

WORLD CLASS. LOCAL TOUCH.

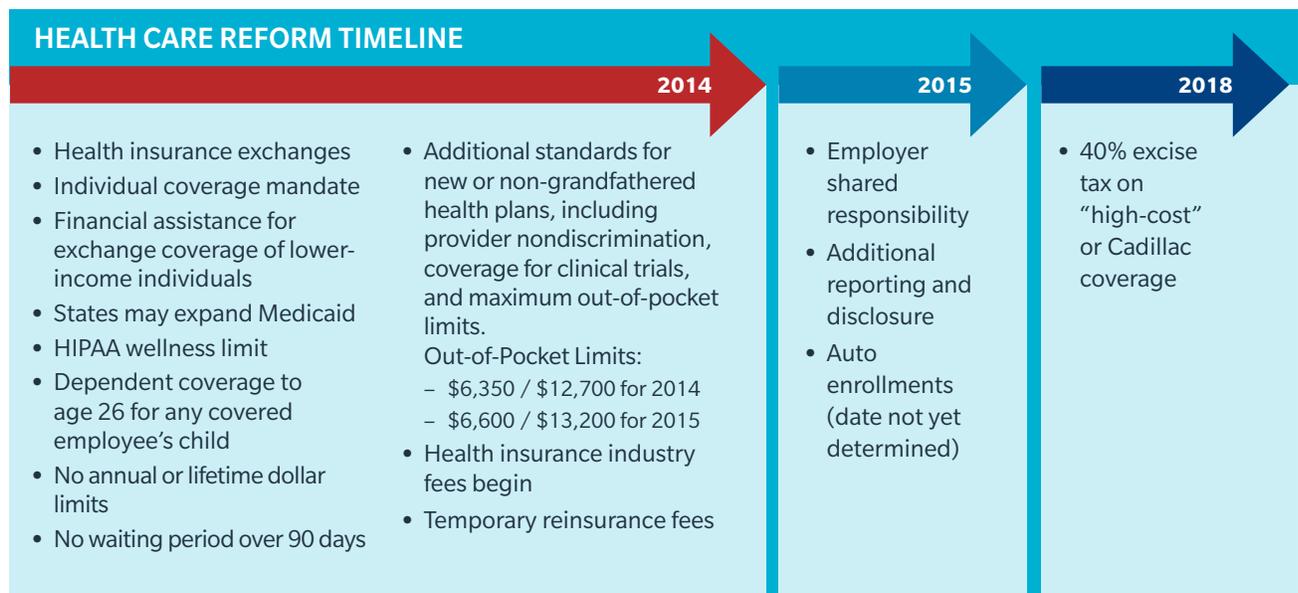


ARE YOU PREPARED FOR HEALTH CARE REFORM?

Over the next several years, the Affordable Care Act (ACA) will have a major impact on any employer in the United States currently offering health insurance. The key elements of the Act were upheld by the U.S. Supreme Court and by 2018, nearly all of the law's provisions are expected to take effect. However, with a lack of clarity surrounding the reforms, many employers don't fully comprehend how the law will impact the financial health of their business.

WHY MMA

At Marsh & McLennan Agency (MMA), we have the expertise and industry knowledge to help you navigate the anticipated reforms. Our industry experts, in conjunction with our compliance and actuarial team, can help you determine the financial impact on your business and put a plan in place to help your company comply with complex regulations and manage costs.



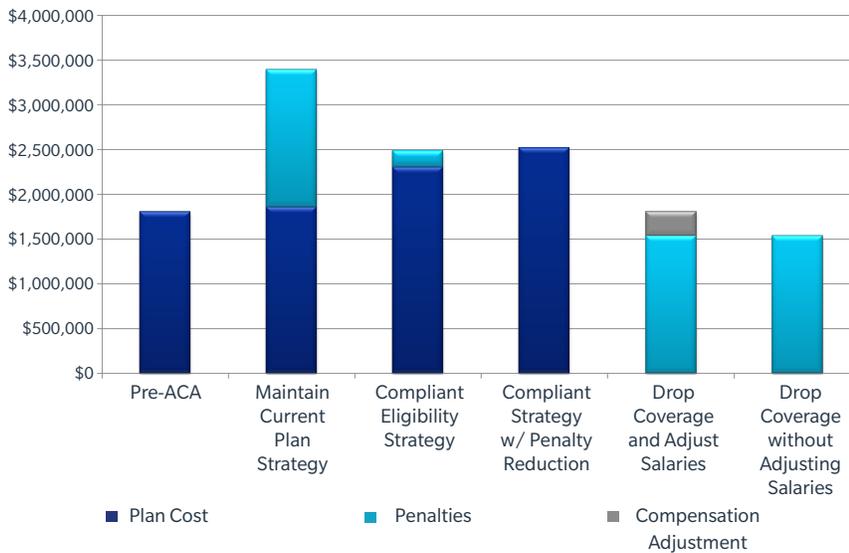
We have the consultative and technical resources you need to manage ACA requirements, including:

- Innovative actuarial modeling tools that help identify your most significant risks and opportunities
- Best practices aimed at optimizing your company's decisions and investments
- Consultative services that will help you focus your strategy

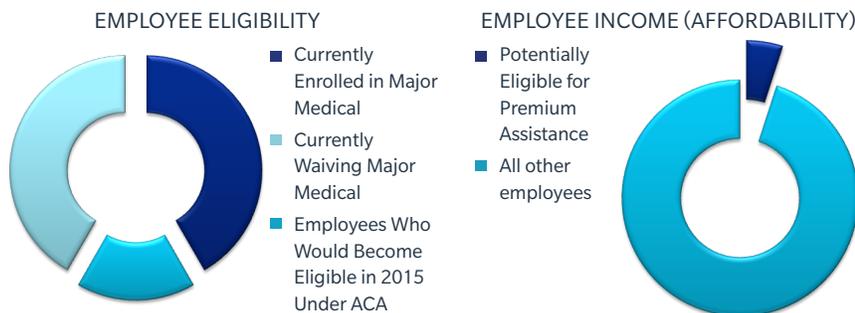
Leveraging the breadth and depth of our resources, our team will provide you with the projections and recommendations you need to fully prepare for federal health care mandates.

WHAT WE DELIVER

ABC COMPANY "PAY OR PLAY" ANALYSIS
POTENTIAL EMPLOYER COST SCENARIOS GRAPH



ABC COMPANY "PAY OR PLAY" ANALYSIS
POTENTIAL EMPLOYER PENALTY EXPOSURE



For more information, visit MMAffordableCareAct.com or contact your local representative

OUR SERVICES

Any employer in the United States with 50 or more full-time employees that is currently offering health insurance today must comply with federal health care mandates. If you currently have seasonal employees, or experience high turnover and/or low participation in your plans today, you will face particular challenges in managing the financial implications of these reforms.

Based on the needs of your organization, we provide the following services:

- Analysis of your current plans to determine if you are at risk of triggering penalties for non-compliance, shared responsibility, surcharges or excise taxes
- Identification of key risk elements and offer solutions for potential issues
- A complete reform 'checkup' to make certain you comply with all aspects of regulation
- An understanding of the financial impact of reform to your business, including if you are at risk for increased costs
- Strategic recommendations to help you better manage your employee benefits plans
- The ability to help you manage and contain costs associated with ACA

Regardless of your industry, size or location, our experts partner with you to understand your long-term plans and needs. Our team works with you to develop strategies to help you achieve your goals in light of future regulations and reforms.

THE MMA ADVANTAGE

As ACA continues to evolve, understanding and complying with federal mandates will be a complex and potentially costly endeavor. With Marsh & McLennan Agency, you have peace of mind knowing that our team of experts is monitoring and analyzing the ACA and the implications for your business on an ongoing basis. Our local team, backed by the resources of industry experts, is there to help you navigate today and prepare for the future.