

# COVID-19

## Coverage for Employees



## Proposal for assistance for employees

Covid-19 has had a global impact over the last few months and has fundamentally changed our way of life and our way of working.

Employers are facing concerns about employees' health and safety, and the impact of the pandemic on their lives from a wellbeing, financial and mental health perspective.

**Economic  
and financial  
impacts**

**Workforce  
and  
operational  
impacts**

**Emotional  
and health  
impacts**

Most employers are adjusting their operations to support telecommuting and social distancing requirements and have to manage workforce challenges arising as a result of this.

## Peace of Mind for Employers

**Uncertainty about the future is likely to heighten anxiety and impact on employees' engagement and productivity.**

- Employers need to be putting their people first during this time of uncertainty. Focusing on the employee experience and providing support to alleviate anxiety is key.
- By supporting your employees' health and wellbeing you maintain a healthier workforce which encourages employee engagement and reduces absenteeism.
- For employees, knowing that their employer is actively looking for ways to provide additional support can help alleviate these fears and encourage employees to remain optimistic, productive and engaged. This also builds loyalty over the long term.
- Protecting your employees' health, financial and emotional wellbeing can minimize the risk of workforce losses as a result of the pandemic.

## Benefits for your employees

**Mercer Marsh Benefits are able to deliver a solution to employers that provides much needed support to their employees during this time of need.**

We want to provide our clients with the opportunity to ensure that their employees are safe in the knowledge that during this challenging time, their employer is supporting them every step of the way throughout their treatment and recovery process.

There are three levels of support that you can provide for your employees:

- Should your employee be positively diagnosed with Covid-19, they would receive a once-off amount of AED 500 that could help alleviate any immediate financial worries and provide them with some comfort whilst they are in recovery and treatment.
- If your employee needs medical care due to Covid-19 and is admitted to hospital, they would receive AED 2,000 every day for up to 10 days they spend in hospital.  
\*for any hospitalization due to Covid-19, not necessarily ICU, up to a maximum of 10 days
- In the event of a Death due to Accident, you can provide much needed additional support through a once-off cash benefit of AED 5,000.

## Coverage Conditions

**Group Personal Accident Product with COVID 19 override benefits. This product is underwritten by Abu Dhabi National Insurance Company PSC (ADNIC)**

**The coverage applies to the UAE, only for employees actively at work. Age limit: 65 years**

**Minimum group size of 10 members**

**Coverage period is from commencement for a 12-month period. 8 days waiting period applies to all benefits from commencement date**

**Premium for each employee: AED 99**



## We are giving back

Coming together to support our clients, our colleagues and our communities during this time of need is important to us.

We are donating the majority of our revenue from the Covid-19 Coverage product to support charitable organisations and causes in the United Arab Emirates that are related to the outbreak.

The impact of Covid-19 on our people and our communities is undeniable and the future is still uncertain, but if we all come together, we can make a difference.

## About Mercer Marsh Benefits

Mercer Marsh Benefits provides clients with a single source for managing the costs, people risks and complexities of employee benefits. The network is a combination of Mercer and Marsh local offices around the world, plus country correspondents who have been selected based on specific criteria. Our benefits experts, located in 135 countries and servicing clients in more than 150 countries, are deeply knowledgeable about their local markets. Through our locally established businesses, we have a unique, common platform that allows us to serve clients with global consistency and locally unique solutions.

For further information, please contact your local Marsh office  
or visit our web site at: [www.mercer-marsh-benefits.marsh.com](http://www.mercer-marsh-benefits.marsh.com)

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