

## Specialized employee health and benefits services

Insurance brokers with a passion for minimizing risk and maximizing health.

When it comes to an insurance brokerage, many people think of a stale, boring workplace that simply does the same routine day after day. They don't think of a technologically advanced company with more than 60 years of experience under its belt. But that's what makes MMA different. We take employee benefits to the next level by providing clients with quotes and assisting in the selection of a benefit package they can be proud to offer their employees. We differentiate by inspiring clients to champion their benefits through our value added service platform (i.e. risk services).

We combine the latest benefits technology and service offerings into one platform. From customized wellness plans to the latest in benchmarking and analytics, our service platform is a cohesive solution for minimizing organizational risk and maximizing the health of employees. MMA's employee health & benefits services include the following components. Each will be explained in greater detail on the back.

- Communication and education
- Wellness
- Retirement advisory
- Financial analytics
- Compliance support
- Technology consulting and implementation
- Global capabilities
- Stop loss captive
- M&A support
- Claims advocacy
- HR consulting

### The MMA approach

Getting an employee benefits program on the track to success takes lots of expertise, resources, relationships and of course - smart people. By trade, we're overachievers who take our commitments very seriously. By analyzing and modifying your benefits as well as adding valuable services, MMA keeps their clients fully engaged in their benefits package and, most importantly, their employees' health.



**Learn more**

[MarshMMAMidwest.com](https://MarshMMAMidwest.com)

## How we do it

Clients of MMA are provided a suite of powerful services to fuel a successful employee benefits program. Here are just a few of the many value-driving services our clients are offered:



### Communication and education

Whether through our EnrollSMART solution that provides 1:1 enrollment consultations, custom benefit summaries, employee satisfaction surveys or multi-channel employee campaigns, we communicate information tailored to your organization's benefits plan to increase employee engagement and help your employees and their families make the best benefit choices.



### Wellness

Our dedicated team of subject matter experts, including dietitians and certified worksite wellness program managers, designs and implements custom wellness programs encompassing all aspects of employee well-being to directly impact business and financial goals.



### Retirement advisory

Our retirement services team provides independent guidance, fiduciary governance, plan design, fee management and employee financial wellness. Our financial wellness program increases the chances participants will save money in retirement and helps reduce the potential for fiduciary liability by empowering participants to make informed decisions.



### Financial analytics

Analytics & Data Insights, our value-added service inclusive of a dedicated team of financial analysts, provides reporting and benchmarking data (national, regional and industry-specific) to negotiate benefit cost rates, analyze trends, predict future costs, and turn insights into actionable strategies.



### Compliance support

MMA is armed with a variety of compliance support options, including certificate review and delivery, COBRA support, ACA compliance, Form 5500 Reporting, compliance audits and legislative email notices.



## Learn more

[MarshMMAMidwest.com](https://MarshMMAMidwest.com)



### Technology consulting and implementation

MMA provides in-house consulting capabilities to help you find the right HR technology solutions at the right price. Through an independent approach, our team will identify, recommend, implement and manage technology programs to create value, efficiencies and a measurable ROI for you and your organization.



### Global capabilities

MMA Global Benefits Management provides unmatched access to the largest global network while maintaining overall management of your employee benefits strategy through your local team here at MMA.



### Stop loss

From evaluating the best place for your program in the market, to actively managing large claimants with clinical expertise, to stop loss contract review and captive solutions, our Stop Loss Center of Excellence will help maximize your plan performance based on your risk tolerance.



### Claims advocacy

MMA's claims professionals assist your senior operations team and employees with escalated claim issues and help mitigate losses for your organization. Advanced claims advocacy, available for an additional fee, provides employees with direct access to our claims team through a dedicated phone number and reduces the need for your HR team to commit resources to employee benefits issues.



### HR consulting

Through programs like Risk Management Center (RCM), PHR/SPHR certified HR professionals serve as an extension of your HR department to help implement quality practices that minimize your liability exposure.

## Contact

Contact an MMA advisor today to find out how our passionate insurance professionals can help achieve measurable results within your employee benefits program.



**MarshMcLennan  
Agency**

A business of Marsh McLennan

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

---

Business Insurance

Employee Health & Benefits

Private Client Services

Retirement Services

[MarshMMAMidwest.com](http://MarshMMAMidwest.com)

---

This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Marsh & McLennan Agency LLC shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting or legal matters are based solely on our experience as consultants and are not to be relied upon as actuarial, accounting, tax or legal advice, for which you should consult your own professional advisors. Any modeling analytics or projections are subject to inherent uncertainty and the analysis could be materially affected if any underlying assumptions, conditions, information or factors are inaccurate or incomplete or should change. d/b/a in California as Marsh & McLennan Insurance Agency LLC; CA Insurance Lic: 0H18131. Copyright © 2023 Marsh & McLennan Agency LLC. All rights reserved. MarshMMA.com