



MARSH & McLENNAN
AGENCY

MMA
MARKETLINK



Spending Accounts & COBRA

Spending Account and COBRA benefits can be time consuming and complicated. MMA MarketLinkSM makes it easier for employers to comply with regulations, and provides employees with the guidance they need to make sound choices.

Simplify Account Access. Engage Employees.

MarketLink offers a single-platform and single-debit card system to integrate spending account services, including limited-purpose Flexible Savings Account (FSA) with Health Savings Account (HSA), parking, transit, and tuition reimbursement. Through MarketLink, employees can enroll in spending account and COBRA benefits, and track account information, balances, and more. A staff of Employee Advocates can help guide employees through enrollment and respond to questions throughout the year.



Spending Account Mobile Center

MarketLink makes it easy to access spending account information from mobile devices:

- View balances
- Send receipts
- Track claims
- Receive payment messages

MarketLink also offers Benny[®] Prepaid MasterCard[®], a special-purpose MasterCard[®], for automatic payment of qualified health care and dependent care expenses.

Streamline COBRA Administration. Automate Reporting.

MarketLink provides employers with the tools to streamline COBRA administration and help ensure compliance.

- Access account information on qualified beneficiaries
- Add new COBRA-qualified beneficiaries
- Utilize a single interface for enrollment activity, account information, balances, and purchase history
- Centralize COBRA administration, including payment histories, paid-to-dates and copies of notices and letters
- Automate premium payments and monthly activity and payment reports

Trust Our Expertise. Reduce Your Exposure.

Staying compliant with state and federal regulations can be difficult to navigate. With MMA and MarketLink, you have access to the tools and expertise you need to help you ensure compliance and put the right plans in place to avoid costly penalties, while offering the right benefits to your employees.

Why MMA?

MarketLink is backed by the benefits expertise and compliance resources of Marsh & McLennan Agency. Our team of specialists can help you create and deliver a benefits program that's right for your organization, helping you save costs, reduce exposure, and empower employees to engage in their benefits.

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

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.

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Offer COBRA-qualified Individuals Access to Benefits

MarketLink enables individuals who are not eligible for an employer-sponsored health plan to access 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.