

Flexibility for your employees, and simplicity for you.

Let our Spending Accounts team take the burden of administration off your desk.

Spending Account plans are an important part of a well-designed benefits package, helping you and your employees limit rising benefits costs with tax-advantaged accounts. Regulatory changes add difficulty, and MMA can help.

Eliminate complexity, ensure compliance

Our spending accounts service specialists draw from a combined 160+ years of experience allowing them to help you assess your needs, design a tailored program of offerings that meet your objectives and support your employees. We offer solutions that give your employees freedom, flexibility, and support while our team provides financial management, reporting, and participant communications to keep you compliant, and keep the lift off your desk. Our offerings include:



FSA



HRA



HSA



Tuition



Commuter



Lifestyle



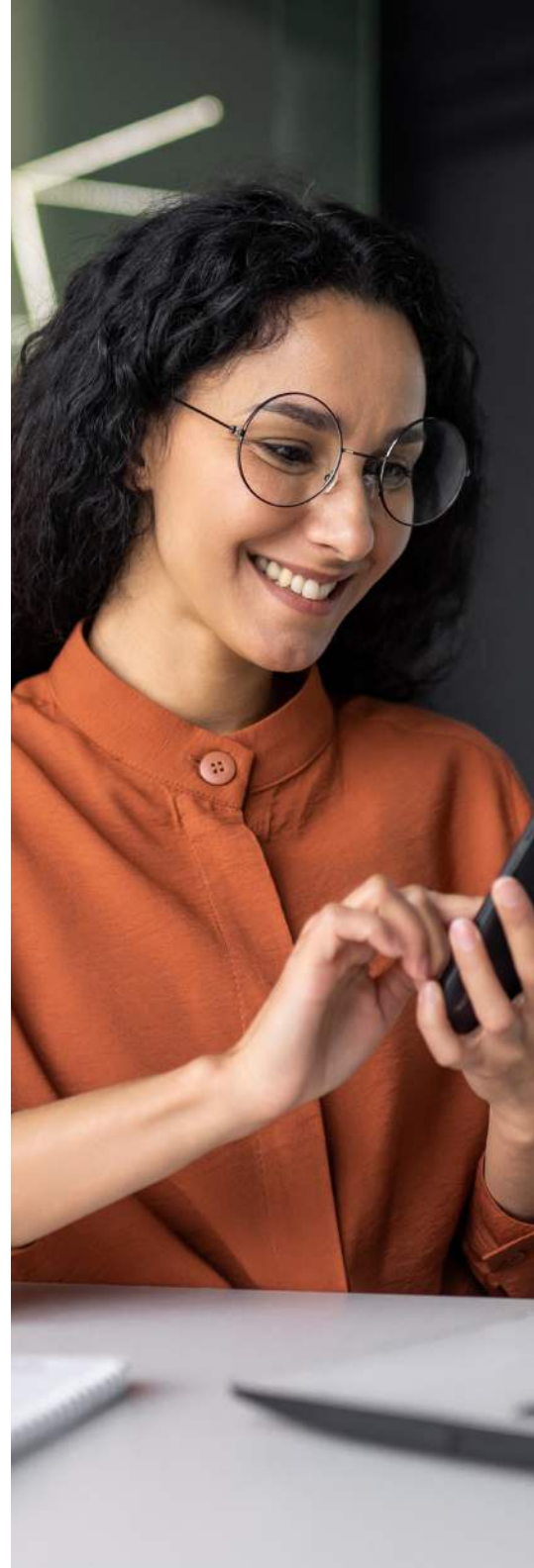
Fertility



Adoption



ICHTRA



Learn more

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The advantage of MMA

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. 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 provide services you can count on:

- In-house resources including service managers, employee advocates, ERISA attorneys, and compliance specialists;
- Robust employer/participant portal and mobile app with real-time access to account information including account summary, claims history, and tracking, and print version of notices and letters;
- Pre-paid debit card for participants;
- Daily claims management for fast reimbursement;
- 24/7 Participant IVR System for Frequently Asked Questions, and Participant-focused Call Center;
- Service Guarantees;
- Partnership with FSA Store;
- Pay your providers directly;
- Real-time access to account information including account summary, payment history, paid-to dates, and print version of notices and letters.



A business of Marsh McLennan

Your future is limitless.SM

Business Insurance

Employee Health & Benefits

Private Client Services

Retirement Services

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

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