



**your  
business...  
our  
passion**



welcome to brighter

# fresh perspective

When you need an advocate who listens, supports, and solves – all for you!

The cost of providing employees with a benefits program has a big impact on your bottom line. In fact, behind salaries, employee benefits may be your second largest ongoing business expense.

**60%** of Mercer's more than **8,000 clients in the US** are small and midsize companies with **fewer than 5,000 employees**

To help you navigate today's complicated employee benefits landscape, you need a partner who understands you and your industry. We do!

#### Discover the Mercer advantage

Local relationships are critical to your success; however, it takes more to truly understand your business, industry, market, and challenges. It takes a team with cross-functional skills and years of expertise working with companies just like yours to give you a decided advantage.

No benefits challenge is too small or too big for Mercer. We help employers of all sizes design, place and manage tailored employee benefit programs.

When you collaborate with us, you can expect creative, leading-edge solutions that solve your challenges today – and an adviser you can rely upon to anticipate the ones you will face tomorrow.



# 98%

The percentage of satisfied Mercer clients who say they would recommend us.

# four keys to your success

1

## Local & global

Best of both worlds

Our **local team** of experts is an **extension of your HR team** with **personalized advice and support** throughout the benefits process.

Combining **global knowledge and regional strength** bring you **customized strategies and solutions** that truly fit your business and budget.

2

## Extensive knowledge

Deep bench of people and resources

Consultants with **deep knowledge** and **benchmarking data** to help you make smart decisions and be competitive.

Access to **specialists** to tackle your challenges and **resources** to help you stay on top.

3

## Buying power

Cost savings for you

**Negotiating leverage** with carriers in your area for better deals, due to our **scale** and the millions of people we serve on our platforms.

Access to **collective purchasing** and **partners** for cost savings generally available only to large companies.

4

## New ideas

Innovation that saves you time and money

**Suite of solutions** and **extensive toolset** to help you **save money and time**, and **engage employees**.

Access to pre-vetted **vendors and technologies** through our **Innovation Labs** for **innovative solutions** that give you a competitive edge.



# you benefit from our expertise

## Save money

Negotiating the best group coverage rates, terms and conditions ensures agreements are right for you and your employees.

We benchmark your programs against ones from companies like yours to ensure that your benefits remain competitive.

---

## Navigate the ever-changing environment

Change and uncertainty in healthcare are the new norm and you can rely on our team of legal and compliance experts to provide you with the information and guidance you need to make sense of federal and state legislation. We will also help you manage new cost and administrative challenges.

---

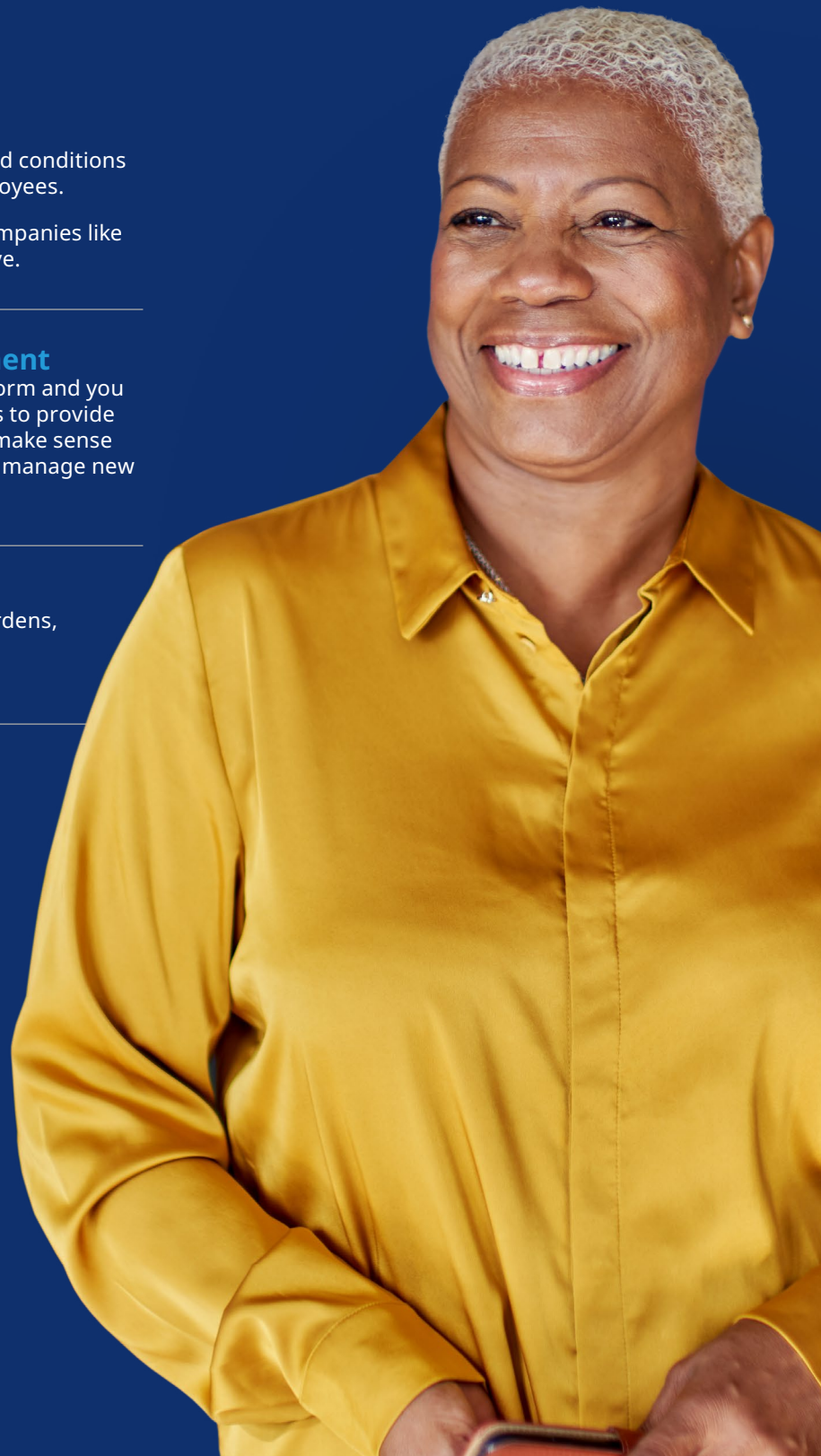
## Save time

Our customized solutions remove administrative burdens, allowing you and your HR team to focus on larger strategic issues.

---

## Create a healthy, engaged workforce

We focus on helping you create an actionable strategy that develops, communicates and reinforces a commitment to personal health and wellbeing. We have a flexible modular approach to bring you targeted solutions that align with your culture, employee population and organizational needs.



# access specialty services

When you collaborate with Mercer, you get much more than just benefits design, placement and management. You also benefit from the following value-added specialty services:

## Communications

You receive professionally written and designed employee benefit materials leveraging our best practices and the latest communication techniques for engaging employees – all delivered within a cost-effective approach scaled to meet your needs.

## Benefits Outsourcing and Administration

We tailor administration, as needed, to match the complexity and automation needs of your plans. This results in administrative efficiency and enhanced employee engagement – all at a predictable cost.

## Voluntary Benefits

Provide your employees with more flexible benefit choices to fit individual needs.

## Total Health Management (THM)

Take advantage of our prescreened vendor partners with favorable pricing arrangements and wellness programs tailored to your employees' needs. With THM, it's a win-win-win for you: less employee absenteeism, improved employee productivity, and better bottom-line business results.

## International Consulting

Unlike many of our competitors, we give you proven on-the-ground brokerage services and worldwide expertise in successfully implementing and managing a global benefits program.

- Country employment guidelines
- Benefits benchmarking
- Plan design, communication, and renewal management
- Improved compliance and cost savings
- Streamlined benefits management and communication

## Life, Accident and Disability (LAD)

Competitive LAD offerings ensure your employees and their families can live comfortably and happily if something tragic happens. Outstanding service and benefits employees truly value are just two of the features of Mercer LAD.

## Compliance and Regulatory

You will have a team of lawyers and other legal professionals who focus entirely on health and group legal compliance issues. Our Regulatory Resources Group will ensure that your plan design, operations and transactions comply with any current and new laws from a practical, risk management perspective.

## MercerWise 401(k)

A fully outsourced solution, Mercer acts as a named fiduciary responsible for the operation and investments for the plan, thereby reducing administrative burdens, reducing fiduciary risk and contributing to improved participant outcomes.\*

## Compensation Analytics Bundle

Get quality compensation data- accessing resources when you need it, reduces HR strain, benchmark high quality and save.

\*"Improved participant outcomes" does not imply improved investment performance but instead pertains to the participant experience.