



Big benefits for small businesses

Benefits One®

Benefits One is a flexible, cost-effective medical and protection plan covering a comprehensive range of benefits for groups of two to 100 employees.

Benefits One by Mercer Marsh Benefits (MMB) is unique because it provides comprehensive benefits not usually available to groups of this size. It does so with minimal administration, at a competitive price — saving you time and ensuring you get the most out of your budget, despite accelerating health costs.

Benefits One allows you to differentiate yourself as an employer of choice, and put yourself on a level playing field with larger employers, to attract and retain the right talent.

Benefits One is underwritten by Aviva Ltd.

benefits that truly benefit

Benefits One key features



Fully digitized processes — Access to policy information anytime, anywhere on the mobile app. Save time by renewing your policies and submitting claims online.



Comprehensive benefits — Includes term life, personal accident, medical, dental, maternity and business travel.



Competitive benefits — Mercer Marsh Benefits benchmarks the coverage options against industry peers to ensure that you can provide comprehensive employee benefits at low cost.



Employee support — A dedicated employee hotline addresses employees' claims and related inquiries.



E-cards — Employees can seek treatment at panel clinics on a cashless basis by using the e-medical card, available on the mobile app.



Telemedicine — Employees enjoy 24/7 telemedicine services, with an added outpatient module.

Why choose Mercer Marsh Benefits?

We believe that 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+ benefit experts worldwide.

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.

Strong insurer relationships

US\$60 billion+ benefits premiums and equivalencies placed.

Benefits One highlights

- Minimum client size of two or more employees — Even small businesses can enjoy comprehensive benefits.
- Cost containment and sustainability — Enjoy locked premium rates for three years (2021/2022/2023), regardless of claims experience.
- Hassle-free guaranteed acceptance — Employees are covered for medical benefits immediately upon enrollment, without requiring a medical examination or insurer's approval.
- High coverage age — Employees enrolled before age 70 can renew their coverage up to age 75.
- 24-hour global protection — Eligible overseas claims are reimbursable by the insurer.
- Flexible benefits — Payable items include health screenings, vaccinations, health supplements, fitness classes and much more.
- Quick turnaround time for claims — Reimbursement within six weeks of receiving the complete set of documents.

Contact us

To learn more about Benefits One by Mercer Marsh Benefits, please visit www.mercer.com.sg

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