

Empower your workforce with a  
revolutionary SME benefits program

# Benefits Elect

**Benefits Elect allows employees to enjoy top-tier benefits, while companies benefit from cost-effective premiums, improved HR administration and a competitive edge in talent retention.**

Benefits Elect is designed to meet the unique needs of small and midsize enterprises (SMEs) with five to 400 employees.

This comprehensive solution offers a suite of innovative and relevant benefits, that are typically enjoyed only by larger corporations. By addressing the dynamic demands of a modern workforce, Benefits Elect empowers your employees and ensures your company's benefits remain competitive in an ever-changing business environment.

Partnering with Raffles Medical Group and its affiliated clinics with over 500 clinics in Singapore, Benefits Elect also ensures that your employees receive accessible medical care, all year round.



**Benefits Elect offers a convenient and comprehensive solution for all your employee benefits needs.**



#### **Comprehensive cover**

You can select from a variety of benefits that your company needs, such as term life, critical illness, disability income, medical, dental, maternity and optional flexible wellness benefits at competitive pricing.



#### **Attractive benefits**

Our benefits program is designed to be competitive in the market, ensuring that you have access to the best offerings available. The benefits program is compared to the latest market offerings to ensure it remains up to date and relevant. It offers a wide range of value-added services from Mercer Marsh Benefits (MMB) and our partners, including health talks, workshops, bazaars and targeted wellness programs.



#### **Dependent coverage**

Our benefits program offers a wide range of options tailored to corporate and individual needs. Employees can choose to opt in for dependent cover, based on their personal needs.



#### **Technological capabilities**

Our solution includes a well-integrated web portal and mobile applications, offering your employees seamless, around-the-clock access to their benefits and related information. The intuitive interface of these technologies ensures that managing and exploring benefits is straightforward, efficient and enjoyable.

## Benefits Elect: Unlocking Large-Corporation Benefits for SMEs

### Simplified underwriting

Simplified underwriting is implemented for life products, where employees will be covered up to their last accepted sum assured (existing) or non-medical limit (new), whichever is higher. Medical products do not require underwriting.

### Telehealth access

Telehealth services are available 24/7, providing medical advice, support and medicine delivery directly to your employee's doorstep. This service saves them the time and effort required for physical consultations.

### Cost-effectiveness and financial stability

The negotiated premium rates take advantage of economies of scale and are secured for a duration of up to three years, until December 2027.

### Strong employee support

Dedicated 24/7 employee hotline from reputable insurer for benefits coverage queries, claims status, underwriting outcome and IT related matters.

## Why choose Mercer Marsh Benefits?

At MMB, we understand that a productive workforce is built on the foundation of a healthy and happy team. Leveraging our extensive expertise in healthcare and wellness, we strive to deliver innovative solutions that create value for our clients.

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# 25,000

benefits experts worldwide



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### Strong insurer relationships

# US\$80 billion+

in benefits premiums and equivalencies placed



MMB leverages strong relationships with insurers to offer exclusive product enhancements and services, providing SMEs with unique opportunities and benefits.

### Proactive client focus

With a proactive focus on our clients, our team of experienced consultants will dedicate their time to understand your business's strategy, benefit philosophy and specific requirements.

### Contact us

To learn more about Benefits Elect please visit: <https://www.mercer.com/en-gb/solutions/health-and-benefits/benefits-for-small-businesses/elect-by-merc-marsh-benefits/>

If you would like to speak to a consultant, please leave your contact details at: [www.mercer.com/en-sg/about/contact/contact-a-consultant/](http://www.mercer.com/en-sg/about/contact/contact-a-consultant/)

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