

2010 Employee Benefits Overview

Mercer Advisors Inc. strives to provide its employees with the very best in benefits. The following overview is designed to briefly outline the benefits available to all employees.

Medical Coverage for Employees and Dependents

Medical coverage is provided through Aetna. We offer a variety of plan options, including an **HMO, Managed Choice POS, Open Choice PPO, Traditional Choice Indemnity or High Deductible** medical plan. The health plan option(s) offered to each employee will depend on the geographical area in which you reside and the availability of the plan(s) in your particular area. Go to www.aetna.com to manage your health and your health benefits.

Mercer contributes a set amount per month towards the cost of coverage, regardless of the plan you enroll in.

Dental Coverage for Employees and Dependents

Guardian provides our **PPO Dental Coverage**. Routine visits and cleanings are covered 100%; preventative and major service coverage will range between 50 to 100%, depending on selection of plan options (value or network access). For Employees only this benefit is nominal and we do contribute a portion to any dependents. You can find a participating dentist by going to their website at www.guardianlife.com.

Vision Coverage for Employees

Vision coverage is 100% contributory and available through [Vision Service Plan](#) (VSP). This program provides coverage for eye exams, lenses and frames at set co-payment amounts if you use a participating provider. VSP has an extensive list of providers and coverage is available nationwide. This benefit is only extended to our employees and their dependents.

Medical and Dependent Care Reimbursement Plan for Employees and Dependents

Flex-Magic Flexible Benefit Plan reduces your monthly health care expenses by using pre-tax dollars to pay for non-reimbursed medical related expenses and health care premium contributions. The Dependent Care plan reduces your monthly dependent care expenses by using pre-tax dollars to pay for expenses.

Life, AD&D and Long Term Disability Insurance for Employees

Mercer Advisors Inc. will provide eligible employees with a Life and Accidental Death & Dismemberment program administered by Lincoln Financial. The benefit for basic Life and AD&D is \$25,000 per employee. Mercer pays the entire cost of this coverage.

Supplemental Life and AD&D Insurance for Employees and Dependents

Lincoln also gives you the opportunity to purchase additional life and accidental death and dismemberment insurance coverage at group rates. You may elect additional coverage for yourself and your family members. The employee funds the plan.

Other Benefits

10 days of vacation (accrued on a semi-monthly basis)

10 paid holidays including a floating holiday

[401\(k\) Retirement Plan](#) - Annual employer match is discretionary

Financial Consulting and Retirement Planning Services

*Please note: Benefit availability may vary depending upon status as full or part-time employee.
See specific coverage of each plan for details.*