



EMPLOYEE

I am shopping
for products offered
by my employer



EMPLOYER

I am shopping
for employer services



INDIVIDUAL

I am shopping
for individual services

Marcum Financial Services Corporate Benefits Group Health and Welfare Services

Employee Benefits are rapidly changing. Government regulation, inflation and technology leave most employers at a crossroads. Let Marcum's Corporate Benefits Group review your plan and recommend a compliant strategy that's right for you and your employees.



MARCUM

BENEFITS MARKETPLACE

www.marcumbenefitsmarketplace.com

NEW YORK, NY
750 3rd Avenue
11th Floor
New York, NY 10017
212.485.5500

MELVILLE, NY
10 Melville Park Road
Melville, NY 11747
631.414.4000

PHILADELPHIA, PA
3 Bala Plaza East
Suite 700
Bala Cynwyd, PA 19004
484.270.2500

NEW HAVEN, CT
555 Long Wharf Drive
12th Floor
New Haven, CT 06511
203.777.1099

WEST PALM BEACH, FL
525 Okeechobee Blvd.
Suite 750
West Palm Beach, FL 33401
561.653.7300

Health and Welfare Services

BENEFIT PLANNING SOLUTIONS TAILORED TO YOUR BUSINESS

Marcum Financial Services, through its Corporate Benefits Group, provides innovative and comprehensive employee benefit services. Our advantage lies in proactive ideas, accessibility, flexibility and, most of all, personal service.

Many competitors sell insurance products with either no support services or charge additional fees. Marcum Financial Services offers competitive core service packages with standard insurance commissions that offset any fees other brokers try to pass on. Employers running lean on staff appreciate the value we bring to their organization.

Benefit Programs

Marcum Financial Services works closely with clients to identify and prioritize goals for benefit plans. Our experience assists with selecting the programs that best meet the unique needs of each business. Additionally, our independence from insurance companies and vendors result in relationships with more than 50 insurance carriers and administrators for our clients. We work for you and your employees.

Health

- Medical
- Prescription Drug
- Dental
- Vision
- Employee Assistance Plan
- International Medical
- Short-Term Medical

- Student Medical
- Health Savings Accounts
- Health Reimbursement Accounts
- Excess Loss/Stop Loss
- Medicare

Income Protection

- Life/AD&D
- Short Term Disability
- Long Term Disability
- Travel Accident
- Long Term Care

Fringe Plans

- Section 125 Premium Conversion
- Flexible Spending Accounts (FSA)
 - Healthcare
 - Dependent Care
 - Transit

Executive Benefits

- Life/AD&D
- Long Term Disability
- Long Term Care
- Medical Reimbursement
- Financial Planning/Review

Voluntary Benefits/Employee-Paid

- Life/AD&D
- Disability
- Accident
- Group Legal
- Critical Illness
- Medical Gap Programs

THE **MARCUM BENEFITS MARKETPLACE** FOR EMPLOYER/EMPLOYEE BENEFITS SOLUTIONS



Welcome to the Marcum Benefits Marketplace for Employer/Employee benefits solutions. At Marcum, we know that when it comes to purchasing, you have more choices than time. It's our mission to deliver meaningful time-savers, educational tools and problem-solving processes to help you make those critical business decisions. The marketplace you are currently learning about is unique in its design. This is a built-by-design tool for small to middle market business owners, C-suite executives and individuals... all of the benefits decision-makers... at companies with as few as 15 full-time employees.

The Marcum Benefits Marketplace offers users relief from the annual agony of re-subscribing, redefining and, administratively, reassigning benefits throughout their companies. From shopping for providers to comparing plans, Marcum and our highly trained professionals relieve you of the tedious minutiae, freeing you to get back to what you do best... running your company. The end result? A custom-branded, purpose-built tool that empowers your employees with choice and information and allows you the benefit of the vast experience of the Marcum benefits team.

SERVICES

- PPACA Financial and Actuarial Modeling
- Insurance Renewal Review
- Claim Audit / Performance Benchmarking
- Healthcare Defined Contribution Strategies and Platforms
- Consulting and Audit: Section 125, COBRA, HIPAA, PPACA, Retirement
- Government Compliance Audits
- Outsourcing Plan Administration/Recordkeeping
- Form 5500 Preparation
- Employer-branded Private Exchange
- Online HR/Benefits Library
- Plan Document Preparation
- Corporate Wellness Planning
- Customized Employee Communications
- Onsite Open Enrollment Meetings
- Employee Total Compensation Statements
- Complex Employee Claim Intervention
- Health Newsletters
- Employee Surveys
- Educational Seminars
- Employee Resource Locator
- Executive Financial Planning

Employer Penalties For Not Offering Adequate and Affordable Coverage Under PPACA

WHAT ARE EMPLOYER PENALTIES?

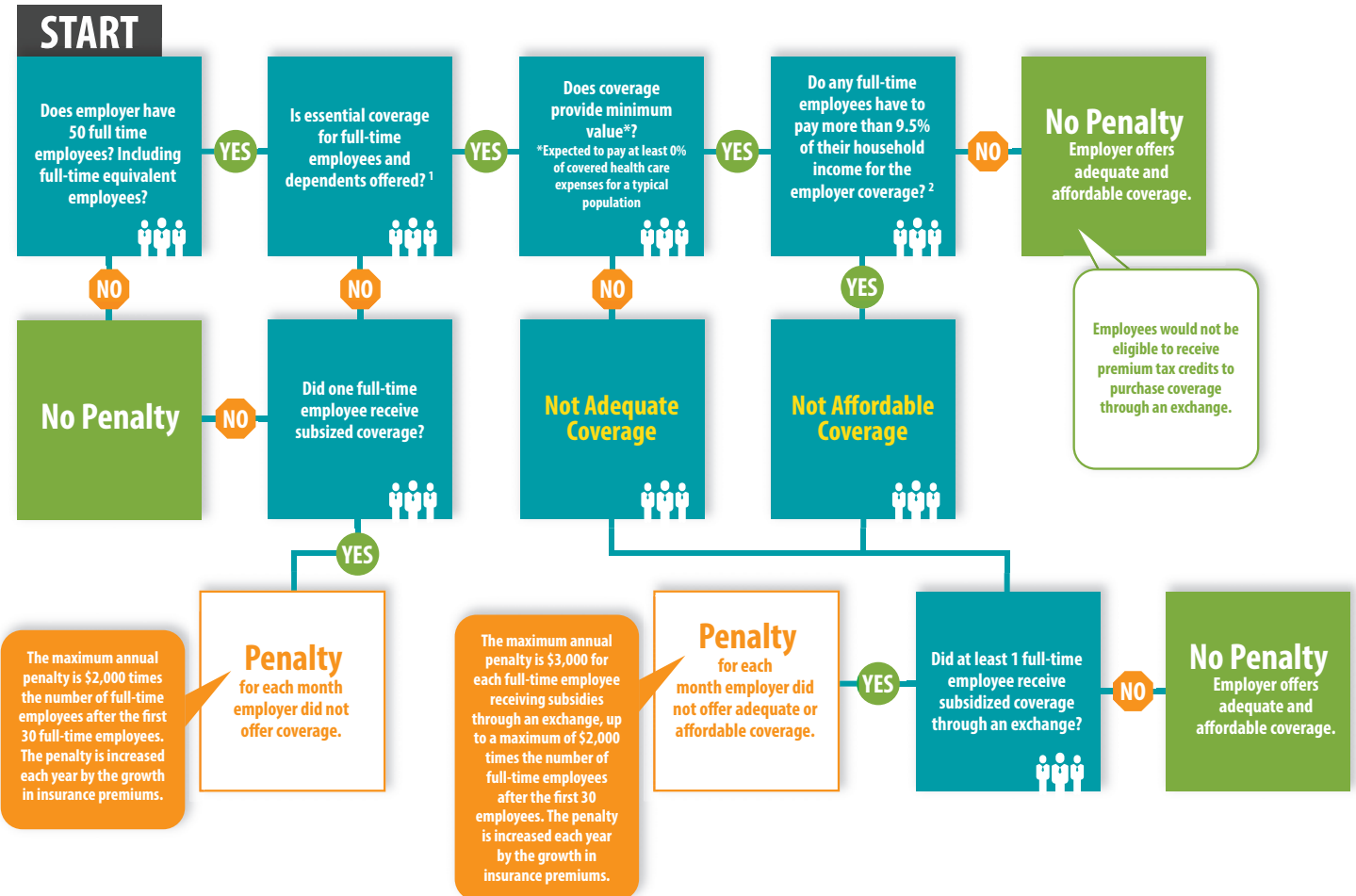
Under the Patient Protection and Affordable Care Act, employers who do not offer adequate and affordable coverage may be liable for monetary penalties.

WHY IS THIS IMPORTANT?

The rules for penalties are complex. It's important every employer understand if they are liable, and what they can do to avoid liability.

WHAT CAN THIS CHART TELL YOU?

It can suggest whether you may be liable for penalties. (Please note that it's for general information only, and is not intended as legal advice or recommendations.



Please note that the information in this chart is based on our understanding of the Patient Protection and Affordable Care Act of 2010, as amended, and guidance as of the date of this publication. This chart is for general information purposes only and is not intended to constitute legal advice or a recommended course of action in any given situation and should not be relied upon in making decisions of a legal nature.

1 The term dependent is defined in the Shared Responsibility for Employers Regarding Health Coverage Proposed Rule dated January 2, 2013, as a child of an employee who has not attained the age of

26. Dependent does not include the spouse of the employee. Any employer that takes steps during its plan year that begins in 2014 toward offering coverage to a full-time employees' dependents will not be liable for any assessable payment solely on account of a failure to offer coverage for dependents for that plan year.

2 The statute requires the penalty to be assessed on the basis of household income. In the Shared Responsibility for Employers Regarding Health Coverage Proposed Rule dated January 2, 2013, the Internal Revenue Service proposed 3 safe harbors for deter-

mining affordability. Minimum essential coverage is affordable if:

(1) the employee's monthly portion of the monthly for self-only coverage does not exceed 9.5% of the employee's W-2 wages from the employer; (2) the employee's portion of the cost for self-only coverage does not exceed 9.5% of the employee's monthly salary or 130 times the employee's hourly wage; or (3) the employee's monthly portion of the cost for self-only coverage does not exceed 9.5% of the federal poverty line for a single individual for the calendar year divided by 12.