

Measuring Up Your Employees' Benefits

Mercer has the information and tools to help organizations assess the competitiveness of their current benefits and chart a path for the future. The US Mercer database includes features of retirement/savings, health/group, and time-loss plans from 1,200+ US organizations. Combining the data with award-winning benefits consulting presents organizations with a range of possibilities.

Real World Issues

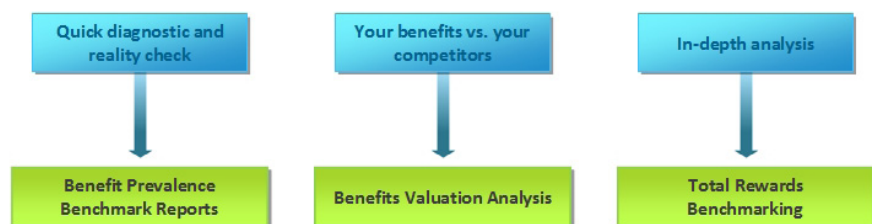
In times of cost containment, organizations recognize that benefits may represent a better choice for adjustments than other more visible initiatives like downsizing and pay freezes/reductions.

Mercer Value

We have a range of products to help you no matter what level analysis you need. From a quick reality check to more in-depth analysis, Mercer benefits data and consulting services help you achieve the optimum solution.

How Mercer is Unique

Our broad-reaching benefits solutions are designed to provide the level of information you need to address any situation, big or small.



Benchmark Benefits with Prevalence

These reports of qualitative comparisons and quantifiable statistics of plan features can help you identify cost savings or retention risks due to substandard policies. At a glance, you will see how key plan features compare to those of multiple peers to help you:

- Understand current practices and anticipate market trends
- Identify appropriate benefits package
- Target potential plan changes and opportunities for cost savings
- Gauge the overall attractiveness of benefits to your employees

Reports

There are 11 Benefits Prevalence Benchmark Reports to provide a snapshot of the Mercer database of 1,200+ US organizations that fit your specific needs.

- All Organizations Report
- Organizational Size Benchmark Reports
 - Small Companies Report (500-1,999 employees)
 - Mid-Sized Companies Report (2,000-4,999 employees)
 - Emerging Companies Report (5,000-10,000 employees)
 - Large Companies Report (more than 10,000 employees)
- Industry Benchmark Reports
 - Education Report
 - Finance/Insurance Report
 - Healthcare Report
 - Manufacturing Report
 - Public (government) Report
 - Transportation Report
 - Retail Report

Benefit Prevalence Report - Salaried Employees

HEALTH/GROUP BENEFITS	Market		Sample Industry	
	# Plans	% Plans	# Plans	% Plans
Medical Coverage				
Preferred Provider Organizations (PPO)				
Employee Cost Sharing				
Employee Only				
None	208	10%	35	15%
1% - 10.00%	417	20%	53	23%
11% - 20.00%	780	38%	74	32%
21% - 30.00%	451	22%	47	20%
31% - 40.00%	140	7%	21	9%
41% - 50.00%	35	2%	2	1%
Greater than 50.00%	17	1%	2	1%
Employee + Spouse				
None	71	3%	2	1%
1% - 10.00%	374	18%	28	12%
11% - 20.00%	594	29%	64	27%
21% - 30.00%	598	29%	65	28%
31% - 40.00%	251	12%	38	16%
41% - 50.00%	93	5%	22	9%
Greater than 50.00%	65	3%	17	7%
Employee + Child				
None	78	4%	3	1%
1% - 10.00%	317	15%	35	15%
11% - 20.00%	712	35%	88	37%
21% - 30.00%	507	25%	68	29%
31% - 40.00%	230	11%	38	16%
41% - 50.00%	80	4%	13	5%
Greater than 50.00%	38	2%	12	5%
Employee + Family				
None	75	4%	2	1%
1% - 10.00%	256	13%	23	10%
11% - 20.00%	691	34%	65	28%
21% - 30.00%	615	30%	60	26%
31% - 40.00%	242	12%	39	17%
41% - 50.00%	86	4%	20	9%
Greater than 50.00%	83	4%	27	11%

Health/Group	Time Loss	Retirement/Savings
Medical	Vacation	Defined benefit
Dental	Holiday	Defined contribution
Life insurance	Personal leave	Stock purchase
Flexible spending accounts	PTO banks	
Post-retirement medical funds	Sick leave	
	Short-/long-term disability	

Benefits Valuation Analysis

Benchmark Reports

The Benefits Valuation Analysis permits you to measure the worth of your organization's employee benefit plans compared to the market. This critical information allows you to identify specific features that require change.

Quickly and cost effectively, the Benefits Value Analysis values benefit plans starting at a high level comparison against the market, moving to precise comparisons of 11 benchmark positions, and concluding with a market analysis specific to your organization.

A Benefits Value Analysis compares your benefits to the market by:

- Total benefits versus peer organizations
- Individual employee profile values
- All profile summary of indices
- Standard employee profile
- Pay and age/service profiles you determine

The Benefits Value Analysis summarizes individual comparisons for 16 plan types by:

- Health/Group: medical, dental, life insurance, flexible spending accounts, and post-retirement medical plans
- Time Loss: vacation, holiday, personal leave, PTO banks, sick leave, and short- and long-term disability plans
- Retirement/Savings: defined benefit, defined contribution, and stock purchase
- Non-traditional benefits

Total Rewards Benchmarking

The Total Remuneration Index takes the Benefits Value Analysis a step further to value your compensation and benefits programs. Adding career programs to this analysis permits you to evaluate your Total Rewards.

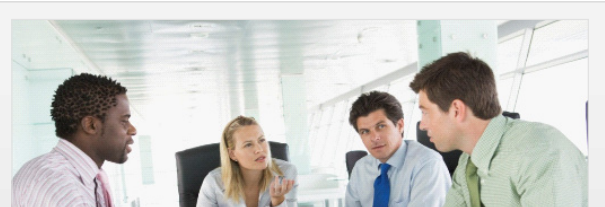
Total Remuneration Index Reports include:

- Benefits Value Analysis plus the compensation component
- Valuation of your jobs including benefits and compared to the peers you define
- Actual jobs, rather than valuing and comparing representative employee benchmarks

Mercer BenefitsMonitor

imercer.com/benefitsmonitor

Mercer BenefitsMonitor offers access to benefit plan designs and values. This online tool provides current data and report flexibility to allow organizations to benchmark plans against the market, generates prevalence reports, and run queries from the database.



Benefit Survey Participation www.imercer.com

Participation opens the door to an array of information possibilities such as the Benefits Valuation Analysis, Total Rewards Benchmarking, and Mercer BenefitsMonitor. These reports and tools are designed to help you pinpoint potential changes in benefit plans.

Participation is easy and can be done at your convenience:

- Send us your SPD
- Update your organization data online

In less than 2-3 weeks your information is available in the data set and you are ready to begin in-depth benchmarking analysis.

Regional Benefits Benchmarking

The Global Benefits business aims to provide comprehensive benchmarking data to our clients. Mercer has the ability to provide both benefits prevalence and valuation services on a local and regional basis. We have the largest organizational plan design database across Retirement, Health/Group and Time Loss benefits available in the marketplace.

Asia-Pacific

Qualitative and quantitative benchmarking is available in the following countries:

Australia	Japan	Singapore
Bangladesh	Korea	Sri Lanka
China	Malaysia	Taiwan
Hong Kong	New Zealand	Thailand
India	Pakistan	Vietnam
Indonesia	Phillippines	

Key Benefits

- Retirement Plans
- Health Plans and other Insured Benefits
- Vehicle Policies
- Allowances & Perquisites
- Leave Policies
- Working Arrangements
- Flexible Benefits
- Travel Benefits
- Severance Benefits

Reports Available

Benefits Value Analysis – Generates a common dollar value for benefit plans with varying plan designs and provisions. Statistical comparisons are made to create an objective ‘apples to apples’ comparison of an employer’s plan to those of a peer group.

Spotlight on Benefits – Provides an overview of benefits practice trends in the general market.

Benefits Prevalence Report – Provides statistical information on the survey responses to questions from our benefits questionnaire. You can compare your benefits plans against the aggregated data of the market, selected industries or a peer group of your choice.

Detailed Benefits Report – Provides you with the insight to the exact details per benefits plan of a custom peer group of your choice. It allows you to compare your benefits plan against each individual peer group.

EMEA

Qualitative and quantitative benchmarking is available in the following countries:

Algeria	Greece	Romania
Angola	Hungary	Russia
Austria	Ireland	Rwanda
Armenia	Israel	Saudi Arabia
Azerbaijan	Italy	Senegal
Bahrain	Ivory Coast	Serbia
Belgium	Kazakhstan	Slovakia
Belarus	Kenya	Slovenia
Botswana	Kuwait	South Africa
Bulgaria	Latvia	Spain
Cameroon	Lithuania	Sweden
Croatia	Macedonia	Switzerland
Czech Republic	Malawi	Tanzania
Democratic Republic of the Congo	Moldova	Tunisia
Denmark	Morocco	Turkey
Egypt	Mozambique	Uganda
Estonia	Netherlands	Ukraine
Finland	Nigeria	United Arab Emirates
France	Norway	United Kingdom
Gabon	Oman	Uzbekistan
Georgia	Poland	Zambia
Germany	Portugal	Zimbabwe
Ghana	Qatar	

EMEA Benefits Offering

- Benefits Prevalence Reports in both standardized and customized format
- Side-by-Side Comparisons
- Relative Value Analysis
- Bespoke Surveys on Benefits/Allowances
- Car Policy Benchmarking and Analysis

EMEA (continued)

Key Benefits

- Defined Benefit Retirement Plans
- Defined Contribution Retirement Plans
- Medical Plans
- Life Insurance (Death) Benefits
- Short and Long term Disability Benefits
- Accident Benefits
- Vehicle Policies
- Allowances & Perquisites

Reports Available

Benefits Prevalence Report – Provides you with the information you need to be able to identify the opportunities to save money or retention risks due to inadequate benefits policies. At a glance, these reports will help your company to:

- Understand current practices
- Anticipate market trends
- Identify appropriate benefits package
- Target potential plan changes and opportunities for cost savings
- Gauge the overall attractiveness of benefits
- Remain Competitive

Benefits Value Analysis – This report helps companies to make fact-based decisions with the help of an objective quantifiable comparison of all their benefit plans (health/group, time loss, retirement and savings, company cars) – and their total remuneration package – versus other employers.

Bespoke Surveys on Benefits/Allowances – Mercer can conduct bespoke surveys on behalf of your company to see how your company's benefits plans compare in the market. The survey and report can be tailored specifically to your needs.

Car Policy Benchmarking – Which kind of jobs receive which kind of cars in which countries? Are allowances offered as an alternative? Is private fuel paid for? For many employees, cars are the single most expensive and valuable benefit they receive from their employer.

Latin America

Qualitative and quantitative benchmarking is available in the following countries:

Argentina	Ecuador	Paraguay
Bolivia	El Salvador	Peru
Brazil	Guatemala	Puerto Rico
Chile	Honduras	Trinidad & Tobago
Colombia	Mexico	Uruguay
Costa Rica	Nicaragua	Venezuela
Dominican Republic	Panama	

Key Benefits

- Health Care Plans and Life Insurance
- Retirement
- Car Plan
- Miscellaneous
 - Restaurant Voucher
 - Cafeteria
 - Food Coupons
 - Loan
 - Club Membership
 - Stock Purchase
 - Mobile Phones*
 - Parking*
 - Education Assistance*
 - Day-Care Center*
 - Product Discount*
 - Flexible Benefits*
 - Work Life Balance*
 - Wellness Program*

Reports Available

Benefits Value Analysis – Permits an employer to measure the worth of their organization’s employee benefits plans compared to the market.

Benefits Prevalence Reports – Provides statistical information on the survey responses to questions from Mercer’s benefits questionnaire.

Bespoke Surveys on Benefits/Allowances – Mercer can conduct bespoke surveys on behalf of your company to see how your company’s benefits plans compare in the market. The survey and report can be tailored specifically to your needs.

Car Policy Benchmarking – Which kind of jobs receive which kind of cars in which countries? Are allowances offered as an alternative? Is private fuel paid for? For many employees, cars are the single most expensive and valuable benefit they receive from their employer.

* Benchmarking for these benefits only offered in Argentina, Brazil, Chile, Mexico and Venezuela