Dear Insured:

In an effort to address our clients concerns regarding the implementation of the Affordable Care Act (ACA/Obama Care), MCM is pleased to introduce our new healthcare benefits consultants division, MCM ACA Task Force (MATF), a dedicated group health consulting service for your workforce. We provide a personalized and simple approach to help your employees navigate your health benefits program through the complications of healthcare reform, including the complex world of Health Exchanges.

We created MATF to provide professional guidance to employers and their employees. We also manage your organizations compliance in the purchase of health benefits. Our staff is trained and certified to help your business navigate through the Affordable Care Act's complex rules.

Some of the options we offer are:

- Assisting employers and employees in the utilization of State and private Exchanges

- Complying with Federal and State laws.

- Provide financial modeling and contribution analysis

- Make sure you provide the government required Summary Plan Description (SPD)

- Develop cost containment strategies to maximize benefits and minimize cost in the offering of benefit plans

It is our job to keep the delivery of healthcare benefits to your employees as compliant and simple as possible.

If you would like to speak with one of our ACA Specialists, please call our office to arrange a one-on-one consultation. Alternatively, if you would like to be added to our monthly benefits news alerts, please return the attached card with your email address, and we will be sure to add you to our list.

Marc Altneu

Vice President Benefits

914-276-0469

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Date: _____

Name: _____

Address: _____

City: _____ State_____   Zip _____

(Please circle the preferred method of contact)

Phone: _____ Fax: _____

Email: _____

At MCM Agency we offer many other products to protect you and your family. If you are interested in learning more, please check off your areas of interest, and one of our Benefit Consultants will contact you. Or feel free to call Marc at 914-276-0469

__Life Insurance

__Disability Insurance

__Long Term Care Insurance

__Work Site Benefits (Aflac/Colonial)

__Vision and Dental

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