



# Solutions. Simplicity. Protection.

At Marsh McLennan Agency (MMA) we solve challenges, simplify complexity, and protect you from risk. With our Benefit E-ssentials solution, our team of service specialists accomplish this across three of the most complex, time-consuming benefits areas – the administration of COBRA, ACA reporting, and Spending Accounts.

## COBRA



According to IRS, more than 90% of employers are out of compliance with current COBRA regulations. Our COBRA specialists provide tailored solutions for your specific needs and budget, taking the burden off of your HR staff, and helping you ensure compliance.

## ACA Tracking and Reporting Compliance



The implementation of various Affordable Care Act provisions began in 2010, causing an unprecedented shift in requirements for employee tracking and administration—with an exponential increase in employer liability. Our ACA team helps to ease this burden with the right tools, support and guidance to limit your liability, and help you stay compliant.

## Spending Accounts



There are more than nine types of spending and reimbursement accounts in the marketplace with nuances that vary from claim processing, discrimination testing and IRS updates, to name a few. Our specialists help you design a tailored program of offerings that meet your objectives and support your employees, while keeping you compliant, and taking the lift off your desk.

benefit **e**-ssentials

COBRA. ACA. Spending Accounts.



Learn more

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Your future  
is limitless.<sup>SM</sup>

## State Individual Mandates

Several states and the District of Columbia are taking steps to make sure the Individual Mandate under the Patient and Protection and Affordable Care Act (“ACA”) is here to stay. California, New Jersey, Rhode Island, Vermont, Massachusetts, and the District of Columbia have all adopted some version of this health insurance coverage requirement. This Individual Mandate does not just create requirements for individuals, it also creates new compliance obligations for employers as well.

### What is the Individual Mandate?

The Individual Mandate generally requires individuals to purchase qualifying health coverage. The Mandate provides an affordable health insurance option to people who might otherwise not buy health insurance to do so in order for health insurance to be more evenly spread amongst the pool of covered individuals, and not just the sick. Of course it also covers a healthy individual from an unexpected illness or injury. Employers nationwide should expect this trend of states adopting their own Individual Mandates to continue, and as it does, your MMA team is here to help.

### Compliance Center of Excellence (COE)

Our ACA services team is backed by our team of in-house attorneys focused on keeping clients informed and protected with guidance that offers peace of mind. Our team provides consistent communication around legislative insight and education including webinars, seminars, guides, standardized evaluation tools, and articles. Together with our ACA services team, our COE simplifies the complexity of compliance, protecting you from risk.

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Business Insurance

Employee Health & Benefits

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