

MERCER

2008 US benefits information
and tools catalog



**Change is in the air -
It's time to call Mercer**



Consulting. Outsourcing. Investments.

It's time to call Mercer

Maybe it's expansion. Maybe it's managing costs. Perhaps a merger/acquisition is on the horizon or policy and regulation changes loom. It could be the market is shifting, affecting employee or stakeholder expectations.

Whatever change you face, Mercer has the information and resources to help you assess your company's current situation and chart a path for the future. Every day human resource and benefits professionals contend with competing organizational needs.

- Employees demand the best benefits
- The market demands competitiveness
- Business survival demands affordability

You can balance these needs using Mercer's high quality, comprehensive benefits information, combined with award-winning consulting advice to measure your competitive position. By assessing your benefits plans, you can improve your ability to attract and retain employees or to better manage this critical expense.

It's time to benchmark your benefits.

Mercer named International Benefits consultant of the year



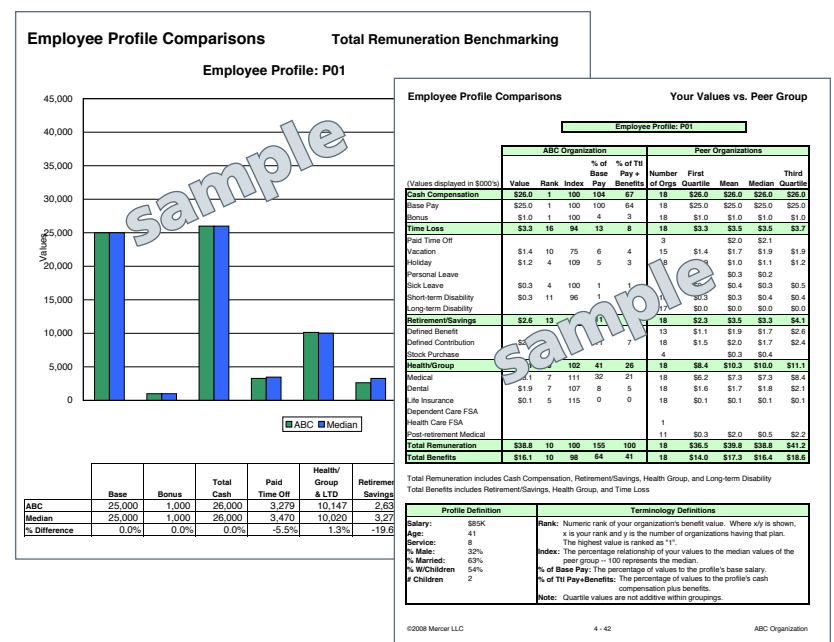
Total Rewards Benchmarking

Review total rewards to get the fullest assessment of your compensation and benefits plan. Benchmark specific jobs and/or employee demographics to know exactly where you stand with key talent.

Total Remuneration Index

Our most comprehensive benchmarking report, the Total Remuneration Index (TRI) evaluates your organization's total compensation (base salary and incentive pay) and benefits programs. Armed with this flexible tool, you have the information to confidently chart changes in your total rewards strategy. TRI provides:

- **Benefits comparisons** – for 16 plan types and/or groupings with five measurements:
 - Values** – calculate the pre-tax pay required to replace an employer-provided benefit
 - Rankings** – position your benefit values to the comparison group
 - Indices** – measure the ratio of your benefit values to the comparison group median
 - Customized employee profiles** – show your competitive position by employee demographics
 - Quartile values** – compare values break by quartile
- **Executive summary** – explain why specific plans have a particular rank or index
- **Optional total rewards modeling reports** – show how changes might affect your overall plan



This catalogue provides product overviews. For detailed information and online ordering, please visit imercer.com/rvs.

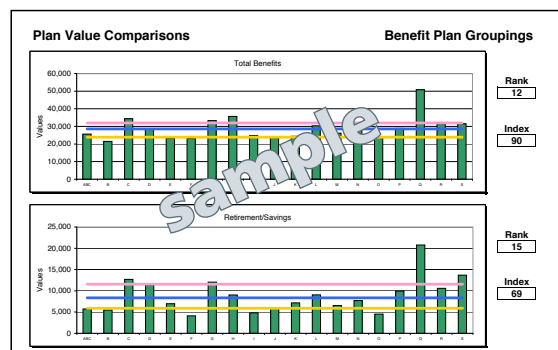
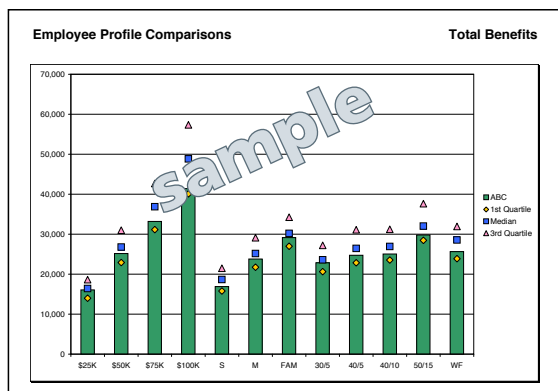
Relative value reports

In a changing market, benchmark your benefits to see how you compare in the competition for talent. Relative value reports give you an apples-to-apples comparison of your plans to those of a selected peer group. By comparing sample employee groups instead of specific jobs and demographic data, you get quality Mercer reports at a lower price point.

Benefits Valuation Report

The Benefit Valuation Report (BVR) provides three levels of comparison. Start with a high-level comparison of your plans against each market or peer group. Move to more precise comparisons for 11 benchmark employee levels. Conclude with a market analysis specific to your organization. BVR provides:

- **Plan value comparisons** – evaluate benefit plans against a peer group, using statistics, rankings, and indices
- **Employee profile comparisons** – see your organization's competitiveness for 11 benchmark employee levels (4 of which are customizable)
- **Mini-executive summary** – understand why specific plans have a particular rank or index (full executive summary is optional)
- **Mercer BenefitsMonitor subscription**
- **Optional benefits modeling** – realize how changes might affect your overall plan before putting them into place



Benefits Valuation Comparison

Benefits benchmarking isn't just for large organizations. The Benefit Value Comparison (BVC) is designed to help medium-size organizations that previously considered Mercer data beyond their reach. Compare the prevalence of your plan features and assess your benefits competitiveness against a peer group you choose. A one-page executive summary puts it all in perspective. BVC provides:

- **Employee value comparison** – assess the competitiveness of your benefits to those of a peer group you select based on the “value” of benefits for 11 employee levels
- **Benefit prevalence** – see how the prevalence of your plan features compares to that of the peer group
- **Mini-executive summary** – provides meaning to the numbers by showing how values and plan features work together to drive your benefit competitiveness

Mercer BenefitsMonitor™

You know what changes lie ahead. You know what benefits you want to compare. And you know who you want to compare against. If you prefer to analyze the data yourself, then you want Mercer BenefitsMonitor.

This online tool provides direct access to the Mercer benefits database. Find current information on benefit plan designs and values for more than 1,500 US organizations. Benchmark your plans, generate prevalence reports, and run queries of the database. Two subscription levels give you the flexibility to choose the right solution for you.

Pricing

Several variables affect the pricing for many Mercer products and services. Contact Customer Service at 800 333 3070 or your local Mercer office to discuss the right solution for your organization.

Prevalence reports

Want a high-level view of the overall competitiveness for your benefit plans? Prevalence data can help you:

- Gauge the overall attractiveness of your benefits
- Test market trends
- Target potential plan changes

These reports let you compare plan prevalence at several levels. Your specific goals will determine which report is right for you. Most are available in standard or custom versions that allow you to define your peer group.

Benefits Prevalence Report – Gain a qualitative comparison and quantifiable statistics of plan features for basic benchmarking. See at a glance how your organization's key plan features compare to those of multiple peer groups.

Summary of Plan Features – View a peer group of organizations (ideally 10 or fewer) with side-by-side descriptions of individual plan features for specific plans. Use this report to compare plan features across several organizations.

Summary of Plan Statistics – This report is recommended for use with larger peer groups. View statistics (lowest, highest, mean, and most prevalent) of the quantifiable plan features of all traditional plans. With this information, you can easily compare such statistics as the mean deductible for dental plans or the most frequent number of vacation days granted.

Spotlight on Benefits – The Spotlight includes commentary and charts of key features of all benefit plans for the companies participating in the Benefits Valuation Survey. Participating organizations receive a free Spotlight on Benefits.

Our promise to you

At Mercer, we take seriously our obligation to maintain all client information confidentially. Although our clients may select custom peer groups for reporting purposes, we ensure that data at an organizational level is maintained confidentially. We are committed to publishing the methodology for our reports so you understand exactly how we developed our analysis.

Mercer services

Our consultative approach means we stay informed about the data you need while providing the service you expect.

Consulting

Combine Mercer benchmarking reports with the experience of our consultants to develop the right strategy for your organization. Mercer consultants draw from their knowledge and Mercer resources to help you chart a path through changing times and see you through it.

Customized analysis

Mercer benefit professionals can help you answer most any question about an existing plan or a proposed change using our extensive benefits database. Use our knowledge to get the specific data you need to create competitive benefits plans.

For example, compare the difference in co-payments for a traditional prescription drug plan and a formulary plan. Or discover the 401 (K) plan match rate and average amount matched in your industry peer group. We can draw from our library of data or survey specific organizations to get the information you need.

The key to competitive benefits

The Mercer benefits database, compiled through the Benefits Valuation Survey, is the foundation for our benefits information and tools. This database includes:

- Data from 1,500+ US organizations, updated daily
- Features of all retirement/savings, health/group, time loss, and work/life benefits
- Industry, geographic, employee size, and other standard/custom peer groups

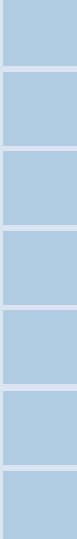
Participation is easy – Adding an organization to the database is easy and free. First time participants can send Summary Plan Descriptions with responses to a brief questionnaire. We do the rest. Current participants can update their information each year using an online tool.

Two free reports – First time or renewing participants receive two valuable reports free:

- **Market Comparison Report** – one-page summary comparing the organization's benefits to the market
- **Spotlight on Benefits** – snapshot of the trends and prevalence of key plan features for all organizations in the database

MERCER

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Benchmark your benefits

- Information from 1,500+ organizations
- Variety of reports to meet your needs
- Consultative approach, combining the information you want with the service you expect

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