



MARSH & McLENNAN  
AGENCY



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## MMA MarketLink 2.7 Features & Enhancements

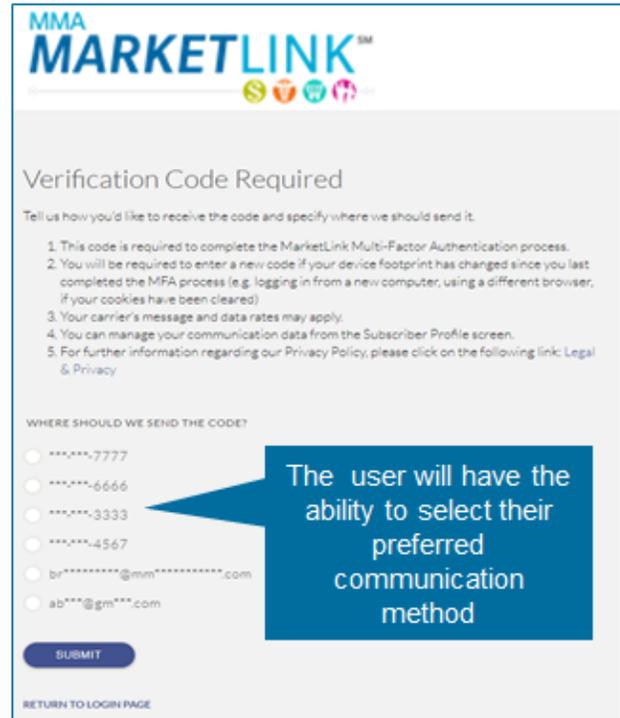
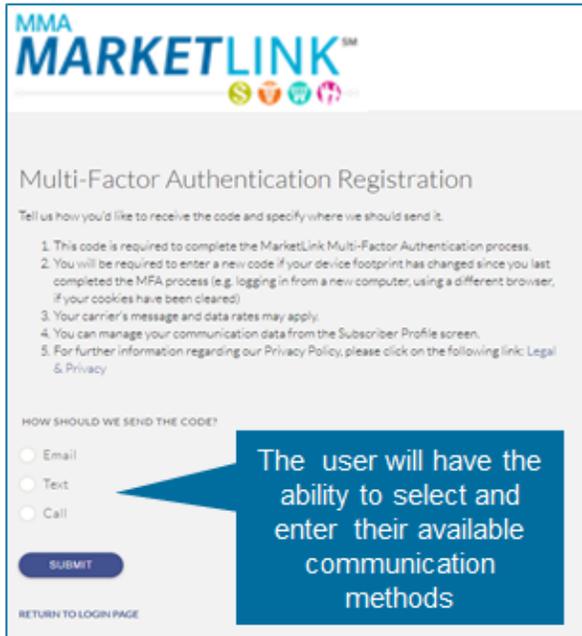
The following is a list of the main features that are part of the MarketLink 2.7 release, which will be readily available to the MarketLink user community on Monday, August 20, 2018. The features are focused on enhancing the user experience and providing options to the enrollment process, adding clarity to the information that is available to the consumer, and ensuring that each client’s data is safe and secure by implementing the current industry standard best practices for login authentication. Our ultimate goal is to continue to improve MarketLink and the user experience for our client’s employees.

The highlights of MarketLink 2.7 are:

### **USER SECURITY: MULTI-FACTOR AUTHENTICATION (MFA)**

There are a number of enhancements to MFA to ensure MarketLink is compliant with the latest security mandates and will provide the highest level of data protection. MarketLink 2.7 will have the following enhancements to MFA:

| Feature   | Functionality  |
|---|--|
| <b>Multi-factor Authentication – Self-Registration</b>                            | Self-registration will assist users who must complete the MFA process but do not have communication data on record. They will now have the ability to enter an email address or phone number in real-time. The data will be stored internally and the MFA verification code will be sent to the email or phone number. |
| <b>Multi-factor Authentication – Device Selection for One Time Password (OTP)</b> | During login, the user will have the ability to select the device the OTP (one time password) will be sent to. This option has been expanded to now include a voice phone call, along with email and text message.   |



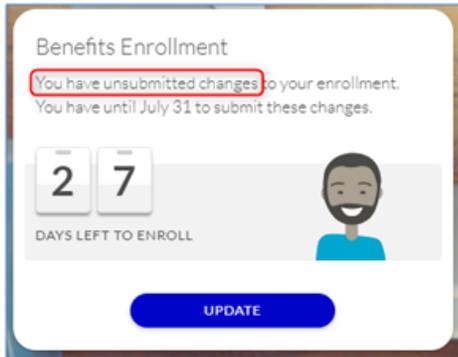
| Feature  | Functionality   |
|--|---|
| <b>Multi-factor Authentication – Self-Manage Communication Options from Profile Page</b> | If enabled in Admin Setup, users can now update internally stored MFA communication data from their Employee Profile Page.  |
| <b>Multi-factor Authentication – Skip/Require MFA for Inbound SSO</b>                    | A client flag will be evaluated to determine whether or not a user who accesses MarketLink through the SSO process should enter the MFA process. The Multi-factor Authentication process should be entered when attempting to access MarketLink through SSO if the system initiating the SSO does NOT have its own MFA process in place. As such, there has been a client flag added so that the MarketLink MFA process can be skipped. |

**BENEFITS ENROLLMENT: THE SHOPPING CART EXPERIENCE**

MarketLink 2.7 was designed to provide flexibility so that clients can use the configuration tool to alter the behavior of the application to meet the needs of their employees. The shopping cart experience provides the client with an alternative approach for their employees to select and save their benefit options as they go through the selection process.

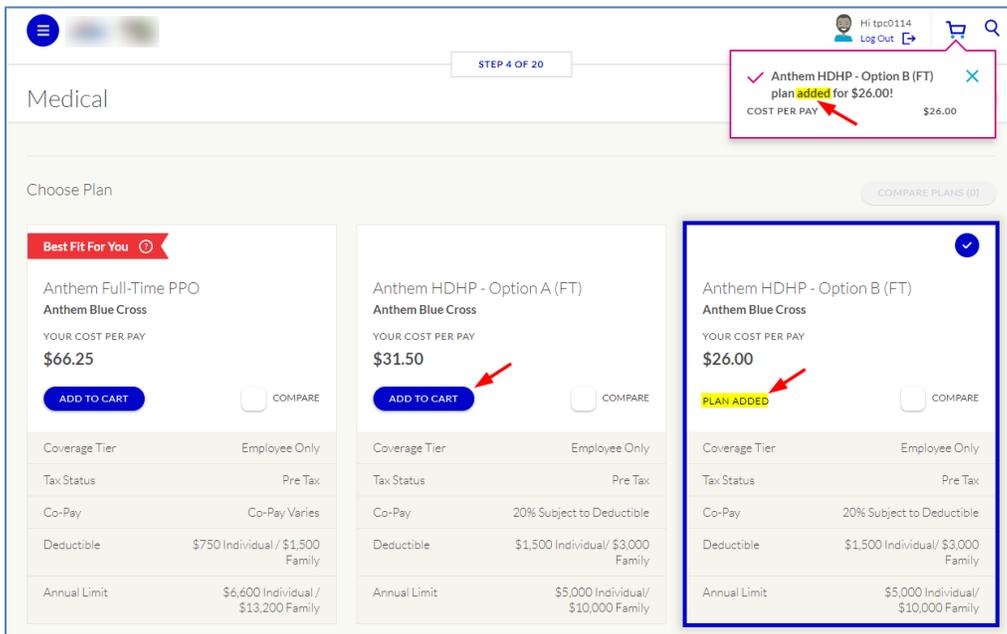
| Feature                         | Functionality  |
|---------------------------------|--|
| <b>Shopping Cart Experience</b> | The Shopping Cart feature can now be enabled in MarketLink. With the Shopping Cart feature enabled, the benefit elections and subsequent changes are in pending state until they are submitted (saved or “checked out”) at the completion of the selection process. If a client chooses to use the Shopping Cart experience, MarketLink pages will have a slightly different look and feel than the non-shopping cart clients. |

Some examples of how the user experience will differ under the Shopping Cart experience include:



The card displays the message “You have unsubmitted changes to your enrollment” in instances where the user has not “checked out” the benefit changes.

**Benefit Pages:** All verbiage indicates the plan is added to the cart, to enforce the idea that the benefit is not yet in force until they click the Submit button on the Review page:



**The Review Page:** The user will see this page prior to checking out and confirming their selected benefits:

The screenshot shows the 'Review' page with the following callouts:

- 1** The Review Page
- 2** The unsubmitted or changed benefits are listed under "Changed Benefits"
- 3** Customizable text indicates the changes will need to be submitted
- 4** Each changed benefit indicates the change that was made by listing the old plan and the new plan
- 5** "Learn More" gives the user more information on the old and the new plan, and the opportunity to cancel the change

**MARKETLINK USABILITY: EXPERIENCE REFINEMENTS**

In addition to flexibility, clarity of information and ease of use are two critical elements the MarketLink application provides its user community. Based on feedback from our user community, the MarketLink 2.7 release has targeted a number of areas where communication has been refined to enhance the user experience. These include:

| Feature  | Functionality   |
|--|---|
| eSign Language                                   | E-signature language has been added to the footer of the beneficiary page. Functionality of the beneficiary page has not changed. This information is governed by Legal, therefore, the language is not customizable nor can it be removed. |
| Benefits Summary – Messaging and Styling Updates | Clearer messaging, along with visual indicators, has been added to the Enrollment and Benefits Summaries to alert the user of any outstanding actions in order to complete enrollment.  |

|   |   |
|---|---|
| Navigation Menu Changes – Enrollment Menu                                     | The benefits menu has been updated to act as the single navigational menu on benefits pages. The Enrollment menu that was accessible from the top of each benefit page has been eliminated. The step counter remains and functions as a shortcut to the new benefits menu that opens on the right side of the page. |
| Life Event Screen Updates   | The Qualified Life Event (QLE) Selection Page has been restyled to maintain consistency with the rest of the site. The QLE Welcome Page has been restyled and updated to more accurately reflect the actions a user can take during a QLE enrollment opportunity.   |
| Hide Spending Account Employer Contributions                                  | Admin users can now hide the display of spending account Employer and Total Contribution rows in MarketLink.  |
| Homepage Enrollment Card Changes  | Homepage enrollment cards, for both single and dual year enrollment, for new hire and open enrollment opportunities now include the enrollment window end date.   |
| Display Plan Details on Home Page / Benefits Summary                          | Styling updates and clarifying messaging have been added to simplify the enrollment experience.   |
| Display Plan Details, Coverage Tier Pricing & Decision Support Estimated Cost | Additional plan information, such as plan content, costs for all available coverage tiers, and provider websites, can now be accessed from MarketLink. Also, enhancements have been made to the existing “Cost Details” for Decision Support and the link to the provider URL in the PCP modal.                     |
| Language Selector Improvements  | A language selector has been added to the site header for multi-lingual clients.  |
| Login Page System Wide Messaging  | Broadcast messaging on the branded login page to communicate application outages, browser support messages, major updates etc. to all users.  |
| Restrict Ability for Clients to Login   | Flag in Admin Setup at the client level to prevent users from logging in. The login section is hidden from users.   |
| Unlock User Accounts  | A previously locked account becomes unlocked upon successful completion of the reset password process.  |