

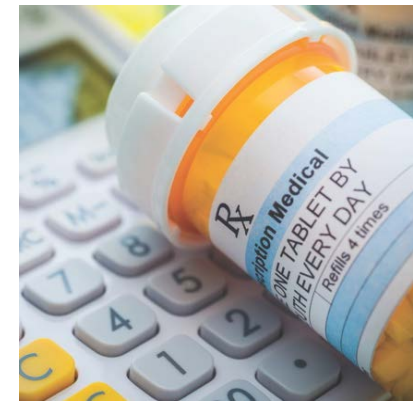


2020 Benefits



Open Enrollment:
October 1 – 15

MERCER MARKETPLACE 365SM



INTRODUCING MERCER MARKETPLACE 365

YOUR 2020 BENEFITS

Shop for benefits and select the plans that make sense for you and your family. Your choices will include a range of benefits to help you manage your health, financial security, and other everyday needs.



ONLINE RESOURCES

- Guided Support
- Educational Resources
- Videos & Tips
- Online Chat



BENEFITS COUNSELORS

- Call in to have a benefits counselor enroll you
- Bilingual phone team
- Convenient weekday and weekend hours



MOBILE CAPABILITIES

- App to access benefits information from anywhere
- Website is mobile ready



AVAILABLE EVERY DAY

- Year-long support
- Enroll in evergreen products
- Complete life events

WELCOME TO YOUR BENEFITS ENROLLMENT

ACME is pleased to offer a wide selection of benefits for 2020 that gives you flexibility and choice, an easy online shopping experience, and the ability to take charge of your benefits spending

www.mercermarketplace.com/login

**OPEN
ENROLLMENT**
OCTOBER 1 – 15

HERE'S HOW IT WORKS

Visit the website to access built-in decision support to guide you through the process.

Review the benefits available to you on the website and in your Benefits Decision Guide.

Choose the plans that best meet your needs and fit your budget.

WHAT'S NEW

UPDATED OR NEW COVERAGE OFFERINGS

MORE DETAILS ABOUT THE PLANS CAN BE FOUND AT
WWW.MERCERMARKETPLACE.COM/LOGIN

2020



- Medical: \$400, \$800 and \$1,500 Deductible Plans through Cigna

- Dental: Standard, Enhanced and Premier Plans through Cigna

- Vision: Standard and Enhanced Plans through Cigna

- Mercer Marketplace 365+ HUB

- Additional coverage: Critical Illness, Accident, Hospital Indemnity, Term Life, Accidental Death and Dismemberment, Permanent Life, Short-Term and Long-Term Disability, Legal, Identity Theft, Pet Insurance, Auto and Home Insurance, Online Discount Mall

WHAT YOU CAN EXPECT FOR 2020

MERCER MARKETPLACE 365 MAKES IT EASY TO SHOP FOR BENEFITS THAT SUPPORT YOUR OVERALL WELL-BEING

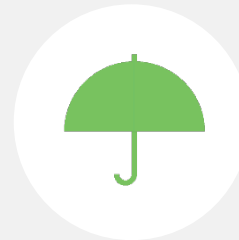
MERCER MARKETPLACE 365SM



**MEDICAL, DENTAL
AND VISION
COVERAGE**



**SUPPLEMENTAL
MEDICAL
INSURANCE**



**LIFE AND
DISABILITY
COVERAGE**



**ADDITIONAL
COVERAGE**

WITH A VAREITY OF BENEFITS AVAILABLE, YOU'LL BE ABLE TO DESIGN A COMPLETE PACKAGE TO SUPPORT YOUR NEEDS.

RULES AND ELIGIBILITY

OPEN ENROLLMENT IS OCTOBER 1 – 15



If you don't take action, you will be automatically enrolled in your current coverage with the exception of spending and savings account elections, which do not roll over.



You will not be able to make changes to your benefits until next year's open enrollment unless you experience a qualifying life event

MEDICAL AND PRESCRIPTION DRUG COVERAGE

THERE WILL BE 3 MEDICAL PLANS TO CHOOSE FROM:

Cigna
\$400 Deductible

Cigna
\$800 Deductible

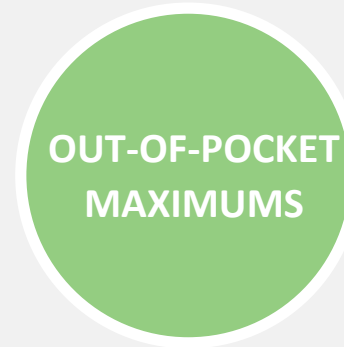
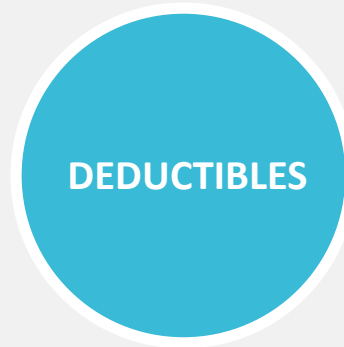
Cigna
\$1,500 Deductible

MEDICAL AND PRESCRIPTION DRUG COVERAGE

GUIDED DECISION-MAKING SUPPORT

The Mercer Marketplace 365 website will walk you through all the medical plan details.

You will also receive a copy of the benefits decision guide at the beginning of open enrollment. This guide has details to help you make the best decisions for you and your family.



MERCER MARKETPLACE 365+ HUB

YOUR HEALTH MATTERS

YOU CAN ENROLL IN MERCER MARKETPLACE 365+ HUB FOR ACCESS TO INFORMATION AND TOOLS THAT CAN HELP YOU IMPROVE THE QUALITY AND COST OF YOUR CARE.



**Questioning bills
or insurance?**

Call a Mercer Marketplace 365+ HUB personal health care concierge for help.



**Want to save
money?**

Manage your budget with easy access to price comparisons for doctors and hospitals close to you.



**Need a second
opinion?**

World-class experts will review your case and make recommendations on your diagnosis and treatment plan.



**Getting the
best care?**

Find doctors that provide high quality care in your area.

MERCER MARKETPLACE 365+ HUB IS YOUR ANSWER!

SUPPLEMENTAL MEDICAL INSURANCE

PROTECTION FROM SIGNIFICANT EXPENSES NOT COVERED BY MEDICAL PLANS

ACCIDENT



Supplements your medical plan by providing cash benefits in cases of accidental injuries

CRITICAL ILLNESS



Protects against the financial impact of certain illnesses, such as a heart attack, stroke, cancer and more

HOSPITAL INDEMNITY



Complements medical coverage by helping to ease the financial impact of a hospitalization due to accident or illness

ONE OR MORE OF THESE BENEFITS CAN BE VALUABLE TO YOU REGARDLESS OF THE MEDICAL PLAN YOU CHOOSE AND CAN BE PARTICULARLY IMPORTANT IF YOU CHOOSE A HIGHER-DEDUCTIBLE MEDICAL PLAN

DENTAL AND VISION INSURANCE

THERE WILL BE 5 DENTAL AND VISION PLANS TO CHOOSE FROM:

Cigna
Standard Dental

Cigna
Enhanced Dental

Cigna
Premier Dental

Cigna
Standard Vision

Cigna
Enhanced Vision

SPENDING AND SAVINGS ACCOUNTS

Set aside a portion of your salary, before taxes, to pay for qualified medical and/or dependent care expenses – saving you money!



**DEPENDENT CARE
FLEXIBLE SPENDING
ACCOUNT**

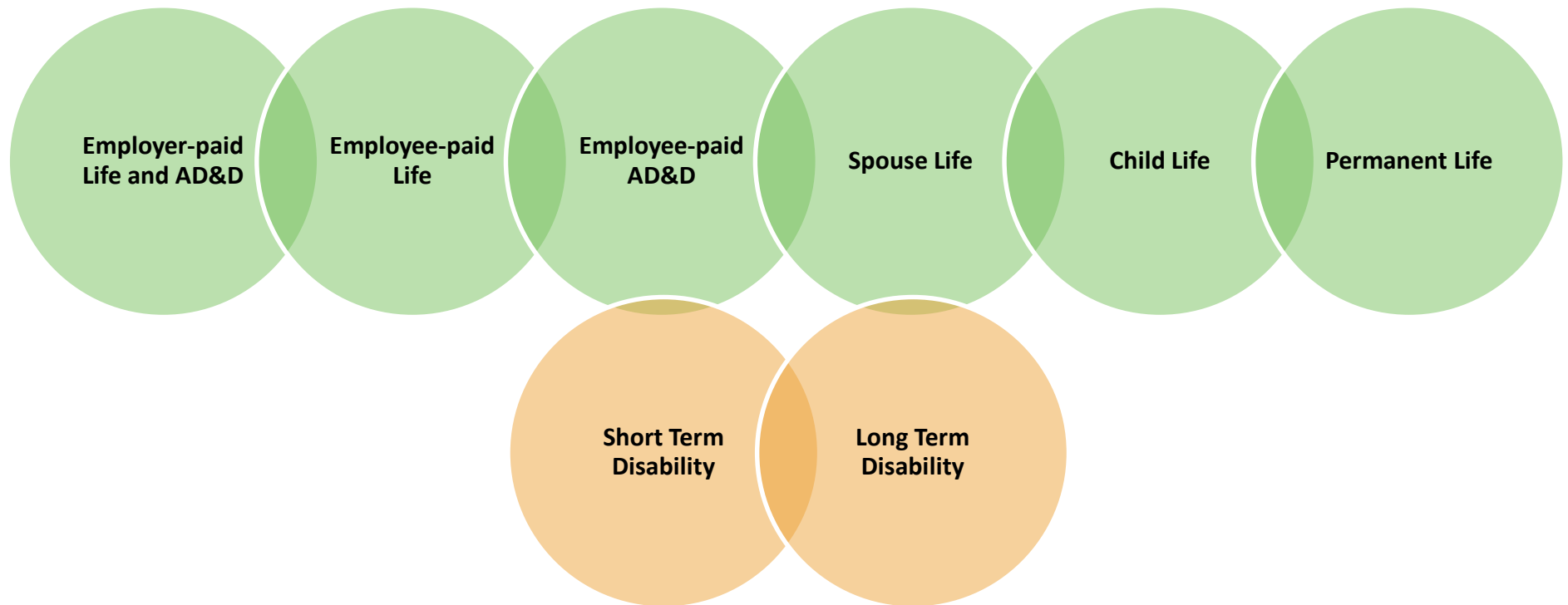
**HEALTH SAVINGS
ACCOUNT**

**HEALTH CARE
FLEXIBLE SPENDING
ACCOUNT**

ONE DEBIT CARD CAN BE USED FOR ALL ACCOUNTS

LIFE AND DISABILITY INSURANCE

IMPORTANT FINANCIAL PROTECTION FOR YOU AND YOUR FAMILY



Coverage details available at www.mercermarketplace.com/login

ADDITIONAL BENEFITS



AUTO/HOME

Purchasing Auto/Home insurance through Mercer Marketplace 365 could provide savings of up to 15%.



IDENTITY THEFT PROTECTION

Protects you from the personal and financial harm that can happen by detecting fraud and managing the restoration process in the event of an identity theft.



PET INSURANCE

Protection from the risk of unexpected, expensive veterinary care.



LEGAL SERVICES

Offers economical access to attorneys for common legal services, such as will preparation, estate planning, family law and more.



ONLINE DISCOUNT PROGRAM

Offers access to exclusive prices, discounts, and offers from hundreds of local and national merchants.

HOW TO ENROLL

OPEN ENROLLMENT IS FROM **OCTOBER 1 – 15**



ENROLL ONLINE AT
www.mercermarketplace.com/login



ENROLL BY CALLING
1-855-9MERCER (1-855-963-7237)

Benefits counselors are available:
Monday through Friday 7 am to 10 pm ET
Saturday 10 am to 2 pm ET



MERCER

MAKE TOMORROW, TODAY