



MARSH & McLENNAN
AGENCY



Benefits. Delivered. Smarter.

Voluntary Benefits

Comprehensive Choice.
Reduced Spending.

Employers are turning to voluntary benefits as a way to contain rising health care costs, while still providing employees with a robust benefits program.

MMA MarketLinkSM enables employees to shop for their entire benefits program in one integrated platform, making it easy to select the right benefits package for themselves and their family.

Enhance Benefits. Control Costs.

MMA MarketLink provides one-stop shopping for core and voluntary benefit offerings. This integrated approach to benefits simplifies the selection process and empowers employees to select the right mix of core and voluntary benefit offerings.

MarketLink offers communication tools, decision support resources, and a staff of trained benefit advocates to help guide and educate employees through the benefits selection process.

The Value of Voluntary Benefits

When delivered as part of a comprehensive benefit strategy, voluntary benefits can:

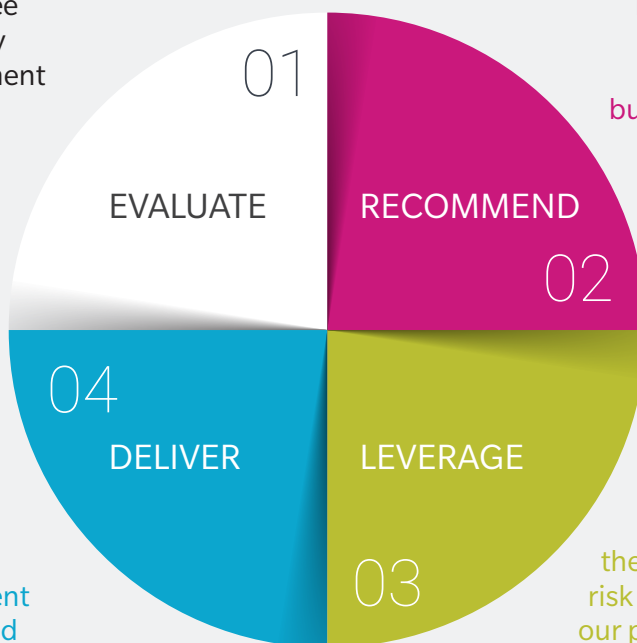
- Expand benefits at no additional cost to the company
- Empower employees to customize their benefits program
- Fill in benefits program gaps
- Control benefit costs and spending
- Provide employees with additional financial protection

Redefine Benefits. Prepare for the Future.

MMA MarketLink is backed by the benefit expertise and underwriting power of Marsh & McLennan Agency (MMA) and Marsh, the world's largest broker and risk advisor. Our consultative and integrated approach to core and voluntary benefits enables employers to put the right benefit strategy in place for today, while providing flexibility for the future.

The MMA Approach to Voluntary Benefits

Review an existing employee benefits program to identify opportunities for improvement and cost reduction through voluntary benefits.



Determine which voluntary benefits are appropriate for an employer's unique business challenges, benefits offerings, and employee demographics.

MMA MarketLink provides a one-stop communication, management, and enrollment platform to help manage and administer voluntary benefits and guide employees to make the right voluntary benefit selection.

As a subsidiary of Marsh, the world's largest broker and risk advisor, MMA can leverage our partnerships with voluntary benefit insurance carriers to provide best-in-class products and unique underwriting offerings.

Why MMA?

At MMA, we have the employee benefits and insurance knowledge to help you put the right program in place for your business. Our dedicated voluntary benefits specialists have the industry knowledge and underwriting experience to help you select the right products to complement your benefits strategy.

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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