

Mercer Marsh Benefits Powered by Darwin **The Value Proposition**





Market Trends Transforming Benefits

Significant macro trends are affecting multinational companies and the individuals who power their workforces. For employers, fostering engagement and productivity in their people is critical, and for employees, seeking an employer value proposition that respects and values contemporary realities of their lives is an increasing priority. Both are challenged by a rapidly changing environment:

- **Digitization** of the organization – of all points of contact and data capture; investment in SaaS-based human capital management
- **Globalization** – geographic expansion; increasing employee mobility; the move toward consistency in benefits experience; centralization of HR
- **Scarcity of talent** – challenges filling business-critical roles; waning appeal of traditional work models; drive to demonstrate understanding and attunement to diverse workforce needs and expectations
- **Health cost escalation** and productivity concerns – health spend continuing to outpace inflation; impact of the aging population; distraction from concerns over physical, financial and emotional well-being and the individual's desire to manage these issues better and more holistically
- **Regulatory reform** – rising data-protection standards; prescribed minimum levels of coverage around health and retirement programs; scrutiny of non-admitted policies



The Response Needed From Employers

Companies who best manage their most valuable asset – their people – will be the ones who will outperform the competition in the coming years. Those who respond to these challenges and meet the health, wealth and career needs of their people today will be the employers of choice tomorrow, attracting the right top talent while incentivizing and enabling them to perform at their best.

Reward strategy is a key component of that people strategy, and the investment in benefits is a critical part of ensuring that employees remain well and focused at work.

There is an important balance to be managed, however, between short term and long term, between organizational goals and personal goals for employees, and between delivering current programs better while transforming to new reward models. As with wider business challenges, managing today with one eye on tomorrow will be key.



How Mercer Marsh Benefits is Leading the Way

And this is where Mercer Marsh Benefits comes in. As a leader in global benefits management, focused on helping clients manage the health, wealth and career of their workforces, we have now acquired the global leader in benefits administration and engagement software, Darwin™.

We offer multinational companies the only truly flexible, integrated, proven and innovative solution to manage all aspects: from strategy to cost and risk management, engagement and administration.

At the heart of our solution is the belief that global benefits are in dire need of transformation. We use technology to inform and improve each step in the process, from data-driven decision-making through to algorithms instead of processes, and consumer-grade software for employees to take control by better understanding the impact of the choices they make today on their lives tomorrow.



And Changing the Benefits Ecosystem for Good

One of the key ambitions we have for clients is to transform the benefits ecosystem by automating “non-value-add” work and re-energizing benefits professionals to focus on the very best outcomes for the organization and each employee:

- Much of the work currently done by the Global and Local **Benefit Team** is automated, enabling the function to focus on strategy, change and engagement initiatives.
- **Employees' frustration** is removed and engagement enhanced by replacing paper with a consumer-grade experience, helping them to better understand and be more invested in their benefits so they can achieve the best outcome.
- **Consultants** add value to clients through advising on how to achieve the appropriate outcomes using real-time, accurate and predictive data and analytics.
- **Brokers** become the in-market experts, advising companies and employees on claims management and other complex issues.
- **Vendors** receive accurate data and have lower cost of administration in the short term, while in the longer term we help them better address market needs.



It's Not Just Visionary Thinking

We appreciate that not all global employers want a one-size-fits-all approach or want to feel that they have been forced into a narrow solution. This is why we've developed our solution to allow clients to select the products and services that best meet the unique needs of their workforce.

We pride ourselves on that flexibility, consistency and focus on outcomes, regardless of how clients use us – something we know the market has longed for.

And what this means for our clients is simple:

1. **Strategic guidance** – We help our clients determine their plans and objectives, and then create the initiatives and governance to achieve them.
2. **Execution of plans** – Wherever you are on the journey, we convert that strategy into reality through regional and local design, broking and vendor management.
3. **End-to-end support** – Whether implementing new technologies or in new countries, managing change or making sure things run smoothly, we support you all the way.
4. **Driving innovation** – In addition to our focus on delivery results today, we have specialists looking at what tomorrow's solutions should be, bringing them to you so you stay ahead of competition.

Why Mercer Marsh Benefits Powered by Darwin?

We are the only truly integrated, proven, flexible and transformative solution in the market – built with an understanding of the forces changing the world of business and the lives of individuals. We are driven to make a difference in your business outcomes by making a difference in the health, wealth and career of the 100 million people who are touched by our solutions.