



future-ready health

Simplifying the experience
and improving outcomes

Mercer Marketplace 365+SM

welcome to brighter

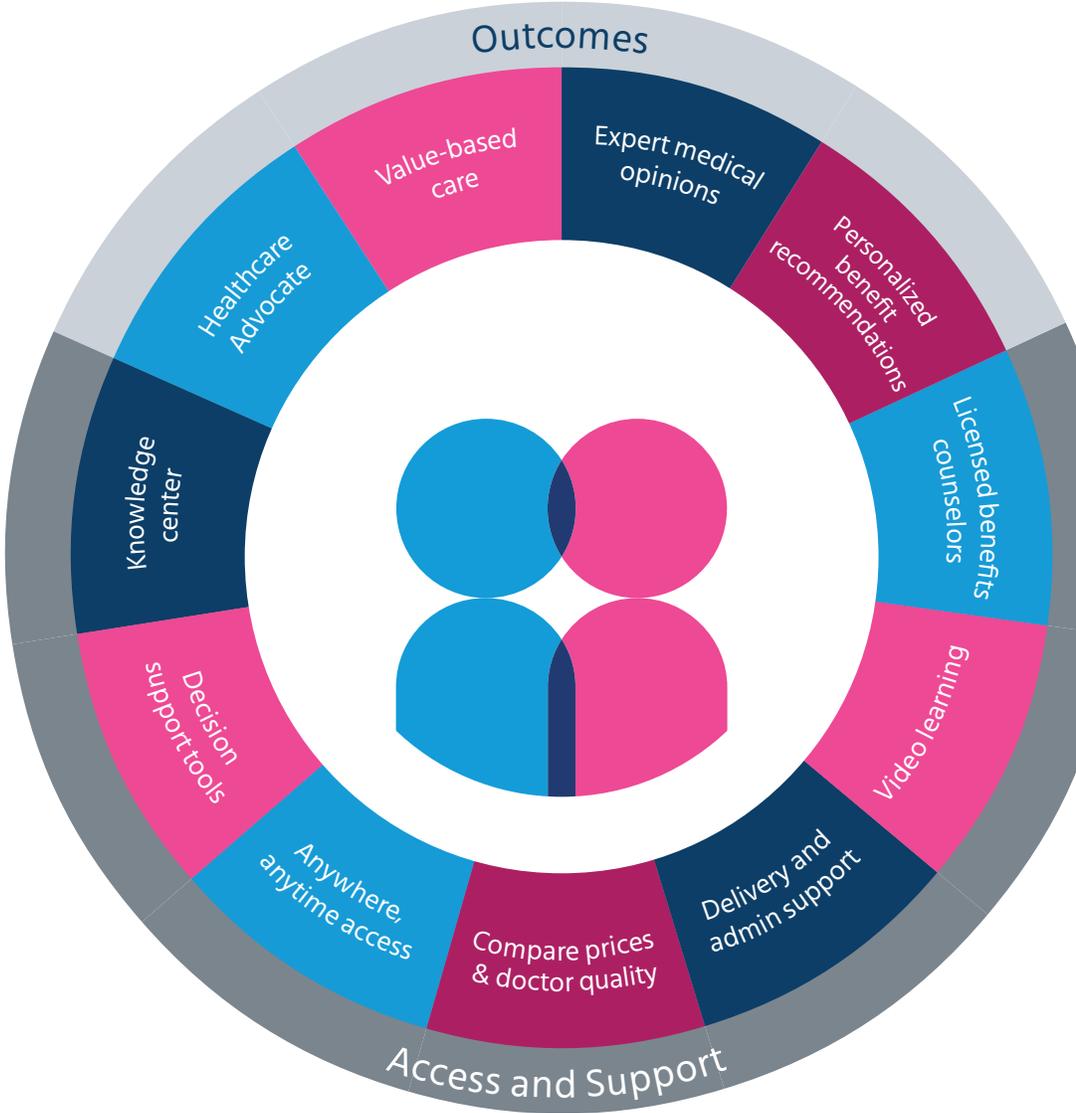


Employers are seeking new ways to reinvent their health and benefit programs — taking them from simply unsustainable to truly transformative.

This marks a significant shift in mindset from “How can we manage our benefits expense?” to “How can we help our employees become better healthcare consumers, improving both health and cost outcomes while keeping up with the rapid pace of technology?”

Introducing Mercer Marketplace 365+

With Mercer Marketplace 365+SM, your employees and retirees can experience a personalized year-round destination that helps them navigate a complex healthcare system and keeps their health, well-being and happiness in balance while staying on budget.



365-day personalized support

for employees & families when and where they need it most

Making a difference in the moments that matter

As a global leader in health and benefits advisory services, Mercer helps thousands of clients improve the quality and cost of healthcare for their organizations and employees.

Let us help you put Mercer Marketplace 365+ at the center of your health and benefits transformation efforts to:

[Improve Outcomes](#) | [Simplify the Experience](#) | [Be Future Ready](#)

Mercer Marketplace 365+ for employees

With solutions available for companies of all sizes, Mercer Marketplace 365+ has the ability to tailor the right solution to meet your needs and strategic goals. Our clients and their employees benefit from our scale, which enables us to influence both the supply (how care is delivered) and demand (how individuals make decisions) sides of the healthcare system in ways that any single employer would find difficult or impossible to do on its own.

Our end-to-end integrated solution offered through Mercer Marketplace 365+ helps you and your employees become better consumers of healthcare and benefits by improving both the quality and cost of care, while simplifying the healthcare experience for all involved.

Improve outcomes

Mercer Marketplace 365+ provides your employees with a suite of solutions that can help them achieve sustainable cost savings and live healthier lives 365 days a year.



Higher-quality care



Expert medical opinions



Personal healthcare advocacy services



Access to value based care



\$1,000 average first year employer savings¹



Designed for a consumer of the future

Mercer Marketplace 365+ for employees

Be Future Ready... Meet Zoey

Mercer Marketplace 365+ is ready to help your employees today — and tomorrow.

From chatbots to personalized messaging year round, we are always designing and building for the healthcare consumer of the future. In fact, we'd like to introduce you to the healthcare consumer in your future: Meet Zoey. She is your future employee and comes with expectations of what her healthcare experience should be.



I'm hyper-connected to the world around me and eager to use new technologies. I expect all aspects of my life to be personalized, accessible, simple.

Zoey, your future employee



Simplify the experience

In a market with a myriad of digital access points and technology options, Mercer Marketplace 365+'s trusted and tested proprietary technology offers a personalized and guided one-stop shopping experience.

Powered by a 365-day toolset with access to healthcare concierge resources, employees enjoy a simple, convenient and actionable experience anytime, anywhere they need it.

What we deliver for employers

- Employee communications strategies and change-management expertise
- Benefits administration
- Designated, licensed benefit counselors
- End-to-end compliance support
- HR admin dashboard and reporting tool
- The broadest set of carrier relationships

What we deliver for employees

- Guided experience where benefit recommendations are personalized to the individual
- The broadest set of plan designs for more choice
- Online decision support.
- Licensed, bilingual benefits counselors available online or by phone
- Mercer Marketplace 365+ HUBSM, a voluntary benefit that helps employees improve the quality and cost of their care
- Easy access to value-based care networks

For retirees and individuals

The average person will spend about 90,000 hours at work over the course of his or her lifetime. If you are a company that wants to thank your retirees for their time and commitment, then Mercer Marketplace 365+ is for you.

Our retiree solution is both a strategy and a relationship — one that extends your culture and values to your retirees on a daily basis.

You and your retirees will engage in a simpler healthcare experience.

Delivering an exceptional healthcare and benefits experience

What we deliver for employers

- Retiree outreach to locate and educate all the retirees on your program
- Live and online education and transition assistance
- Personalized service and ongoing advocacy support
- Fast and accurate Mercer-owned subsidy administration

What we deliver for retirees

- Extensive and personalized education and relationship-building communications
- Fully-licensed, non-commissioned benefits counselors rewarded on satisfaction and quality, not sales volumes
- Broad selection of medical, prescription drug, dental and vision plans
- Excellent enrollment, decision support and educational tools
- Post-enrollment advocacy and subsidy administration services

What we deliver for individuals

Our Individual Solution provides access to individual insurance policies on and off the public Federally Facilitated Marketplace and state-based exchanges for employees and retirees of our clients, part-time or benefit-ineligible employees and COBRA participants.

Improving Cost Outcomes

We can help you save money today and tomorrow.

The flexibility and agility of your Mercer Marketplace 365+ solution will enable you to change the way benefits are delivered. We work with you to define, implement and measure your results with the goal of consistent optimization year after year.



More than
300
licensed benefits counselors
(including bilingual counselors)

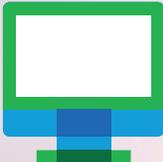
Mercer Marketplace 365+ HUB healthier outcomes

Consumer-driven health outcomes²



\$64

average savings per interaction with a health advocate concierge



20%

employee enrollment



47%

experienced a change in treatment



²Health Advocate, Advance Medical and MD Insider represent all Mercer Marketplace 365+ HUB participant usage from 1/1/19-12/31/19

Example in action



Expert second opinion

To confirm that surgery to solve sinus issues was the best treatment option, a member sought an expert second opinion through the Mercer Marketplace 365+ HUB.



Process

Case manager consulted two medical experts on diagnosis and treatment plan. Experts noted: surgery not sole option; should be done along with medical therapies.



Solution

Experts disagreed with surgery option; decided best course was to control allergies. Experts recommended allergy testing, and allergy shots taken with nasal saline and steroid rinses; oral medication may also be helpful.



Impact

Member and plan saved **\$3,800** combined.





I was really worried about my treatment and whether it was correct. I feel so much better after reviewing my report from [the specialists available through] the Mercer Marketplace 365+ HUB.

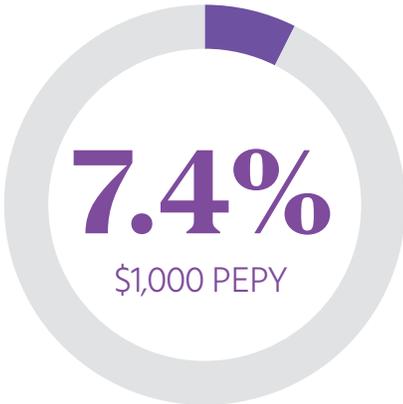


Two personal health advocates helped me find several providers. They gave me excellent customer service — they were very warm and went out of their way to help me out. I really, really appreciate it. Thank you so much.



Mercer Marketplace 365+ gets results

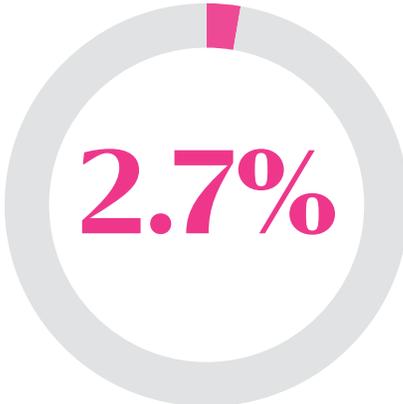
Cost outcomes



average first year employer savings³



more saved by implementing clients in 2020, if they were willing to implement Mercer's strategic recommendations versus clients who maintained their current strategies³



average renewal cost increase versus national average of 5.3% before and 3.6% after plan changes³

\$3.2B

client savings since Mercer Marketplace 365+ inception⁴

³2014 through 2020 Mercer Marketplace 365+ medical plan rate and enrollment data
⁴Cumulative over five years compared to the national average. Changes to benefit structures and employer contributions may be necessary and employer specific results may vary.

Wherever you are, Mercer Marketplace 365+ is there for you



Do it for me

From design to delivery, we'll handle it all for you.



Do it with me

Flexible, modular approach to meet your needs.



I want control

Enrollment and HR administration
dashboards put data in your hands 24/7.



To learn more, visit:

www.mercer.us/MercerMarketplace365+

welcome to
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