



# 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.

## benefit e-ssentials

COBRA. ACA. Spending Accounts.



### COBRA

According to IRS, more than 90% of employers are out of compliance with current COBRA regulations. Our COBRA specialists execute on solutions removing the burden from your HR staff, and helping you ensure compliance.

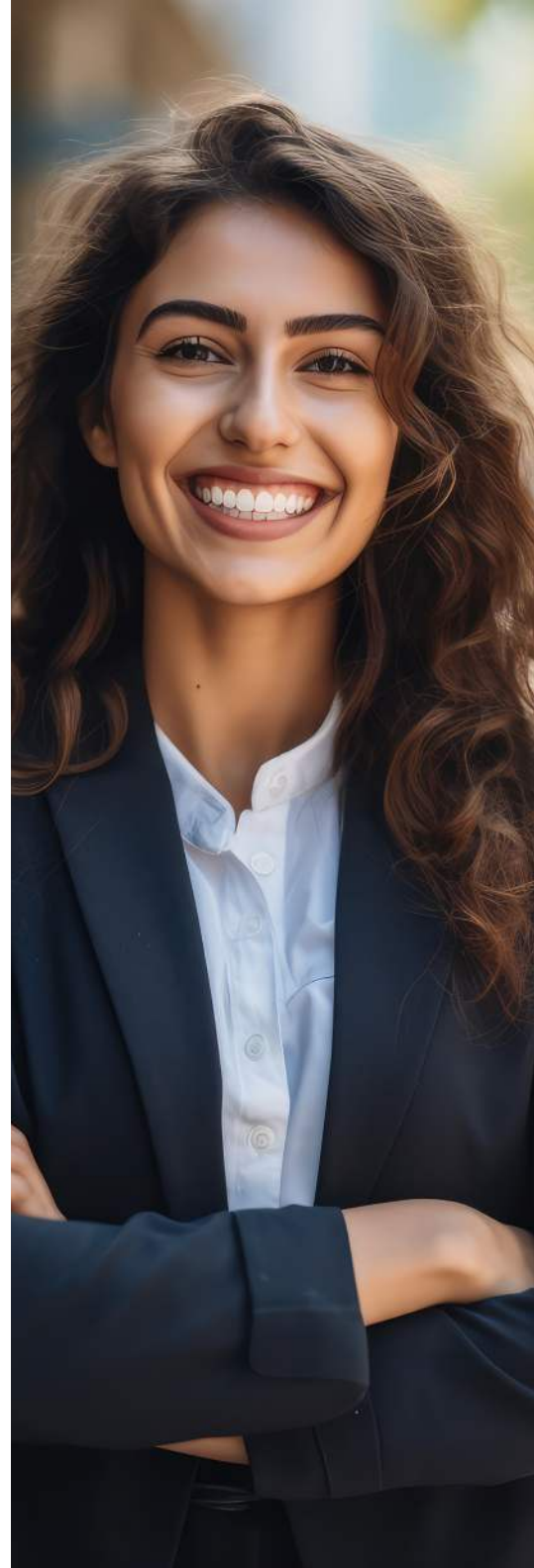
### ACA Tracking and Reporting Compliance



The implementation of various Affordable Care Act provisions has created 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.

### 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.



[Learn more](#)

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



## 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.

## Compliance Center of Excellence (COE)

Our services are 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 services teams, our COE simplifies the complexity of compliance, protecting you from risk.

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Business Insurance

Employee Health & Benefits

Private Client Services

Retirement Services

[MarshMMA.com](https://www.marshmma.com)

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