwriting

For life products, employees will be covered up to their last accepted sum assured (existing) or non-medical limit (NML) (new), whichever is higher. Underwriting will not be required for medical products.

Streamlined administration

Automated, simplified and digitalized placement and renewal processes are supported by web platforms and mobile apps from MMB and our Benefits Elect partners.

Cost-effectiveness and financial stability

Prenegotiated premium rates leverage economies of scale, locked in for up to three years until December 2024.

Available for as few as five employees

Gain preferred access to all these advantages — typically enjoyed only by large corporations with significant bargaining power — as one of our valued clients under Benefits Elect.

Why choose Mercer Marsh Benefits?

We believe a healthy and happy workforce is a productive workforce. We create value by using our deep knowledge in healthcare and wellness to produce market-leading solutions for our clients.

Global expertise

9,000+

benefits experts worldwide

Strong insurer relationships

US\$60 billion+

in benefits premiums and equivalencies placed

Proactive client focus

You will be supported by experienced consultants who will take the time to understand your business's strategy, benefits philosophy and unique needs.

Contact us

To learn more about Benefits Elect by Mercer Marsh Benefits, please visit <u>mercer.com.sg</u>.

Alternatively, you may also contact:

