

# International Health First™

For Small Groups



## Are You Providing Adequate Medical Coverage For Your Globally Mobile Employees?

With healthcare rates consistently increasing, combined with a rise in chronic diseases, general healthcare plans can leave your employees materially out of pocket if they get sick. For small to midsize employers, however, it can be a challenge to provide competitive and cost-effective benefits programs that protect globally mobile employees against such out-of-pocket costs.

According to our 2016 *Benefits Under the Lens* survey, more than 60% of employers believe they are achieving business objectives, yet only 12% said their employees appreciate the benefits being offered to them. We understand your employees are important to you, and we understand they have high expectations of

their employers when it comes to providing quality healthcare benefits wherever they are in the world. At Mercer Marsh Benefits, we want to give your employees the coverage they deserve while balancing the cost to your business.

To address this, we've created a comprehensive, flexible benefits solution that can meet a variety of budgets and needs, delivering employee choice while providing necessary expertise. We've tailored a solution that we believe best meets these needs by leveraging our experience and knowledge of the health market.

## The Benefits of International Health First™ for Small Groups



### Choice

- Four plan levels for core international hospitalization
- Optional outpatient, maternity, dental, wellness and vision benefits



### Enhanced Underwriting Terms

- Minimum of two employees for a group
- Medical history declaration waived for groups of eight or more
- No maximum age limit
- Child coverage up to age 26



### Improved Claims Processing

- Electronic claim filing
- Original bills/receipts not required



### Portability \*

- Option to convert to an individual plan



### Competitive Pricing



### Trustworthy Provider

- Pre-set SLA with Cigna

\*Subject to terms and conditions

## Who Is This For?

International Health First™ for Small Groups is a high-end medical solution for companies looking to insure a segment or the whole of their workforce (fewer than 50 employees) with comprehensive coverage and access to the best quality medical services. Our solution offers coverage both at home and abroad, with a choice of private hospitals.

## What if I Have More Than 50 Employees?

For those companies looking to insure 50 employees or more, we offer a bespoke solution tailored to your needs. Please contact us to find out more, or visit [www.international-health-first.com](http://www.international-health-first.com) for additional information.

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## Contact Us

### Singapore

Samuel Tan

T: +65 6398 2495

E: [samuel.tan@mercer.com](mailto:samuel.tan@mercer.com)

### Hong Kong

Rachel Chau

T: +852 2301 7587

E: [rachel.chau@mercer.com](mailto:rachel.chau@mercer.com)

### China

William Wei

T: +86 21 6141 6657

E: [william.wei@mercer.com](mailto:william.wei@mercer.com)

### About Mercer Marsh Benefits

Mercer Marsh Benefits provides clients with a single source for managing the costs, people risks and complexities of employee benefits. The network is a combination of Mercer and Marsh local offices around the world, plus country correspondents who have been selected based on specific criteria. Our benefits experts, located in 135 countries and servicing clients in more than 150 countries, are deeply knowledgeable about their local markets. Through our locally established businesses, we have a unique common platform that allows us to serve clients with global consistency and locally unique solutions.

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