

# Mercer Consumer



*Please be advised that, effective **January 1, 2014**, our third-party insurance administrator changed its name from Marsh U.S. Consumer, a service of Seabury & Smith Inc., to Mercer Consumer, a service of Mercer Health & Benefits Administration LLC.*

*Mercer is a global leader in talent, health, retirement and investments. Mercer and Marsh are both subsidiaries of Marsh & McLennan Companies, Inc. (MMC).*

*This is an internal realignment within MMC only, allowing Mercer Consumer the ability to provide our membership with the best possible products and services. While you will notice the name will change on our website, in bills, and in other communications, you can expect a seamless transition, with no effect to your current insurance coverage or the services provided.*

The following is a list of all insurance plans offered through Mercer Consumer. Click on a link to find out more about a specific area of interest:

[Accidental Death and Dismemberment](#), [Cancer Care Protection](#), [Disability Income Plan](#), [Equipment Insurance](#), [Group Term Life Insurance](#), [Hospital Indemnity Plan](#), [Major Medical Insurance](#), [Professional Liability Insurance](#), [Short Term Medical Insurance](#)

## **Accidental Death and Dismemberment**

- Choice of benefit options
- 24-hour coverage-at economical group rates-anywhere in the world
- Benefits paid directly to the insured or their beneficiary
- Coverage also available for your spouse and dependent children

## **Cancer Care Protection**

- Benefits paid for hospitalization due to cancer
- Covers surgeries and chemotherapy radiation
- Extended benefits for prolonged hospital confinement
- Benefits for private duty nursing care
- Family coverage available

## **Disability Income Plan**

- Elect monthly benefits to suit your needs and lifestyle
- 24-hour protection-on or off the job-anywhere in the world
- Spouse may also apply for coverage

## **Equipment Insurance**

- Claims based on actual replacement cost
- Coverage for theft
- Coverage for equipment when it's off premises or in transit
- Cost of this Plan is tax-deductible as a normal business expense

### **What should I do if I have an Equipment claim?**

*Report your claim immediately to:*

*York Claims Service, Inc.*

*99 Cherry Hill Road, Suite 102*

*Parsippany, New Jersey 07054*

*Attention Jenai A. Russel, Manager*

*Ph# 1-866-391-9675(YORK).*

*For additional information or a copy of your policy you can call your Mercer Consumer Equipment Insurance Team:*

*1-800-503-9230.*

## **Group Term Life Insurance**

- Choice of benefits
- Economical group rates
- Accelerated Benefits Provision allows you to use a portion of your benefit if a terminal illness is diagnosed
- Choice of beneficiary
- Spouse and children eligible for coverage

## **Hospital Indemnity Plan**

- Select amount of daily benefit
- Benefit paid directly to you or anyone you assign
- Family coverage available

## **Major Medical Insurance**

- Choice of medical plans based on your individual or family requirements

## **Professional Liability Insurance**

- Pays court judgments and out of court settlements
- Pays legal fees and court costs outside policy limits
- Portable coverage
- High limits available

- Coverage for employed, self-employed, business and employees
- Premium discounts may be available
- Coverage anytime now or in the future as long as the incident occurred while policy in force and contains qualified consent to settle clause

### **Short Term Medical Insurance**

- Choice of coverage periods
- Eligible for one renewal period
- Billed monthly

Members click [HERE](#) for applications and other documents pertaining to the insurance plans.