



MARSH & MCLENNAN  
AGENCY



Benefits. Delivered. Smarter.

## 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.

**MMA** **MARKETLINK**™ 

### Multi-Factor Authentication Registration

Tell us how you'd like to receive the code and specify where we should send it.

1. This code is required to complete the MarketLink Multi-Factor Authentication process.  
 2. You will be required to enter a new code if your device footprint has changed since you last completed the MFA process (e.g. logging in from a new computer, using a different browser, if your cookies have been cleared).  
 3. Your carrier's message and data rates may apply.  
 4. You can manage your communication data from the Subscriber Profile screen.  
 5. For further information regarding our Privacy Policy, please click on the following link: Legal & Privacy

HOW SHOULD WE SEND THE CODE?

- Email
- Text
- Call

**SUBMIT**

[RETURN TO LOGIN PAGE](#)

The user will have the ability to select and enter their available communication methods

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### Verification Code Required

Tell us how you'd like to receive the code and specify where we should send it.

1. This code is required to complete the MarketLink Multi-Factor Authentication process.  
 2. You will be required to enter a new code if your device footprint has changed since you last completed the MFA process (e.g. logging in from a new computer, using a different browser, if your cookies have been cleared).  
 3. Your carrier's message and data rates may apply.  
 4. You can manage your communication data from the Subscriber Profile screen.  
 5. For further information regarding our Privacy Policy, please click on the following link: Legal & Privacy

WHERE SHOULD WE SEND THE CODE?

- \*\*\*\*\*7777
- \*\*\*\*\*6666
- \*\*\*\*\*3333
- \*\*\*\*\*4567
- ab\*\*\*\*\*@mmt\*\*\*\*\*.com
- ab\*\*\*@gm\*\*\*.com

**SUBMIT**

[RETURN TO LOGIN PAGE](#)

The user will have the ability to select their preferred communication method

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.

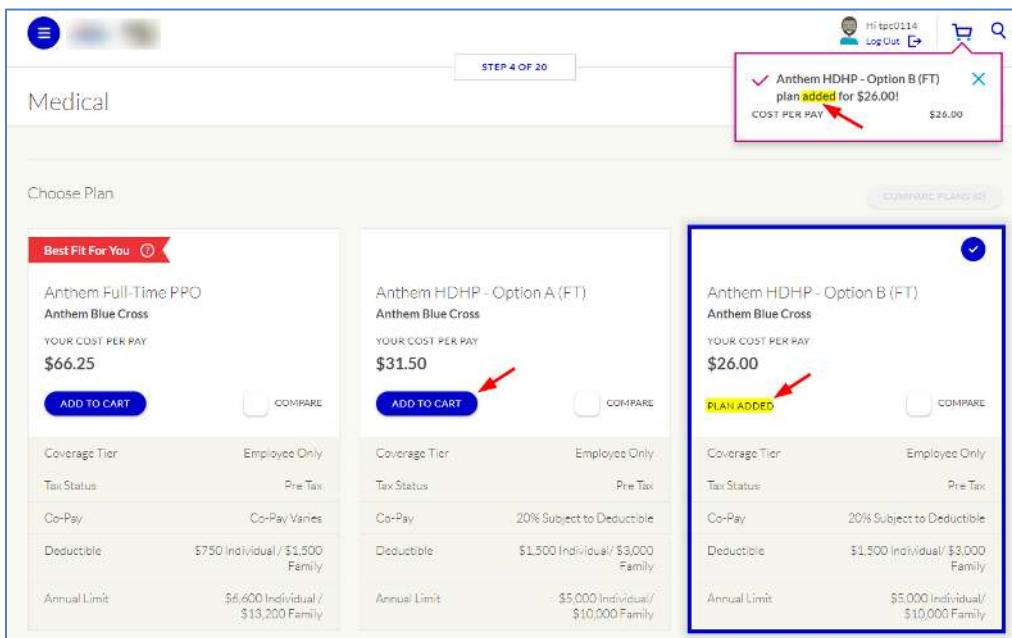
Feature	Functionality
<b>Shopping Cart Experience</b>	<p>The Shopping Cart feature can now be enabled in MarketLink. With the Shopping Cart feature enabled, the benefit elections and subsequent changes are in pending state until they are submitted (saved or “checked out”) at the completion of the selection 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.</p>

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 screenshot shows the MarketLink interface for selecting medical coverage. It includes a header with user info and a search bar. Below is a step indicator for 'STEP 4 OF 20'. The main area is titled 'Medical' and shows a 'Choose Plan' section. On the left, there's a 'Best Fit For You' summary for 'Anthem Full-Time PPO' and 'Anthem Blue Cross' with a cost of '\$66.25' and an 'ADD TO CART' button. In the center, there's another plan summary for 'Anthem HDHP - Option A (FT)' and 'Anthem Blue Cross' with a cost of '\$31.50' and an 'ADD TO CART' button. To the right, a detailed comparison table is shown for 'Anthem HDHP - Option B (FT)' and 'Anthem Blue Cross' with a cost of '\$26.00'. This table includes columns for Coverage Tier, Tax Status, Co-Pay, Deductible, and Annual Limit. A red arrow points to the 'ADD TO CART' button for the second plan, and another red arrow points to the 'PLAN ADDED' status in the detailed table. A red box highlights the '\$26.00' cost in the detailed table.

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

The Review Page

The unsubmitted or changed benefits are listed under "Changed Benefits"

Customizable text indicates the changes will need to be submitted

Each changed benefit indicates the change that was made by listing the old plan and the new plan

1 Review

Please review your benefit enrollment information thoroughly. If any changes are needed please go back and make them on the site before the end of your 30 day enrollment window. Your benefits will remain in effect for the 2018 plan year unless you experience a qualified life event.

To Finalize your 2019 Benefits, please click on the "Submit Enrollment" Button.

If you are making a qualified life event change throughout the year, you could be required to provide supporting documentation to the Benefits Department for your change to be approved.

Health & Wellness \$72.91  
Pre Tax Total \$72.91  
Post Tax Total \$0.00  
Your Total Cost Per Pay \$72.91

2 Changed Benefits ⓘ

3 Any enrollment changes will not be submitted until checkout is complete. You can make updates and resubmit until July 31.

4

5 LEARN MORE

HEALTH & WELLNESS

Medical

PLAN NAME:	COVERED PERSONS	EMPLOYER COST	YOUR COST PER PAY PRE TAX
Anthem Full-Time PPO Provided by Anthem Blue Cross, Coverage effective on 01/01/2019	Tester20	\$65.04	\$66.25

You are changing from Anthem HDHP - Option A (FT) to Anthem Full-Time PPO.

"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.