



MMA MarketLinkSM enables you to offer a high-quality benefits program that's easy to administer, simplifies the selection process, and puts the power of choice in the hands of your employees.

What is a Private Exchange?

A private exchange is an interactive technology platform offering multiple benefit plan options to employees, usually through a menu of choices preset by the employer.

Most exchange platforms create an online "shopping experience" for employees that includes decision support tools, life event management, and a complete benefits administration solution.

Best-in-Class Benefits. Simplified Administration.

With MMA MarketLink, you have best-in-class offerings and tools backed by Marsh & McLennan Agency's deep expertise in benefits plan management, administration, and communications. MMA MarketLink enables you to:

- Automate and integrate processes and systems to increase efficiencies and save time.
- Provide affordable, high-quality benefits offerings and plan designs aligned with state and federal exchanges.
- Remain compliant with Affordable Care Act (ACA) regulations.
- Provide guidance and tools to help employees choose the right benefits.
- Gain control over your benefits budget, while allowing employees more freedom to choose where they spend their benefits dollars.

Packaged Benefits Programs. Predictable Budgeting.

MMA MarketLink's exchange offering is based on a defined contribution approach to benefits management. A defined contribution strategy can make it easier for employers to set and manage their benefits budgets, have more predictable budgeting processes, and experience greater control over annual renewal costs.

Defined contributions are configured for a plan year; more than one amount can be configured, and each applies to a specific eligible population.

- The amount can be fixed, a percentage of salary or a custom formula, and can be configured as a monthly or per-pay-period adjustment.
- You can configure to which benefits and plans the contribution applies, and how much can be applied.
- Defined contribution amounts are shown during enrollment, giving employees their total and applied amounts at a glance.

Engaged Employees. Better Benefits Control.



Enhance Wellness

MMA MarketLink connects employees with best-in-class benefits offerings and the tools they need to be more informed health care consumers. The MMA MarketLink approach:

- Enables employees to have greater choice in their benefits options.
- Gives employees tools to help them choose the right benefits that meet their needs and budgets, including plan comparisons and a provider lookup.
- Offers optional spending account solutions, including online access to account information, call center support, and IVR.
- Delivers a comprehensive wellness platform that integrates with each employee's lifestyle and increases employee productivity (available in 2015).
- Provides access to a full-service employee portal, offering "one-stop shopping" to health, financial, and wellness services (available in 2015).

Simplify Benefits

MMA MarketLink gives employees and employers the right tools, support, and guidance to simplify benefits selection and administration. It does this by:

- Offering a guided enrollment experience, including financial cost modeling.
- Enabling employees to see their total benefits spend and applied employer contributions as they enroll, and again before they confirm their purchases.
- Alleviating the benefits administrative burden, including premium management, billing, and reporting.
- Leveraging an integrated processing platform to simplify spending account administration, including FSA, HSA, HRA, CRA, and TRA.
- Streamlining COBRA administration and compliance, including participant direct-billing.
- Accessing an optional comprehensive suite of compliance materials, including an Affordable Care Act Variable Hours time-tracking tool.
- Leveraging optional case management and service delivery tools, including IVR and telephone and interaction management system (TIMS).





Control Costs

Backed by a full suite of administrative and customer support tools, MMA MarketLink makes it easier for employers to set and manage their benefits budgets. This allows employers to:

- Experience more predictable budgeting processes.
- Obtain greater control over annual renewal costs.
- Empower employees to make informed decisions when selecting their benefits choices.
- Maximize staff time through easy-to-use automated tools and customer support resources.
- Stay compliant with Affordable Care Act regulations.
- Tap into robust reporting and analytical tools to better manage and forecast their long-term benefits spend.

Engage Employees

Empowering your employees to make informed decisions when selecting their benefits can increase participation, improve employee morale, and decrease your overall benefits spend.

You can:

- Educate employees on how to navigate the private exchange and enroll in benefits through communications tools and integrated help videos.
- Provide online access to benefits account information.
- Offer a user-friendly interface experience, including access through mobile devices.
- Put important information at your employee's fingertips, including claim forms, summary plan descriptions, time-sensitive reminder alerts, and more.
- Provide complete online transparency.
- Help employees plan for retirement.
- Promote corporate programs.
- Communicate with employees through a "virtual benefits assistant" (available in 2015).



Turnkey Tools. Effective Communication.

MMA makes it easy to educate employees about their transition to a private exchange. Our award-winning *Private Exchange Employee Communications Toolkit* provides prewritten, predesigned material that can be tailored to your benefits plan and programs. Free to MMA clients, the toolkit includes:

- A postcard announcing the move to a private exchange. This is designed to be mailed to homes to reach employees and spouses/domestic partners.
- An infographic giving employees an overview of what a private exchange is and how it works, in a visually appealing way. Clients can use these as posters or flyers in breakrooms and common areas, and/or post them on their intranets.
- A buyer's guide, to educate employees on how to navigate the private exchange and enroll in their benefits successfully. This piece can be delivered in hard copy or electronically.

The MMA Difference.

In today's complex benefits market, employers are looking for ways to control costs while enabling employees to play an active role in their benefits programs. With MMA, you have the advantage of our deep expertise in benefits, backed by the power of our platform. MMA MarketLink provides:

- Affordable exchange offerings, including minimum essential coverage.
- Greater options for employees and their dependents, encouraging investment in health care decisions.
- Reduced administrative burden with an integrated HR Admin portal for premium management, billing, and robust reporting services.
- Advanced decision support tools and a choice of three tiers of call center services, including the option of a dedicated toll-free line, to provide support and assistance to employees.
- Defined contribution or defined benefits approaches, which enhance benefits budget control.
- Comprehensive compliance guidance and solutions.

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

Transition to a Private Exchange Seamlessly

MMA offers a multi-year glide path process for employers looking to migrate to a defined contribution model via a private exchange over time. In three simple steps you can ease the burden of administration, Affordable Care Act reporting, and budgeting, while supporting your employees with a comfortable transition pace for your team.

1. **Enjoy the simplicity of online enrollment:** Move from in-house administration to co-sourced administration during open enrollment or mid-year.
2. **Remove remaining administrative burdens:** Move from co-sourced administration to fully outsourced, and allow our team of experts to manage your employee benefits.
3. **Move to our exchange and give your employees the advantage of our online benefits marketplace.**

This publication is for information only and does not constitute legal advice. Consult with legal and tax advisors before applying this information to your situation.

Copyright © 2014 Marsh & McLennan Agency LLC. All rights reserved.