

Helping you and your employees achieve a brighter future



welcome to brighter

Who is Mercer Marsh Benefits?

Mercer Marsh Benefits (MMB) is a world leader in the health and benefits marketplace. We supply unique products that are designed to meet your specific needs. By working with a global broker with local market experts, small and medium-sized companies (SMEs) in the UK can benefit from:

1. Competitive insurance pricing
2. Unique additional benefits
3. Qualified employee benefit specialists
4. Comprehensive customer service

Why choose Mercer Marsh Benefits Commercial?

MMB Commercial is the specialist team focused on employee benefits for SME businesses. We understand that every SME is different, and no two companies' needs are the same. Not everyone has the luxury of a human resources specialist or a bespoke company insurance purchaser, especially when you run a small business. By choosing MMB Commercial, you can be assured that we will work with you to find the right solution for your business. We take the hassle out of setting up and managing insurance policies by saving you time and money.

MMB Commercial offers local advice and support with more than 20 regional offices and client relation teams in the UK.

Customer service is one of the key reasons for choosing MMB Commercial. Our focus is to ensure your policies are right for you by taking the time to understand your business and provide you with the information you need to help make the right decisions. All of our customers have a dedicated relationship manager and day-to-day administration support function to manage your policies, so you can focus on your business.

Talk to us about:



Pensions and savings



Risk and protection



Salary sacrifice



Health and benefits



Financial education



Technology



Wellbeing



Employee discounts
and rewards

The way we work

1 Complimentary employee benefits review

We will meet you to discuss your business requirements before conducting a full review to find solutions that meet your needs.

2 Discussing our proposal

Once we have listened and understood the needs of your business, we create a relevant benefits package that meets your requirements. We will discuss the package with you to ensure you understand the whole proposal, take the time to listen to your thoughts and change anything required.

3 Agreeing the proposal

When you have agreed to our proposal, MMB Commercial will walk you through all the paperwork and make the process simple. Your assigned administrator will ensure a smooth setup of your policies by speaking to the insurance companies and keeping you informed of the progress.

4 Ongoing support

Once your policies are set up, our dedicated team members are always on hand if you have any questions or concerns. We will speak to you regularly to ensure you have everything you need and will review your policy benefits annually to make sure that they still meet your needs.

5 Engage technology

MMB Commercial's customers have access to Engage, a free benefits platform to help owners and managers of SME businesses speak with their people. Engage is an excellent platform that will assist with employee benefits, HR functions, pensions and day-to-day management of internal staff documents.



Our solutions



Pensions and savings

Providing a workplace pension for your staff is a legal obligation. We can help you, whether your objective is to minimise the risk of fines from non-compliance or you want to create a return on your investment (ROI) from this compulsory spend. Our service will provide the right level of support, whatever your needs, and will grow with you as your business grows.

All our pension services use the scale and buying power of MMB.

Our services are designed with the aim of getting you the best value from your pension. Whether it is platform, telephone or face-to-face support that you require, our consultants will help tailor a service package that best suits the needs of your business and employees.

Our entry-level, platform-based service provides a workplace pension solution that is simple, free to set up and helps you meet your obligations under automatic enrolment legislation. We have preselected the pension provider, using our scale to obtain a low annual management charge for SME businesses.

Our entry level service benefits from a market-leading investment strategy that (1) focuses on enhancing investment outcomes through a simple-to-use and actively managed investment strategy, and (2) uses investment managers with deep expertise and has no specific investment manager ties. We take proactive control of the investments to relieve you of the burden and risk of keeping a fund that is fit for purpose.

Our face-to-face service allows you to benefit from a more personal relationship with experienced pension consultants and offers you access to a broader choice of pension providers, researched specifically for your needs. By focusing on your specific needs, we will identify the most suitable solution for your business.

Our face-to-face service offers a named contact you can speak to at any time. By creating regular contact, we understand you and your business, and can shape our service as your needs become more complex.

Our governance service provides everything you need to take your plan from compliant to engaging. By measuring the outcomes for employees, we identify what will engage them and focus your expenditure on adding real value.

Your consultant is on hand to help with any questions about running your pension and to help minimise the risk of regulator fines.

Please speak with one of our team members to review your current pension scheme, or if you want to find out more about your obligations for your new business.



Around 1 in 10 SMEs say that they are unable to provide benefits beyond workplace pensions, with lack of budget being the main reason why.¹



To receive your free pension review, please contact our Pension team: partnership@mercermarshbenefits.com

¹ Metlife UK, March 2018.

Salary exchange/salary sacrifice

Salary exchange, or salary sacrifice as it can also be known, is a mechanism that gives employees the option to have their pension contribution deducted from their gross salary before any income tax or national insurance (NI). This process creates NI savings for both the employee and the employer.

The employer benefits by creating NI savings of 13.8p in every additional pound invested. Many companies we work with are benefiting from NI savings, which is money you can either invest in additional benefits or technology, or simply retain.

SME businesses need to be confident that they are complying with workplace pensions regulations but also generating a return on their investment (ROI). Our salary exchange service is designed to provide ROI through NI savings with all the support you need to implement a compliant approach.

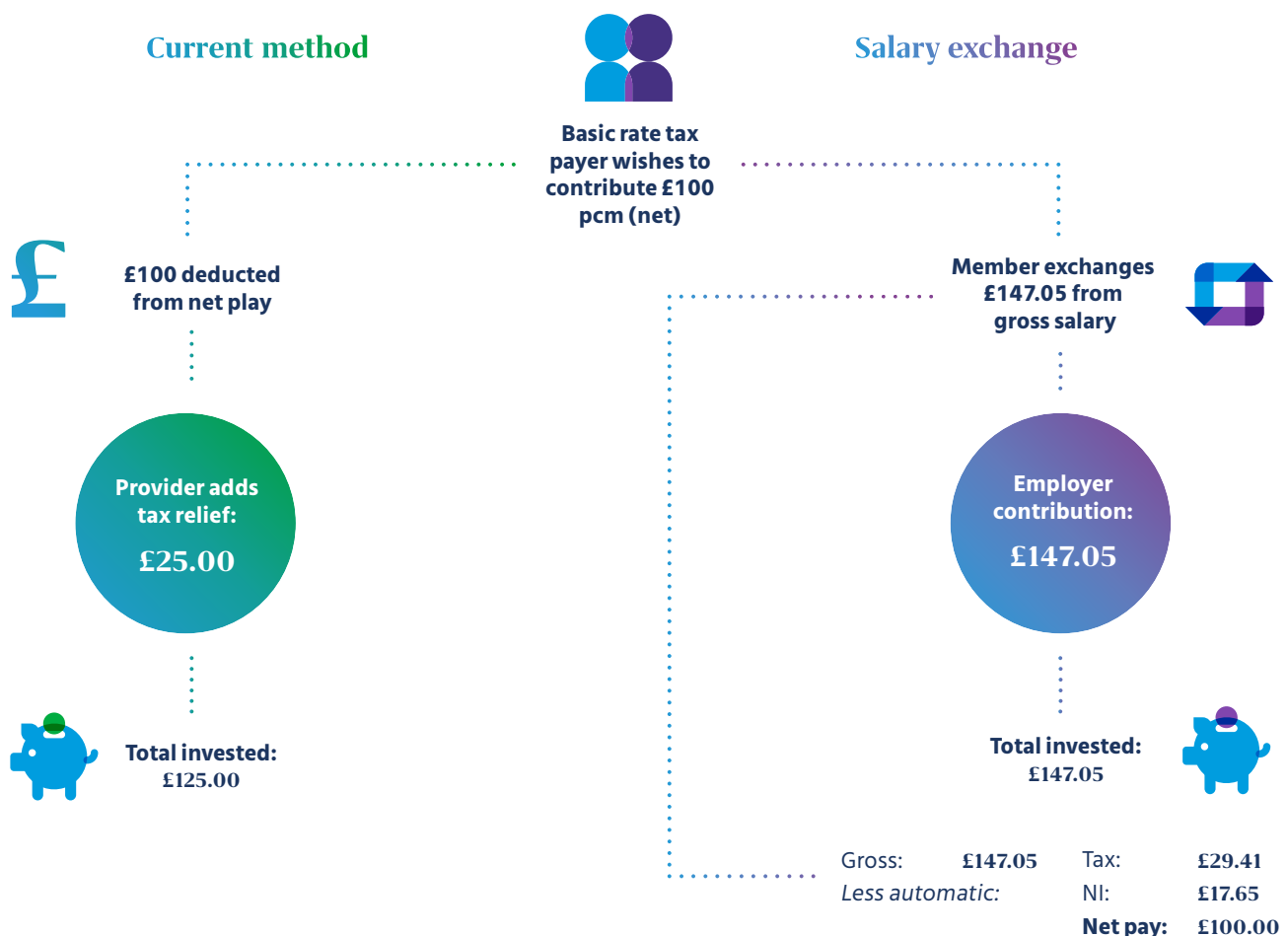
We provide all the support so that you can minimise the time you spend on pensions. We will recommend the most suitable approach to introducing your salary exchange plan. You will remove the risk to the business associated with choosing the approach without advice.

We generate your setup plan and run your project. We provide communications to support your salary exchange plan. By documenting your plan correctly, you make sure your employees understand the plan and it reflects HMRC expectations.

Our workplace educators will run briefings and Q&A sessions. By explaining how the plan works and the importance of pension savings, we can increase your ROI as employees increase their participation.

To find out what savings may be available to your business and your employees, please contact our Pension team:

partnership@mercermarshbenefits.com





Financial education in the workplace

A recent study shows that 47% of employees dealing with financial stress can fail to attend work; this has a direct impact on their productivity.²

Being distracted by your finances can happen to anyone, and it stands to reason that a distracted employee is ultimately going to be less effective.

As an employer, you can help your employees reduce their level of financial stress and improve their financial wellbeing by offering education. Most organisations will need to look outside of their own business to secure such support — this is where we can help you to protect, retain and reward your people.

The MMB Workplace Education team's sole focus is to design and deliver career-long financial and retirement education programmes.

You can give your employees access to on-site workshops, webinars, online courses and individual clinics that will empower them to make better use of their money and make better financial decisions.

Our education promise

We deliver support with a promise to you and your employees, which influences everything we do.

- Your employees are the priority. We aim to train them to think for themselves, rather than tell them exactly what to do.
- Our trainers are passionate professionals, teachers and expert friends wrapped up in one.
- We collect a fee from the employer for our service so our trainers can focus on the needs of your employees. This ensures we have no bias towards any particular path, product or provider. Our trainers are free to deliver impartial and honest education without selling products or services.
- Just as individuals are on their own journey, so is your business. One size doesn't fit all. We tailor our support in terms of subject matter and media, in line with the benefits you offer and your objectives as a business.



35.6 days — the average number of days lost per employee per annum due to health-related absence and presenteeism.³



To find out more about financial education for your people, please contact the team:

partnership@mercermarshbenefits.com

² PWC. Special Report: Financial Stress and the Bottom Line, September 2017.

³ Vitality Health/Britain's Healthiest Workplace 2018.



What we deliver

We offer a wide range of workshops and webinars on all financial subjects. Costs vary from £240 to £1,500 (plus VAT) depending on your requirements. We would be happy to discuss them with you and provide a free quotation.

We offer individual clinics, which can be delivered via video conference. Calls are £100 (plus VAT) per call and can cover any personal financial topic an employee might wish to discuss. We can offer support without the need to provide financial advice, all the while giving your employees the freedom to make the final call.

We have designed a suite of online courses to support the most common needs of individuals at different stages of their career. All the courses have been developed from our face-to-face workshop programmes, building on over a decade of experience in successfully helping real people understand their finances and plan for their future. The courses are comprehensive, interactive and designed to encourage proactive thinking — empowering you to take control of your financial situation through an engaging and valuable experience.

Early Career Financial Education (Being Better with Money):

This course combines practical financial education with e-learning technology to create an interactive and fun experience, which helps your employees get in control of their finances, be better with their money and plan for their future. The course acts as an introduction to essential concepts, strategies and information to build understanding in five key areas of finance: debt and finance, budgeting, buying a home, financial protection, savings and pensions.

Mid-Career Financial Education (Making the Most of Your Money): As our careers and lives progress, our priorities around our finances naturally evolve.

Whether that's simply understanding the picture that our naturally more complex financial needs present day to day, focusing on mortgages or home improvements, enhancing our pensions or other savings and investment vehicles, or looking at supporting our children in their own lives. This course provides you with information, builds awareness of good practice and offers a structure to empower you to take control of your financial situation.

Planning for Retirement: In the new world of freedom brought about by the abolition of the default retirement age and rapid change to pension regulations and options, it has never been more important for individuals to take control of their plans for later life. The understanding of what it means to be retired has fundamentally changed, and retirement for many of us will be the first ever opportunity to "write our own job description". With that freedom, though, comes the risk of not making the most of the opportunity, or even acting in a way that is detrimental. This course helps you to build a detailed picture of your "best" retirement and, by doing so, helps you engage with the often complex and far-reaching decisions that you will need to make around your finances.

Single licence prices start at £45 (plus VAT) licence for Early Career; £60 (plus VAT) for Mid-Career; and £75 (plus VAT) for Planning for Retirement.

We operate a variety of volume discount schemes for all sizes of user base.

To find out more about financial education for your people, please contact the team:

partnership@mercermarshbenefits.com



Risk and protection

We never know what is around the corner, but we can help you and your employees prepare for the unexpected. Having financial protection can ease your employees' worries and let them focus on the job at hand.

Our experts will guide you through the different options to match your requirements and budget.

Life assurance

Life assurance is a type of insurance policy that can help minimise the financial impact that an employee's death could have on their loved ones. Life assurance is a common company benefit that demonstrates the caring nature of a business for their employees and their family.

MMB Commercial has a number of bespoke plans with major insurance partners to offer our clients to ensure your employees are protected.

Income protection

Sickness absence, particularly if prolonged, poses a serious financial problem for your employees and those who depend upon them.

To help ease this burden, a Group Income Protection plan can ensure they continue to receive a percentage of their income if they are unable to work because of illness or injury.

- Help provide an income for your employees if they cannot work due to sickness or injury.
- Cover Statutory Sick Pay (SSP) costs.
- Benefit from our best-negotiated rates.

27% of the SMEs offer group life cover. The perception that benefits packages are too expensive is not true. In fact, group life insurance can cost as little as 0.3% of payroll and group income protection 0.5%.⁴

To find out more about risk and protection for your business and its people, please contact the team:
partnership@mercermarshbenefits.com

⁴ Metlife UK, March 2018.



Sick pay insurance

Sickness affects us all, and while Statutory Sick Pay (SSP) can help you, it is unlikely to enable you to meet all employees' financial commitments until they return to work in their full capacity. Sick pay insurance can plug the gap because it:

- Provides short-term financial support for sickness absence.
- Provides benefits that can start from as little as one week's absence.
- Offers professional claims management support, allowing employers to flag non-work-related claims and validate claims through evidence-based expertise.
- Is designed to complement a business's existing sick pay scheme and can dovetail with long-term income protection plans to give peace of mind.
- Is available for employers who want to provide cover for ten or more employees.

There are only a few insurance providers that offer this benefit. Speak to one of our team and we will find the right solution for your business.

Critical illness cover

Being diagnosed with a life-threatening illness can have a devastating effect on your employees and their families, not only emotionally but also financially. A critical illness plan can help them to meet commitments, make adaptations to their home and take away the pressure of short-term financial worries.

Cover can be provided for some of the most common conditions or can be extended to cover a more comprehensive list of conditions. The aim is to ease any financial implications these conditions may have on your employee's life.

Please speak with one of our team to review your current policy or get a quotation from our preferred provider with unique benefits and rates.



18% of the SMEs offer critical illness cover. There is a growing recognition of the value of benefits like group income protection, with 69% of SME senior managers believing they have a duty to provide benefits beyond pensions.⁵



To find out more about sick pay insurance and critical illness cover for your people, please contact our team of experts:
partnership@mercermarshbenefits.com

⁵ Metlife UK, March 2018.



Health and benefits

Modernising health and benefits programmes

A health strategy does more than just provide employees with access to a private doctor, and pay for their glasses and dental check-ups.

MMB Commercial will help you design the best package for your employees and assist with quick access to some of the best private healthcare facilities available in the UK for looking after your employees' mental wellbeing. We help you promote healthier lifestyles by supporting employees in engaging with their long-term health, as well as dealing with their immediate medical needs quickly. The right proposition all amounts to a happier, more productive team.

Private medical insurance

MMB Commercial has negotiated fantastic propositions with leading private medical insurance (PMI) providers, which means your employees have access to additional benefits at a competitive price. MMB Commercial differentiates itself by providing additional benefits for "no additional cost".

Examples of the added value benefits available:

- Biannual health screenings
- Cash packages for benefits such as optical, accidental dental treatment and prescriptions
- Flu shots

Dental insurance

Dental insurance provides access to a wide range of private and NHS dental treatments up to agreed policy limits. Policies typically cover a range of routine and preventive treatments, hygienist visits and procedures such as fillings, crowns and bridges.

Coverage is valid with all dental practices in the UK and there is no pre-joining exam.

MMB Commercial has again negotiated competitive propositions with the leading brands.

Please speak with one of our team to review your current policy or get a quotation from our preferred provider.



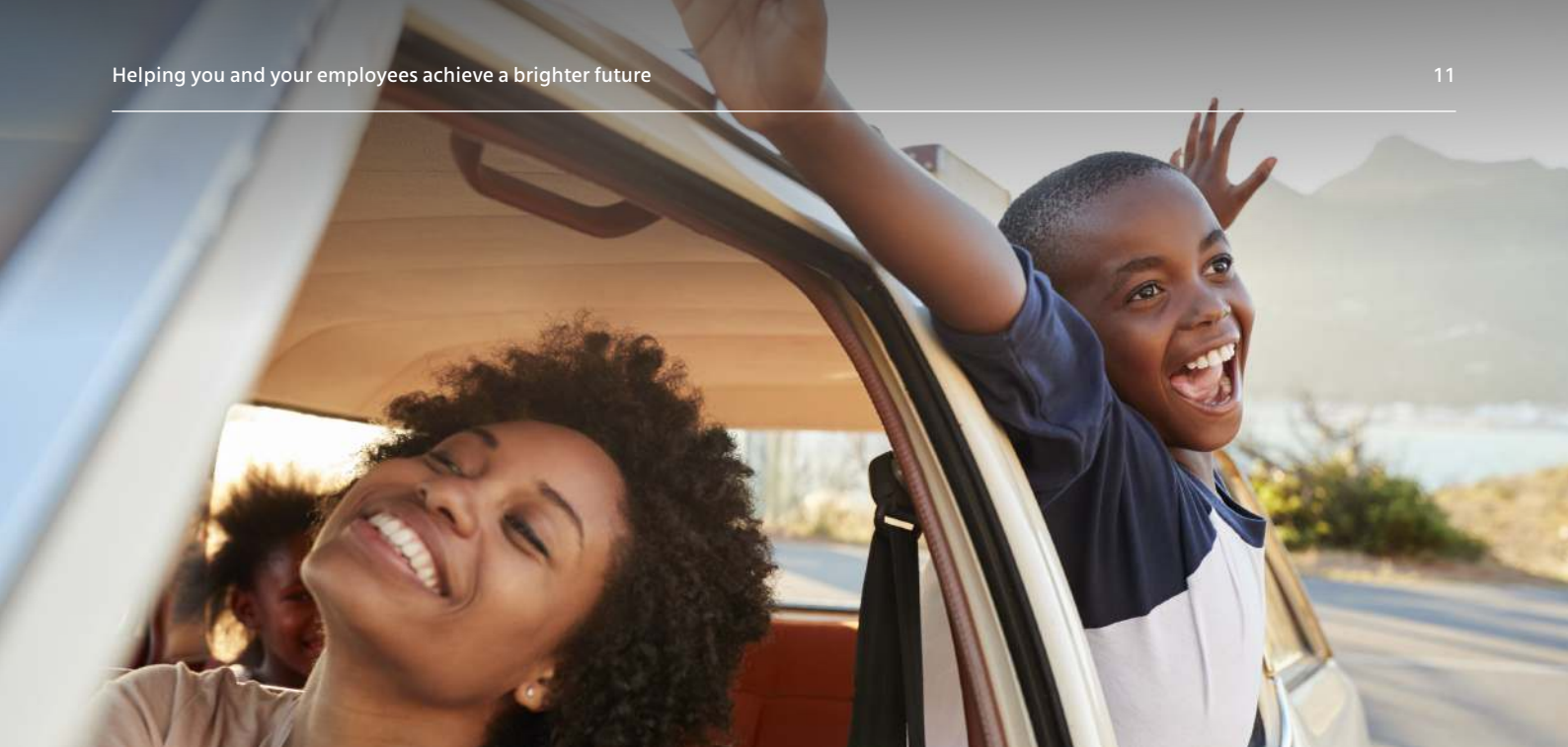
17% of SMEs offer dental cover.⁶



To find out more about health and benefits for your people, please contact our team of experts:

partnership@mercermarshbenefits.com

⁶ Metlife UK, March 2018.



Health cash plans

Health cash plans can be a low-cost way to support your employees and protect your business while integrating with other wellbeing benefits.

These plans provide cash benefits for a range of day-to-day treatments from healthcare professionals, including but not limited to consultants, dentists, opticians and physiotherapists. No medical assessment required to join and no GP referral required before having treatment.

Please speak with one of our team to review your current policy or get a quotation from our preferred provider.

Business and leisure travel insurance

Protecting your employees while they travel on business is an important obligation for any employer. Every destination around the world comes with different challenges and risks. Ensuring you have the right travel insurance policy is key.

The primary incentive is the cost of emergency medical assistance, which can be in excess of £10,000, but policies also typically cover baggage, delays and stolen goods within their monetary limits.

Please speak with one of our team to review your current policy or get a quotation from our preferred provider.

Health screenings

Health screenings help both businesses and employees by identifying health issues sooner and nudging employees towards adopting a healthier lifestyle. Early intervention can help identify the early stages of potentially serious illnesses that could be life threatening and could save a life.

These services are increasingly offered on-site for the convenience of your employees, keeping costs low and opening this benefit up to a wider population. There are many screening options available on the market.

Please speak with one of our team members to get our competitive prices using screening centres all over the UK or to investigate an on-site option for your employees.



23% of SMEs offer health-related benefits such as gym memberships.⁷



To find out more about health cash plans and health screenings for your people, please contact our team of experts: partnership@mercermarshbenefits.com

⁷ Metlife UK, March 2018.



Wellbeing

Helping your workforce thrive

We offer an effective approach to health and wellbeing services.

Our professionals work with you to design or tailor a health and welfare programme to help your company attract and retain talent, encourage employee wellbeing and commitment, and contain benefits-related costs.

Virtual GP policy

Access to medical professionals when working remotely can save businesses valuable working hours and is convenient for employees and their immediate family. Fast and easy face-to-face online appointments with instant private prescriptions is a very popular company benefit.


Employee Assistance Programme (EAP)

There are many pressures on our lives that can be scary and can affect our mental health. EAPs are one of the most important benefits a business can offer its employees to support their mental health.


Occupational health

Managing employee absence and health issues can be time-consuming, and many employers are faced with the pressure of improving productivity under demanding workplace conditions. Our occupational health service arrangement is a solution you will value. It is designed to give you the advice and support you need to make the right decisions and to help create a healthier, more productive workforce. Our service is available on a cost-effective basis that will suit the needs of most businesses, even those that make very few occupational health referrals each year.

Please speak with one of our team members to review your current insurances to see if you already have any of these benefits included, or if you want to find out more and get a quote.



28% of SMEs offer employee assistance programmes. Some already have this included with existing benefits but are unaware that these programmes are available.⁸



To find out more about wellbeing programmes for your people, please contact the team:
partnership@mercermarshbenefits.com

Platform tools

Digitising your employee benefits

Managing a range of employee benefits can be a big commitment.

Using one platform to hold this information will make benefits administration less time-consuming for the person managing it and easier for employees to find information. Our platforms can include all documents, information and processes people need to know, helping to promote awareness of and engagement with your benefits.

1–250 employees

elect engage
by Mercer Marsh Benefits

Elect Engage provides your employees access to information on their benefits 24/7, leading to a better understanding and appreciation of the benefits available to them.

Elect Engage is free — all you have to do is sign up and start using it. Elect Engage simplifies the way in which you can manage your pension and other employee benefits, and gives you the ability to share information with your employees.

To find out more about digitising your employee benefits, please contact the team:

partnership@mercermarshbenefits.com

What's included in Elect Engage?

- ✓ Buy and manage your employee benefits online
- ✓ Employee view — show employees what benefits you offer them
- ✓ Comprehensive employee record keeping
- ✓ Full self-service access for employees
- ✓ Secure permissions-based access to data
- ✓ Employee document management — share employment contracts, handbooks and any other documents you think your employees need to see
- ✓ System branding — upload your own logo and background images
- ✓ Multiple sites/countries supported
- ✓ Configurable employee onboarding process
- ✓ Configurable workflow processes and flows
- ✓ Dynamic system to-do list and notifications
- ✓ Club view — view your people by shared hobbies and interests as well as by team, department, location, etc.
- ✓ Bulk import your data at any time
- ✓ Suite of standard system reports

Please speak with one of our team members to review your current insurances to see if you already have any of these benefits included, or if you want to find out more and get a quote.

Find out more about how the platform
can help you and your people at
www.electemployeebenefits.co.uk/signup.html



SMEs around the world

MMB Commercial brings streamlined, cost-effective employee benefits to SME businesses all around the world.

When you are operating in a number of locations globally, a consistent approach makes all the difference. Our global presence and local expertise can deliver that.

MMB offers services and products that are grouped under the SME solution to bring employee benefits to smaller clients, often through pre-negotiated products delivered by a dedicated telephony-based team.

- Australia
- Belgium
- Canada
- Chile
- China
- Colombia
- Denmark
- European Mobility
- Finland
- France
- Hong Kong
- India
- Indonesia
- Ireland
- Italy
- Japan
- Malaysia
- Mexico
- Netherlands
- New Zealand
- Norway
- Philippines
- Poland
- Portugal
- Russia
- Singapore
- Spain
- Sweden
- Switzerland
- Taiwan
- Turkey
- United Kingdom



So what do I do next?

If you still have any questions about MMB or our services, we would be delighted to hear from you.

Please contact a member of our team:

partnership@mercermarshbenefits.com

Mercer Marsh Benefits is a trading name used by Mercer Limited, JLT Benefit Solutions Limited, Chartwell Healthcare Limited and Jelf Insurance Brokers Limited, all of which are authorised and regulated by the Financial Conduct Authority. Your relationship manager will confirm at the beginning of the relationship which entity is providing services to you.

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