

### **COBRA** Administration

#### Expertise You Can Trust, and Service You Can Count On

According to IRS, more than 90% of employers are out of compliance with current COBRA regulations. Navigating COBRA regulations is time-consuming, challenging, and mistakes are costly—Marsh & McLennan Agency (MMA) can help protect you.

#### Eliminate Complexity, Ensure Compliance

Our benefits and compliance specialists have a combined 120+ years of experience with COBRA regulations, allowing them to provide tailored solutions for your specific needs and budget, taking the burden off of your HR staff, and helping you ensure compliance. We manage all aspects of COBRA administration, with services that include:

- Dedicated Client Service Managers
- Robust Employer/Participant portals, and Participant Mobile App
- 24/7 Participant IVR System for Frequently Asked Questions
- Participant-Focused Call Center
- ERISA attorneys and in-house compliance resources
- Service Guarantees

### Access to Benefits for Non-Eligible Individuals

With a volatile economy, workforce changes and personnel cutbacks due to the COVID-19 pandemic, at least 40 million Americans have filed for unemployment benefits as a result of the pandemic, resulting in a spike in the numbers of those facing a potential health insurance crisis.

MMA's Individual Exchange enables those who are not eligible for an employersponsored health plan access to insurance through an individual exchange. With the individual exchange, you can offer a guided enrollment experience and multiple coverage options (health, dental, vision, life, and more) to all types of employees, including COBRA-qualified beneficiaries.

We offer the tools, services, and support to help you avoid penalties and to simplify COBRA administration for your employees and human resources team.





TO LEARN MORE:

CONTACT OUR SALES TEAM AT:

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TRION.COM/COBRA/

## WORLD CLASS. LOCAL TOUCH. MMA COBRA Advantage

The rapid pace of federal and state regulatory changes is increasing leaving employers and their already-stretched human resources teams scrambling to keep up with the latest information, rules, and requirements—resulting in confusion, frustration, and risk.

- In-house resources including service managers, employee advocates and ERISA attorneys and compliance specialists
- Proprietary Individual Exchange for non-eligible employees
- Financial Tools including faster deposit posting through automated lockbox, and acceptance of online ACH and credit card payments
- Real-time access to account information including account summary, payment history, paid-to dates, and print version of notices and letters

### MMA by the Numbers











It's our business to be there for you in the

# MOMENTS That Matter.

WE'RE HERE FOR YOU

Employee Health & Benefits Consulting

Worksite Health Solutions

**Pharmacy Practice** 

Stop Loss Center of Excellence

Planning & Analytics for Total Health

Voluntary Benefits Management

Actuarial & Underwriting Services

National Compliance Center of Excellence

**Captive Solutions** 

Well-being Your Way

Absence Management, Disability & Life Specialty Practice

**Employee Communications** 

Administration & Digital Solutions

Network Select

Call us at 877 652 6712 or email us at trionsales@MarshMMA.com

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