

HEALTH WEALTH CAREER

EMEA BENEFITS PRODUCTS OFFERING



MAKE TOMORROW, TODAY



BENEFITS ARE KEY IN
ATTRACTING, RETAINING AND
ENGAGING YOUR EMPLOYEES,
WHEN CORRECTLY ALIGNED
WITH THEIR NEEDS.

THE MAIN QUESTIONS THAT YOU
SHOULD ASK ARE:

- Are my benefits truly benefiting my diverse workforce?
- If the benefits are good, then is it a competitive package?



BENCHMARK AND DESIGN THE BEST POSSIBLE BENEFIT PLANS FOR YOUR ORGANISATION

Salary, job title and perceived prestige of the employer's brand have traditionally been used as differentiating factors for companies to attract or retain talent, but the tighter job market is making it more necessary for organisations to leverage on the value of employee benefits to offer a broader value proposition to employees.

At Mercer, we believe that the success of an organisation is only as good as the people it hires, and we are committed to helping our clients benchmark and design the best possible benefit plans for their organisation. To attract and retain key talent, Mercer can help you compare and benchmark your benefits plan against the marketplace and provide advice on setting up plans that are both cost effective and highly valued by employees.

WHY MERCER?

This catalogue will take you through the products and services we have to offer to address your benefits questions.

Our complete suite of benefits products and services can assist you at any step of your plan review process, no matter what level of analysis you need. All of our products can be provided based on general industry, specific industry or a peer group. From a quick reality check to more in-depth analysis, Mercer benefits data and consulting services help you achieve the optimal solution.

EMEA BENEFITS OFFERING

- **BENEFITS BENCHMARKING REPORTS**
- **BENEFITS PREVALENCE REPORTS IN BOTH STANDARDISED AND CUSTOMISED FORMATS**
- **BENEFITS VALUE ANALYSIS**
- **BESPOKE SURVEYS ON BENEFITS/ ALLOWANCES**
- **MERCER BENEFITSMONITOR®***

**for certain countries*

KEY BENEFITS

- **Defined benefit retirement plans**
- **Defined contribution retirement plans**
- **Medical plans**
- **Life insurance**
- **Short- and long-term disability policy**
- **Accident insurance**
- **Vehicle policies**
- **Allowances and perquisites**
- **Leave policies**
- **Flexible benefits policy**
- **Travel programs**

EMEA BENEFITS PRODUCTS OVERVIEW

Mercer has the information and tools to help organisations assess the competitiveness of their current benefits and chart a path for the future. Mercer's EMEA database includes features of employment conditions, leave types, insured benefits, retirement plans, vehicle benefits and many other benefits from more than 15 000 companies in 80+ EMEA countries.

Armenia	Czech Republic	Ireland	Netherlands	Spain
Austria	Denmark	Italy	Norway	Sweden
Azerbaijan	Estonia	Kazakhstan	Poland	Switzerland
Belarus	Finland	Latvia	Portugal	Turkey
Belgium	France	Lithuania	Romania	Ukraine
Bosnia-Herzegovina	Georgia	Luxembourg	Russia	United Kingdom
Bulgaria	Germany	Macedonia	Serbia	Uzbekistan
Croatia	Greece	Moldova	Slovakia	
	Hungary	Montenegro	Slovenia	
Algeria	Egypt	Kenya	Nigeria	Tunisia
Angola	Equatorial Guinea	Madagascar	Republic of Congo	Uganda
Benin	Ethiopia	Malawi	Reunion	Zambia
Botswana	Gabon	Mauritius	Rwanda	Zimbabwe
Cameroon	Ghana	Morocco	Senegal	
Democratic Republic Of Congo	Guinea-Conakry	Mozambique	South Africa	
	Ivory Coast	Namibia	Tanzania	
Bahrain	Israel	Lebanon	Saudi Arabia	Yemen
Iran	Jordan	Oman	United Arab Emirates	
Iraq	Kuwait	Qatar		

BENEFITS BENCHMARKING REPORT

Professionals acknowledge that the benefits offered by organisations represent a significant difference between compensation packages. In order to differentiate one company's benefits policies from others', organisations must first understand how they are currently positioned against their competitors and ensure that their policies meet the statutory minimum.

Mercer's qualitative benchmarking services combine Mercer's extensive survey data source and global expertise to help organisations understand how their benefits plans stack up against their specific peer companies', and against plans in their industries or markets.



These reports will help your company:

- Ensure that policies are in line with or above statutory requirement.
- Understand how your benefits are positioned against the market (either all industries or against a specific peer cut).
- Determine whether you are providing consistent benefits across your organisation, that is, across different operating divisions, subsidiaries or companies in an M&A transaction.
- Depending on your organisation's preference, the format and scope of the deliverables can be customised to suit your needs.

SAMPLE TABLE

Feature	ABC Company	Peer Group	Comments/ Recommendations
Description of benefit	<p>ABC Company provides medical and dental coverage for employees, both with and without "dirigenti" contracts. The plans are collectively bargained except for the employees with "dirigenti" contracts. The plans offer the following benefits:</p> <p>"Dirigenti" employees:</p> <ul style="list-style-type: none"> • Hospitalisation €250,000. <ul style="list-style-type: none"> » Outpatient examinations €10,000. » Outpatient fees/home treatment €2,500. » Dental fees €3,500. • Dependent coverage: <ul style="list-style-type: none"> » Children until age 26. » Spouses. 	<p>Major multinationals frequently supplement the labour collective agreement guarantees and coverage.</p> <p>The plan includes hospitalisation, dental care, and specialist visits. "dirigenti" and "quadri" coverage is required by collective agreements. The recent trend to extend coverage to nonmanagers is due to the decrease in quality of service provided by the National Health Service.</p> <p><u>Replacement for the NCA private medical benefits</u></p> <p>Thirteen percent of organisations provide a replacement to the NCA private medical benefits.</p>	In line with the market practice.

BENEFITS PREVALENCE REPORT

The benefits prevalence reports provide you with the information you need to identify opportunities to save money or identify retention risks due to inadequate benefits policies.



At a glance, these reports will help your company:

- 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.

The benefits prevalence reports can be in a standard report format or can be customised specifically for your organisation's needs.



Retirement and savings:

- » Defined benefit and defined contribution plans.
- » Stock purchase plans.



Time loss:

- » Short- and long-term disability plans.



Company cars:

- » Models, lease values, allowances.



Health and group:

- » Private medical plans.
- » Life insurance.
- » Accident insurance.
- » Flexible spending accounts.



Other benefits, such as:

- » Mobile phones.
- » Loans.
- » Discount on company products.
- » Training and education.
- » Professional subscriptions.
- » Sport club membership.

THE REPORT PROVIDES YOU WITH THE LATEST TRENDS IN:



DEFINED CONTRIBUTION SCHEME ELIGIBILITY

	Percentage of Organisations	No. of Responses
Executive Plan/Policy	54%	191
Management Plan/Policy	99%	200
Professional/Paraprofessional Plan/Policy	99%	200

PREVALENCE SAMPLE REPORT

Pension – Defined Contribution Scheme

Do organisations offer a defined contribution pension scheme in addition to statutory benefits?

Yes	77%
No	23%

Based on responses from 300 organisations

MERCER RELATIVE VALUE ANALYSIS OR “BENEFITS VALUE ANALYSIS”

The **Relative Value Analysis** or “**Benefits Value Analysis**” reports help companies make fact-based decisions using the objective quantifiable comparison of all their benefit plans (health and group, time loss, retirement and savings, company cars) – and their total remuneration package – versus those of other employers. They help you identify whether your benefits are rich enough to attract top talent or, conversely, too rich and negatively affecting your bottom line. Every day, human resource and benefits professionals are challenged by competing organisational needs:

- Employees demand the best they can get.
- The market demands competitiveness.
- Business survival demands affordability.

Make informed HR decisions that balance these needs, using quality, comprehensive benefits information from Mercer. Combined with top-notch consulting advice and diagnostic tools that convert this information into intelligence, this data enables HR professionals to score in the “genius” category and become strategic partners.

EACH REPORT INCLUDES:

- Executive summary of your company’s market positioning compared with that of your peer group.
- Covered profiles.
- Valuation methodology.
- Graphical and tabular output of values by:
 - » Benefit category and workforce profile versus peer group.
 - » Total benefits values for all profiles versus peer group.

QUANTITATIVE BENCHMARKING VIA MERCER’S BENEFITS VALUE ANALYSIS (BVA)



Plan Value Comparisons

An apples to apples comparison of benefits with different plan designs among selected peers



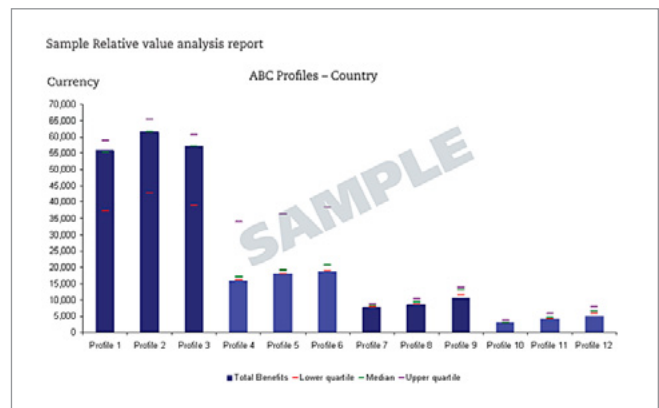
Custom Employee Profiles

Identify gaps in your benefits plans for your different employee groups



Summary of Plan Features

Values, rankings and indices to assess value and competitiveness of benefit plan



PRICING

EUR 13,500 per Analysis, covers typically 6 to 8 profiles and a weighted workforce profile.



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 surveys can be tailored specifically to your needs. Please contact Mercer to discuss your requirements in more detail. You have multiple analysis choices. We will contact you to discuss these and the related pricing.

PRICING

EUR 2,500–25,000, depending on range of benefits, number of participants, and customisation of output.

MERCER BENEFITS MONITOR®

Mercer conducts benefits surveys annually, providing you with the most up-to-date market information. Access reports via our online tool, Mercer BenefitsMonitor® (MBM), anytime and anywhere, and have the information you need at your fingertips.



Mercer BenefitsMonitor® allows you to:

- Compare your benefits data against that of your competitors and the general market.
- Analyse how companies set up their benefits plans for the different employee groups.
- To access latest statutory benefits information with one stop.
- Customise and run reports at your convenience.

KEY BENEFITS

Each report includes information about the typical benefits for a given market. The following table provides an example of some of the benefits covered in the reports. For a comprehensive list of benefits covered per country, please contact Mercer.



EMPLOYMENT CONDITIONS

- Working Hours & Overtime
- Leaves & Holidays
- Termination & Redundancy
- Flexible Work Arrangements
- Employee Wellness
- Statutory benefits



CORE BENEFITS

- Insurance benefits
- Medical Benefits
- Supplementary retirement
- Vehicle policies
- Allowances and subsidies



STRATEGIC BENEFITS

- Benefit Trends
- Training & Development
- Referral Programs
- Long Term Incentives
- Flexible Benefits
- Perquisites and Loans



MOBILITY-RELATED BENEFITS

- Business Travel
- Relocation
- Housing Benefits

AFRICA AND MIDDLE EAST MERCER BENEFITS MONITOR®

Mercer BenefitsMonitor™ is an interactive and user-centred online tool that offers a wide range of flexible and intuitive features for benefits reporting and analysis.

- One-stop source for the latest market & statutory benefits information through regular survey updates
- Find out the market prevalence of benefit items and analyse how companies set up their benefits plans for the different employee groups
 - » Conduct analysis using various filters such as industry segment and headcount
 - » View data by percentile statistics, average, minimum and maximum values
 - » Include your organisation's data during market analysis
 - » Conduct peer group comparisons through customised reports
- Export the survey



Available countries:

- | | | | |
|---------------|---------------|---------------------|----------------|
| • Angola | • Gabon | • Nigeria | • UAE |
| • Cameroon | • Ghana | • Republic of Congo | • Uganda |
| • DRC | • Ivory Coast | • Saudi Arabia | • Zimbabwe |
| • Egypt (NEW) | • Kenya | • Senegal | • South Africa |
| • Ethiopia | • Malawi | • Tanzania | |

Please note, that results for the countries above (apart from UAE, Saudi Arabia and Egypt) will not be published in 2017, as they are available for 2016.

BENEFITS COVERED

- | | |
|--|--------------------------|
| • Flexible Work Arrangements | • Vehicle Benefits |
| • Maternity/Paternity Leave | • Loans |
| • Congratulations and Condolences | • Allowances |
| • Retirement – Defined Contribution | • Travel Benefits |
| • Retirement – Defined Benefit | • Training & Development |
| • Medical & Hospitalisation Plans | • Housing |
| • Vision Care | • Schooling |
| • Life, Disability, and Risk Insurance | • More! |

TYPES OF REPORTS

GENERAL

SPOTLIGHT REPORT

- Provides an overview of key benefits practice trends in the general market.
- Represents all industries.
- Statutory overview.

SPECIFIC

BENEFITS PRACTICE SUMMARY REPORT (BPR-S)

- Quick overview of prevalence and median values across the different employee categories of your selected peer group.

BENEFITS PREVALENCE REPORT (BPR)

- Side by side comparison of your organisation's benefits policies against aggregated statistics of selected peer groups.

DETAILED BENEFITS REPORT (DBR)

- Provides aggregated statistics and exact details of the benefit plans of a custom peer group.
- Side by side comparison of benefits provided by different employers.

BETTER INTERFACE AND SERVICE

To offer better and more convenient service we resigned from reports delivered to your iMercer accounts or emails. Now you can generate reports directly in the Mercer BenefitsMonitor , platform with different type of subscriptions, depending on your needs.

TYPES OF SUBSCRIPTIONS

There are three types of subscription packages to meet your needs. Subscribers to any one of the three packages are entitled to one password for a year's membership when given access.

STANDARD	STANDARD PLUS	PREMIUM**
Spotlight on Benefits	Spotlight on Benefits	Spotlight on Benefits
BPR and BPR-S for 'All Industries' peer group	BPR and BPR-S for 'All Industries' peer group	BPR and BPR-S for 'All Industries' peer group
	One free custom peer cut*	Unlimited free custom peer cuts*

* All custom peer cuts are subject to Mercer's approval in order to ensure data confidentiality.

** For UAE, SA and EG the only available level of access is Premium.



For further information, please contact:

Email: client.solutions@mercer.com

Want to learn more about our benefits
benchmarking offering in other regions?

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