

MERCER



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Renewing our 2009 Value Service Provider program



Leveraging resources for your success

We heard you loud and clear: The business world is increasingly more competitive and you need more leverage to meet your business objectives and stay competitive.

Beginning in 2008, Mercer expanded its service offerings to help you better manage your company's health and benefit risks.

What's new?

Over the last two years, Mercer has been arranging for additional services and products through a new concept – the Mercer **Value Service Provider** program. Working with our key carriers, administrators and other service providers, we have been negotiating on your behalf using our entire client portfolio as leverage. As a result, whenever you select one of these “value service” firms, you will receive tangible special value at no additional cost just by being a Mercer client. In addition to valuable “no cost” services, in some instances you will gain access to exclusive offerings as well as indirect benefits, such as dedicated resources that provide a faster resolution of issues or a higher quality of support.

This year, we will be working with our largest health plans and life and disability carriers, but we expect to expand this program in the near future.

Becoming a Value Service Provider

To qualify as a **Value Service Provider**, Mercer identified several attributes among firms, such as:

- Recognition as an industry leader
- Significant market presence in key markets
- A score of “satisfactory” or higher on Mercer’s annual consultant survey of its service providers
- Minimum commitment to best practices
- Sustained acceptable financial rating

Value Service Provider recognition runs for a 12-month period and firms are designated as Value Service Providers in annual procurements and renewals. The list of providers is re-evaluated by Mercer annually or sooner. Each year, Mercer will conduct a national assessment of the **Value Service Providers** to ensure that the enhanced services have provided benefits to our clients. Some, but not all, of the areas reviewed are:

- No-cost services
- Unique products at reduced rates
- Higher-quality services through high-performing dedicated teams
- Increased access (or reduced barriers) to sharing of business intelligence
- Participation in the advancement toward greater quality and efficiency
- Transparent and streamlined operations

Important information

The Mercer **Value Service Provider** program is designed to inform Mercer clients of added value from select service providers *independent of* individual client procurements. This program is *not* a replacement for a detailed technical or actuarial evaluation of a particular provider's program, but merely offers additional consideration in making those decisions. The ultimate choice remains exclusively yours.

The **Value Service Provider** program is designed to benefit Mercer clients broadly and, therefore, may or may not offer similar value to you in a given market or at a given time. Mercer receives no compensation from this program other than what is expressly authorized by our clients.

Participation in the **Value Service Provider** program is entirely voluntary and at the discretion of the provider. The results reported here demonstrate providers' commitments to improving client value and customer experience. Participation neither gives nor guarantees any provider any preferences.

Value Service Providers – 2009

Aetna	MetLife
Anthem National Accounts	Prudential
CIGNA	Reliance Standard
The Hartford	UnitedHealthcare (UHC)
Health Care Service Corp (HCSC) – BC BS of IL, TX, OK, NM	Unum



A spotlight on Value Service Providers with differentiated value

HealthCare – Aetna

Aetna's value-add services for Mercer clients include:

- Aetna will not charge for the release of self-insured medical data to support claims-analysis systems* for new clients or existing clients at renewal.
- Aetna will provide *dedicated national relationship executives* to ensure high-quality service and the fastest resolution of issues for Mercer clients.
- Aetna has executed national agreements with Mercer that minimize hassle and *reduce the level of expense* typically incurred on projects.
- Added Value Consumer Directed Health Plans (CDHP) exclusively available to Mercer clients who are newly adopting an HRA- or HSA-based plan for 2009 and have 2,000 or fewer medical-eligible employees
 - Lower account (HSA, HRA) administration fees
 - More favorable trends used to calculate CDHP renewals
 - Significant communication allowances.

Life & Disability – Unum

Unum's value-add services for Mercer clients include:

- Unum will not charge mutual clients to release data to support claims-analysis systems* for new clients with more than 5,000 lives.
- Unum offers enhanced offerings at no additional charge, such as:
 - Enhanced Comparative Reporting and Analysis (CR&A) tools for new and select existing Unum clients with 1,000+ lives – a market value of \$38,500
 - Expanded service offerings, such as administrative support for Evidence of Insurability (EOI) and Portability and Conversion available to new Unum clients with 1,000+ lives
 - Implementation of Beneficiary Management and Life Claim intake offering exclusive to Mercer clients at a reduced cost (50%).
- Unum has executed national agreements with Mercer that minimize hassle and *reduce the level of expense* typically incurred on projects.
- Client portal sites (for example, Mercer BenefitSuiteSM) can be *integrated* with the Unum website through just a single access point.
- Unum is working toward *automating* the EOI process for Mercer clients to allow members to complete an online EOI form that feeds directly into underwriting.
- Unum provides dedicated *centralized services* to Mercer clients supported by specially appointed staff to ensure support of the highest quality service and the fastest resolution of issues for Mercer clients.

*Mercer HealthOnline®

Note: Dollar value items are estimated and are non-transferable.



Value highlights – Designating the 2009 Value Service Providers

These Value Service Providers have made various commitments through our program. Below are some examples of how they bring extra value to Mercer's clients.

Value-add	Aetna	Anthem	CIGNA	Hartford	HCSC	MetLife	Prudential	Reliance	UHC	Unum
Agrees to waive fees for self-insured data tapes for claims analysis systems*	✓	✓	✓	✓	✓		✓	✓	✓	✓
Agrees to waive fees for fully insured data tapes for claims analysis systems*		✓		✓	✓		✓	✓		✓
Offers dedicated resources for Mercer clients			✓	✓			✓	✓	✓	✓
Designates a national executive to expedite issues	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Has a nationally executed Mercer NetPic discount database agreement	✓	✓	✓	n/a	✓	n/a	n/a	n/a	✓	n/a
Has a nationally executed (or agrees to execute) Mercer HealthOnline® data confidentiality agreement	✓	✓	✓	✓	✓		✓	✓	✓	✓
Agrees to integrate single sign-on capabilities	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Agrees to integrate and automate the EOI process	✓	✓		✓		✓	✓	✓	✓	✓
Provides exclusive products or service offerings for Mercer clients	✓	✓	✓						✓	✓

*Mercer HealthOnline®