

Big benefits for small to medium organisations

Marsh SME SmartProtector



Marsh SME SmartProtector is a flexible, cost-effective medical and protection plan covering a comprehensive range of benefits for companies employing between 5 and 150 personnel.

Marsh SME SmartProtector by Mercer Marsh Benefits (MMB) is unique because it provides comprehensive benefits not usually available to groups of this size. It does so with minimal administration, at a competitive price — saving you time and ensuring you get the most out of your budget, despite accelerating health costs.

The plan allows you to differentiate yourself as an employer of choice, and put yourself on a level playing field with larger employers, to attract and retain the right talent.

Marsh SME SmartProtector is underwritten by MCIS Insurance Berhad.

benefits that truly benefit

Marsh SME SmartProtector key features



Guaranteed medical coverage — Provides medical coverage including diagnosed illnesses.



Comprehensive benefits — Includes term life, critical illnesses, hospitalisation and clinical care, dental and maternity.



Cashless hospital admission and outpatient treatment — Provides easy access for medical care to employees and dependants.



24 hours employee support — A dedicated employee hotline addresses employees' claims and related inquiries.



E-cards — Employees can seek treatment at panel clinics on a cashless basis by using the e-medical card, available on the mobile app.



Telemedicine — Employees enjoy 24/7 telemedicine services, with an added outpatient module.

Why choose Mercer Marsh Benefits?

We believe that a healthy and happy workforce is a productive workforce. We create value by using our deep knowledge in healthcare and wellness to produce market-leading solutions for our clients.

Global expertise

9,000+ benefit experts worldwide.

Proactive client focus

You will be supported by experienced consultants who will take the time to understand your business's strategy, benefits philosophy and unique needs.

Strong insurer relationships

US\$60 billion+ benefits premiums and equivalencies placed.

Marsh SME SmartProtector highlights

- Group size of 5 to 150 employees.
- Well-suited for startups.
- Extensive nationwide network of clinics and hospitals.
- Continuous coverage until age 70.
- Extendable coverage for employee's dependants (spouse and child/children).
- 24-hour worldwide protection.
- Provides financial support to surviving dependants.
- Simplified benefits administration and fast-track quotation services.

Contact us



To find out more about Marsh SME SmartProtect, please visit <https://www.mcis.my/MarshSMESmartProtector>.

Alternatively, email us at benefitsone@mercermarshbenefits.com and we will reach out to you shortly.

Visit <https://www.marsh.com/my/services/employee-health-benefits.html> to learn more about our employee benefits offerings.

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