

## WELCOME!

As part of our commitment to your total wellbeing, Marsh & McLennan Companies is pleased to offer you a comprehensive and competitive Health and Benefits program. These benefits are designed to help you and your family take care of your health and financial wellbeing. Before you make any benefit decisions, please carefully review this online guide to understand your coverage options.

### NEW FOR 2014

### HEALTH BENEFITS

### OTHER BENEFITS

### HOW TO ENROLL

### TOOLS

### REVIEW YOUR CHECKLIST

View a list of important reminders, key dates, and steps to take with your enrollment process.

[Get organized](#)

### USE THE TOOLS

Learn more about health care reform, health benefits, and healthy habits with these fun and interactive tools.

[Check out the library of tools now »](#)

### YOU HAVE CHOICES TO MAKE!

For all of the Company healthcare benefits except for the Vision Discount Program, you must formally enroll to participate. You can enroll for coverage by signing in to PeopleLink. You must enroll within 30 calendar days of the date you become eligible or during Annual enrollment. You may also be able to make changes to your elections during the plan year if you have a qualified family status change.

[GET STARTED](#)

### VIEW 2014 MEDICAL PLAN RATES

The exact amount of your per-paycheck cost for health and benefits coverage will depend on the plan(s) and coverage tier you select.

[View the 2014 medical plan rates »](#)



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Review the life, disability, and other insurance options available to you.

[Learn more »](#)

### REVIEW YOUR CHECKLIST

View a list of important reminders, key dates, and tips to help you with your enrollment process.

[Get organized and ready to enroll »](#)

### TAKE ACTION – ENROLL

You can enroll in your benefits online in five easy steps.

[How to enroll »](#)

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#### TO

### HEALTH AND BENEFITS ENROLLMENT CHECKLIST

- ✓ Review all your benefit options, paying particular attention to what's new.
- ✓ Use the online tools to help you make informed decisions about your benefits, including the new Decision PathFinder tool and the Health Care Decoder website. Visit the "Tools" page of this site to get started.
- ✓ Make your medical plan and other coverage decisions.
- ✓ Enroll in a Health Savings Account (HSA) and/or a Flexible Spending Account (FSA), if desired, depending on the medical plan you choose. See the "HSA/FSA" page under the "Health Benefits" tab for details.
- ✓ Review your life and disability coverage and beneficiaries.
- ✓ Follow the instructions on the "How to Enroll" page of this site to make your elections.

Check out the [library of tools now!](#)

[Learn more »](#)



REF  
View  
with

HSA

Learn more about HSA features and benefits.  
habits with education and interactive tools.

coverage will depend on the plan(s) and coverage you select.

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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

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## Legal Notices

[The Women's Health and Cancer Rights Act](#)

[Special Note on Maternity and Newborn Infant Coverage](#)

[Your Privacy is Protected with HIPAA](#)

[Family Status Changes/CHIP](#)

[Your Rights Under ERISA](#)

[Notice of Creditable Coverage](#)

[Required Legal Notice](#)

[New Health Insurance Marketplace Coverage Options and Your Health Coverage Notice](#)

### NEED ASSISTANCE?

If you have questions or need help, please call the Employee Service Center at +1 866 374 2662. Representatives are available any business day, from 8 a.m. to 8 p.m. Eastern time.



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

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### HEALTH BENEFITS

### OTHER BENEFITS

### HOW TO ENROLL

### TO

### IS THIS GUIDE FOR YOU?

This 2014 Health and Benefits Enrollment guide is intended for benefits-eligible US employees who are actively working, on Short-Term Disability, Long-Term Disability or a Leave of Absence. Call the Employee Service Center at +1 866 374 2662 for information if you are not in one of the employee groups described here.

**For MMA participants:** This guide is for you if you are an employee classified on payroll as a US regular employee of Marsh & McLennan Agency LLC — Southwest (including Prescott Pailet Benefits) (collectively MMA Southwest) (MMA-Southwest).

Review the life, disability, and other insurance options available to you.

[Learn more »](#)



RE  
View  
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US

Learn how to make the most of your benefits. Download the 2014 Health and Benefits Enrollment Guide for rates, worksheets and interactive tools.

[Check out the library of tools now »](#)

coverage. We present all the plan types and carriers, but you select

[View the 2014 medical plan rates »](#)



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

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[www.marsh.com](#)[Value](#)[Our Companies](#)[Health & Benefits](#)[Tools](#)[Contact](#)

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### WHO'S ELIGIBLE FOR BENEFITS?

**For Marsh & McLennan Companies participants:** You are eligible if you are an employee classified on payroll as a US regular employee of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies (other than Marsh & McLennan Agency LLC (MMA) and any of its subsidiaries). Individuals who are classified on payroll as temporary employees or who are compensated as independent contractors are not eligible to participate.

**For MMA participants:** You are eligible if you are an employee classified on payroll as a US regular employee of Marsh & McLennan Agency LLC — Corporate (MMA-Corporate), Marsh & McLennan Agency LLC — Alaska (MMA-Alaska), Marsh & McLennan Agency LLC — Southwest (including Prescott Pailet Benefits) (collectively MMA Southwest) (MMA-Southwest), Marsh & McLennan Agency LLC — Northeast (MMA-Northeast), or Security Insurance Services of Marsh & McLennan Agency.

If you are an eligible employee, you may enroll eligible family members under certain Company benefit plans. Eligible family members include:

- Your spouse or approved opposite-gender or same-gender domestic partner.
- Your biological child.
- A child for whom you and your spouse are the legally appointed guardian with full financial responsibility.
- The child of an approved domestic partner.
- Your stepchild.
- Your legally adopted child or a child placed with you for adoption.

Note: Any child who meets one of these eligibility requirements and who is incapable of self support by reason of a total physical or mental disability as determined by the Claims Administrator may be covered beyond the end of the calendar year in which the child attains age 26.

Eligible children are eligible for health care coverage until the end of the calendar year in which they attain age 26. This eligibility provision applies even if your child is married, has access to coverage through his or her employer, doesn't attend school full time or live with you, and is not your tax dependent. Note: While married children are eligible for health care coverage under a Marsh & McLennan Companies plan until the end of the calendar year in which they attain 26, this provision does not apply to your child's spouse and/or child(ren) unless you or your spouse is the child's legally appointed guardian with full financial responsibility.

The Company has the right to require documentation to verify the relationship (such as a copy of the court order appointing legal guardianship). Company medical coverage does not cover foster children or other children living with you, including your grandchildren, unless you are their legal guardian with full financial responsibility — that is, you or your spouse claims them as a dependent on your annual tax return.

To find more detailed information about your benefits, access the Benefits Handbook via [PeopleLink](#).

## New for 2014

Benefit changes have taken effect for the 2014 plan year. We encourage you to carefully review these changes to help you understand your options and select your coverage.

[+ HEALTH CARE REFORM](#)[+ HEALTHYME RATE](#)[+ HEALTH BENEFIT CHANGES](#)[+ OTHER BENEFIT CHANGES](#)

### LIFE EVENTS AND THE HEALTHYME RATE

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### MORE INFORMATION

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[Is this guide for you?](#)

[Who's eligible for benefits?](#)

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### HEALTH CARE REFORM

While parts of the Health Care Reform (also known as the Patient Protection and Affordable Care Act) have been implemented each year since it was passed in 2010, there are some important changes that impact 2014 coverage options. The following summary will help you understand how these changes may affect you and your family.

Marsh & McLennan Companies has been providing a number of the benefits required under the Health Care Reform before we were required to do so.

- **Individual mandate** — Beginning in 2014, all Americans (with a few exceptions) are required to obtain basic health insurance coverage or pay a penalty when filing their federal income tax returns. **Enrolling in a health plan offered through Marsh & McLennan Companies will meet this requirement.**
- **No annual dollar limits** — Health plans will be prohibited from imposing annual dollar limits on essential benefits, like hospital stays. **These limits had already been removed from the medical plans Marsh & McLennan Companies offers to active employees, so there will be no impact to you for 2014.**
- **Pre-existing conditions** — Insurance companies will be prohibited from refusing to provide coverage or renew policies because of an individual's pre-existing medical conditions. **Marsh & McLennan Companies' plans did not have this exclusion before, so there will be no impact to you for 2014.**
- **Health insurance marketplace** — Beginning in October 2013, qualified individuals will have the opportunity to purchase their 2014 health insurance through the public health insurance marketplace (sometimes referred to as an "exchange"). Each US state's marketplace will offer a variety of health insurance plans that meet certain standards. The primary intent of the marketplace is to provide access to insurance for people who do not have access to affordable insurance. See the [New Health Insurance Marketplace Coverage Options and Your Health Coverage Notice](#).
- **Tax credits** — You may have heard about tax credits and other types of financial assistance the federal government will be providing to help individuals pay for insurance purchased through the marketplace. This assistance is only available to individuals and families who meet specific criteria, including income requirements. For more information about the tax credits being offered, visit [www.HealthCare.gov](http://www.HealthCare.gov).

**Ernst & Young (EY Financial Planner Line®)** — Available to support your questions regarding the Affordable Care Act (ACA) and the Public Exchanges. Provides you with access to financial planning professionals to help you:

- Evaluate available alternatives, discuss tax consequences, and support you with making informed, personal choices.
- Develop a health care strategy for you and your family.

You may reach an EY Financial Planning professional by calling the Employee Service Center at +1 866 374 2662. The Employee Service Center representative may provide some basic information on the Health Care Reform before transferring you to an EY Financial Planning professional.

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### HEALTHYME RATE



### HEALTH BENEFIT CHANGES



### OTHER BENEFIT CHANGES



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[Is this guide for you?](#)

[Who's eligible for benefits?](#)

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### HEALTH CARE REFORM



### HEALTHYME RATE

#### What is the HealthyMe rate?

- The **HealthyMe rate** allows you to pay **\$600 less** than the 2014 Standard rate on your annual medical plan contributions if you completed the three Know Your Numbers steps and enroll in **employee-only** coverage in a Company medical plan\* for 2014. Or, you will pay **\$1,200 less** than the 2014 Standard rate on your annual medical plan contributions if you and your spouse/domestic partner **both** completed the three Know Your Numbers steps and **both** enroll in a Company medical plan\* for 2014. Those who completed the Know Your Numbers steps by September 13, 2013, will receive the HealthyMe rate effective January 1, 2014. Employees hired on or after June 3, 2013, will receive the 2014 HealthyMe rate even if they did not complete the three Know Your Numbers steps.
- You will pay the **Blended rate** — meaning you will pay **\$600 less** than the 2014 Standard rate on your annual medical plan contributions — if you and your spouse/domestic partner are both enrolled in a Company medical plan\* for 2014, **but only one of you** completed the three Know Your Numbers steps.
- You will pay the **2014 Standard rate** for your annual medical plan contributions if neither you or your spouse/domestic partner, if applicable, completed the three Know Your Numbers steps.

\*Excludes Hawaii HMO and Hawaii PPP.

### HEALTH BENEFIT CHANGES



### OTHER BENEFIT CHANGES



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

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### HEALTH CARE REFORM



### HEALTHYME RATE



### HEALTH BENEFIT CHANGES

- **New Vision Care Plan coverage option** — As of 2014, two levels of coverage will be available: Basic and Premier. If you elect the Premier option, you'll receive an additional \$100 towards the cost of eyeglass frames or contact lenses, for a total allowance of \$250. The Premier option allows for frames and lens purchase and exams annually on a calendar year basis. The Basic options allows for lens purchase and exams annually on a calendar year basis. Frames can be purchased every two calendar years.
- **A Note Regarding Medical Rates:**  
The 2014 medical rate pricing reflects:
  - The CDHP plan year rate subsidy phase-out to further equalize the rates among all plan choices.
  - The continued dependent cost sharing subsidy reduction for spouses/domestic partners to align with actual costs.
  - Essentially flat PPO and EPO HealthyMe rates as compared to last year's rates.
  - Increased PPO and EPO Standard rates as compared to last year's rates.
- **Exclusive Provider Organization (EPO) changes** — As a result of Health Care Reform regulations, an out-of-pocket maximum has been added to the EPO plan in 2014. The out-of-pocket maximum is \$2,500 for individuals and \$6,250 for families.
- **Higher Health Savings Account (HSA) contribution limits** — For 2014, the IRS contribution limit for HSAs increased. Employees with individual CDHP coverage have an HSA contribution limit of \$3,300 and employees with family CDHP coverage have an HSA contribution limit of \$6,550.

### OTHER BENEFIT CHANGES



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### HEALTH CARE REFORM



### HEALTHYME RATE



### HEALTH BENEFIT CHANGES



### OTHER BENEFIT CHANGES

- **New Group Umbrella Liability Insurance (GULI) provider** — Chubb replaced Columbia Casualty Company, a wholly owned subsidiary of CNA, as the Company's GULI provider. You can choose to elect up to \$10 million in coverage without providing Evidence of Insurability (EOI). Additional coverage tiers of \$15 million, \$20 million, and \$25 million will be available, subject to EOI. All coverage tiers include an automatic \$1 million coverage amount for underinsured and uninsured motorists. The underinsured (UIM) and uninsured (UM) motorist coverage amount cannot exceed your elected GULI coverage amount.
- **Legal Assistance Plan changes** — The Legal Assistance Plan benefit provides access to professional legal representation. The expanded benefit includes support for home equity loans, refinancing, and sale or purchase of second or vacation homes. [Watch a brief video to learn more about the Legal Assistance Plan administered by Hyatt Legal.](#)
- **New Identity Theft Prevention provider** — InfoArmor replaced ID TheftSmart as the Company's identity theft prevention provider. Participants have been provided with enhanced coverage.

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[Who's eligible for benefits?](#)



## Health Benefits Overview

Your Marsh & McLennan Companies health benefits can help you and your family stay healthy and obtain care for an illness, injury, or medical condition. Learn more about the choices available to you and the coverage each plan provides.



### MEDICAL

Depending on where you live, your medical plan choices may include a CDHP, PPO, EPO, HMO, and/or PPP. Learn how they differ in per-paycheck cost, per-service cost, and provider choice. [More »](#)

### DENTAL

Dental health is an important part of your overall health. Learn about the coverage available. [More »](#)

### VISION

You can now choose from two levels of vision coverage based on your needs — Basic or Premier. [More »](#)



### HSA/FSA

You can save money on eligible health care and/or dependent care expenses when you use these tax-advantaged accounts. [More »](#)

### WELLNESS

Your health — and the health of your family members — is vitally important to us. That's why we offer you HealthyMe and other valuable programs. [More »](#)

### BE WELL, BUY SMART

By making thoughtful choices, you have the potential to improve your health and lower your costs. [More »](#)



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[Is this guide for you?](#)

[Who's eligible for benefits?](#)

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### REVIEW YOUR OPTIONS.

The following medical plans are available. Review the plan materials carefully to determine which may best meet your needs. For detailed information about each plan, click on the vendor name to view a Summary of Benefits and Coverage (SBC). For additional plan details, access the Benefits Handbook via PeopleLink ([www.mmcpeoplelink.com](http://www.mmcpeoplelink.com)).

[View 2014 Medical Plan rates »](#)

|      |   |
|------|---|
| CDHP | + |
| PPO  | + |
| EPO  | + |
| HMO  | + |
| PPP  | + |

### MEDICAL PLAN RATES

[View your 2014 Medical Plan rates.](#)

### DECISION PATHFINDER

Wondering which medical plans may be a good match for you? Just answer a few [Decision PathFinder tool](#) questions to receive a personalized health care "consumer profile" and see which plans may fit your needs.

### COMPARE PLANS

[View the Medical Plan Comparison chart](#) to compare annual deductibles, out-of-pocket maximums, prescription drug information, and other plan benefits. You can also use the [WebMD Coverage Advisor](#) tool, which can help you find the health plan to meet your needs — see convenient, side-by-side health coverage comparisons, then estimate out-of-pocket costs and calculate potential savings from tax-advantaged accounts. To access this tool, sign in to [PeopleLink](#), then click "My Benefits" in the right navigation bar. Click Health & Benefit Enrollment, then click the Health tab in the top navigation bar.

### DECODE IT!

Learn more about Health Care Reform by visiting [Mercer's Health Care Decoder website](#). This interactive site helps you better understand Health Care Reform, use your benefits wisely, and make decisions about your health.

### A HEALTHY PARTNERSHIP

Both you and the Company play a role in managing your health — not just during Annual Enrollment, but all year long. Consider these questions before you select your coverage. [Learn more »](#)



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

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AT WORK**

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[View 2014 Medical Plan rates »](#)

#### CDHP

The Consumer Directed Health Plan (CDHP) is administered by [Aetna](#), offers comprehensive health services from participating and nonparticipating providers, and meets the requirements of a high deductible health plan (HDHP). The CDHP has lower employee contributions (your cost of coverage), but higher deductibles. You may select any participating provider in the network to manage your care, or you may choose a nonparticipating provider. Generally, your costs are lower if you use a participating provider. [Compare Plans »](#)

#### PPO



#### EPO



#### HMO



#### PPP



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[View 2014 Medical Plan rates »](#)

CDHP



PPO

The Preferred Provider Organization (PPO) is administered by [Aetna](#) or [HMSA](#) and offers comprehensive health services from participating and nonparticipating providers. Generally, your care is covered after you pay a deductible. You may select any participating provider in the network to manage your care, or you may choose a nonparticipating provider. Generally, the plan begins paying benefits for covered care after you pay the deductible. [Compare Plans »](#)

EPO



HMO



PPP



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[Is this guide for you?](#)

[Who's eligible for benefits?](#)

**WELLBEING  
AT WORK**

## Medical

For all the Company health care benefits except for the Vision Discount Program, you must formally enroll to participate. You can enroll for coverage by signing in to [PeopleLink](#). You must enroll within 30 calendar days of the date you become eligible or during Annual Enrollment. You may be able to make changes to your elections during the plan year if you have a qualified family status change.

### REVIEW YOUR OPTIONS.

The following medical plans are available. Review the plan materials carefully to determine which may best meet your needs. For detailed information about each plan, click on the vendor name to view a Summary of Benefits and Coverage (SBC). For additional plan details, access the Benefits Handbook via PeopleLink ([www.mmcpeoplelink.com](http://www.mmcpeoplelink.com)).

[View 2014 Medical Plan rates »](#)

CDHP



PPO



EPO

The Exclusive Provider Organization (EPO) offers comprehensive health services from participating health care providers. The EPO is administered by either [Aetna](#), [Anthem BCBS](#), or [UnitedHealthcare \(UHC\)](#), depending on where you reside. Generally, your care is fully covered after you pay a copayment. You may select any participating provider in the network to manage your care. You may visit a specialist or other provider in the network without a referral. Except in an emergency, you do not receive benefits if you receive care outside the network.

[Compare Plans »](#)

HMO



PPP



### MEDICAL PLAN RATES

[View your 2014 Medical Plan rates.](#)

### DECISION PATHFINDER

Wondering which medical plans may be a good match for you? Just answer a few [Decision PathFinder tool](#) questions to receive a personalized health care "consumer profile" and see which plans may fit your needs.

### COMPARE PLANS

View the [Medical Plan Comparison chart](#) to compare annual deductibles, out-of-pocket maximums, prescription drug information, and other plan benefits. You can also use the [WebMD Coverage Advisor](#) tool, which can help you find the health plan to meet your needs — see convenient, side-by-side health coverage comparisons, then estimate out-of-pocket costs and calculate potential savings from tax-advantaged accounts. To access this tool, sign in to [PeopleLink](#), then click "My Benefits" in the right navigation bar. Click Health & Benefit Enrollment, then click the Health tab in the top navigation bar.

### DECODE IT!

Learn more about Health Care Reform by visiting [Mercer's Health Care Decoder](#) website. This interactive site helps you better understand Health Care Reform, use your benefits wisely, and make decisions about your health.

### A HEALTHY PARTNERSHIP

Both you and the Company play a role in managing your health — not just during Annual Enrollment, but all year long. Consider these questions before you select your coverage. [Learn more »](#)



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

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AT WORK**

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[View 2014 Medical Plan rates »](#)

|      |   |
|------|---|
| CDHP | + |
| PPO  | + |
| EPO  | + |
| HMO  |   |

[Kaiser Foundation Health Plan \(North & South CA\) \(Kaiser HMO\)](#) offers comprehensive health services from participating health care providers. Generally, your care is fully covered after you pay a set copayment per visit. You select a primary care physician (PCP) who will manage your care and refer you to a specialist or other provider in the network if necessary. Except in an emergency, you do not receive benefits if you receive care outside the network. [Compare Plans »](#)

Note: This is a regional plan only offered to residents of California.

[HMSA's Health Plan Hawaii Plus HMO \(Hawaii HMO\)](#) offers comprehensive health services from participating health care providers. Generally, your care is fully covered after you pay a set copayment per visit. You select a primary care physician (PCP) who will manage your care and refer you to a specialist or other provider in the network if necessary. Except in an emergency, you do not receive benefits if you receive care outside of your network. [Compare Plans »](#)

Note: This is a regional plan only offered to residents of Hawaii.

|     |   |
|-----|---|
| PPP | + |
|-----|---|

### MEDICAL PLAN RATES

[View your 2014 Medical Plan rates.](#)

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[Is this guide for you?](#)

[Who's eligible for benefits?](#)

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[View 2014 Medical Plan rates »](#)

|      |   |
|------|---|
| CDHP | + |
| PPO  | + |
| EPO  | + |
| HMO  | + |
| PPP  |   |

[HMSA's Preferred Provider Plan \(Hawaii PPP\)](#) has the largest network of health care providers in the state, including all major hospitals. You may select any participating provider in the network to manage your care, or you may choose a nonparticipating provider. Generally, your costs are lower when selecting an HMSA participating provider. Hawaii PPP also offers members access to over 500,000 BlueCross and BlueShield providers nationwide through the BlueCard<sup>sm</sup> program and emergency care anywhere in the world through HMSA's Away From Home Care Program.

[Compare Plans »](#)

Note: This is a regional plan only offered to residents of Hawaii.

### MEDICAL PLAN RATES

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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

**WELLBEING  
AT WORK**

## Dental

The Company's Comprehensive Dental Plan helps you and your family pay for dental care. Under this plan, you may receive treatment from any dentist you wish or from a dentist within MetLife's Preferred Dentist Program. Whether you see an in-network or out-of-network provider, the plan will reimburse a specified percentage for covered services, but your costs are generally lower when you use a provider in MetLife's Preferred Dentist Program.

For detailed plan information, access the Benefits Handbook via PeopleLink ([www.mmcpeoplelink.com](http://www.mmcpeoplelink.com)).

[View Dental Plan rates »](#)

### ONLINE DENTAL TOOLS

If you enroll in the dental plan, you can use MetLife's website at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) (and enter "Marsh & McLennan Companies, Inc." in the Account Sign In box for your company name) to:

- Find a dentist who participates in the Preferred Dentist Program.
- Find out what your plan covers.
- Manage claims.
- Learn about oral health and more.



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[Is this guide for you?](#)

[Who's eligible for benefits?](#)

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**AT WORK**

## Vision

The Vision Care Plan coverage options offer you the opportunity to elect eye care coverage through VSP, which helps pay for exams, lenses, frames, and contact lenses. Two levels of coverage are available: Basic and Premier. If you elect the new Premier option, you'll receive an additional \$100 towards the cost of eyeglass frames or contact lenses, for a total allowance of \$250. The Premier option allows for frames and lens purchase and exams annually on a calendar year basis. The Basic option allows for lens purchase and exams annually on a calendar year basis. Frames can be purchased every two calendar years. You must enroll and pay for coverage under the Vision Care Plan.

As an added convenience, if you enroll in the Vision Plan and have a Health Care FSA, Health Savings Account, or Limited Purpose Health Care FSA, your claims will be automatically sent to Aetna for payment, without having to request reimbursement.

The Vision Discount Program offers you discounts on vision care provided by VSP providers, such as eye exams, eyeglasses, and contact lenses. If you meet the employee eligibility requirements, coverage under the Vision Discount Program is automatic for you and your eligible family members.

For detailed plan information, access the Benefits Handbook via PeopleLink ([www.mmcpeoplelink.com](http://www.mmcpeoplelink.com)).

[View Vision Plan rates »](#)



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[Who's eligible for benefits?](#)

### ONLINE TOOLS

Participants in a Vision Plan can use the VSP website at [www.vsp.com](http://www.vsp.com) to:

- See personal benefit information.
- Find a doctor.
- Access eye care resources and tools.

**WELLBEING  
AT WORK**

## Health Savings Account/Flexible Spending Accounts

The Health Savings Account (HSA) — available to participants in the Consumer Directed Health Plan (CDHP) — and the Flexible Spending Accounts for health care and dependent care can help you save money. The money you contribute to these accounts is not taxed, and you withdraw the money tax-free when paying for eligible expenses.

You can take advantage of this tax-saving opportunity by participating in one or more of the following accounts.

If you are a new hire or become eligible during the year, you can enroll within 30 days of the date you become eligible. If you decide not to participate, you have to wait until the next Annual Enrollment period to join, unless you have a qualified family status change that is due to and consistent with the benefits coverage change.

|   |   |
|---|---|
| HSA   | + |
| LIMITED PURPOSE HEALTH CARE FLEXIBLE SPENDING ACCOUNT | + |
| HEALTH CARE FSA                                       | + |
| DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT              | + |

### THE DIFFERENCES BETWEEN AN FSA AND HSA

These accounts have some important differences. [Learn more »](#)

### HOW MUCH COULD YOU SAVE?

The [FSA Savings Calculator](#) helps you see your potential tax savings if you use an FSA.

### IMPORTANT FSA GUIDELINES

Keep in mind, Flexible Spending Accounts (FSAs) are "use-it-or-lose-it" accounts. You will forfeit any money left in the account at the end of the plan year, so it's important to carefully estimate your contribution amount. In addition, be sure to [keep these dates in mind](#) to make the most of your FSA(s).



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

**WELLBEING  
AT WORK**

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### HSA

The Health Savings Account (HSA) is a tax-advantaged account available to employees who elect the CDHP. The HSA allows you to put aside money before taxes are withheld so that you can pay for current and future qualified medical expenses. Employees with salaries less than \$50,000 a year are eligible to receive a Company contribution into their Aetna Payflex HSA. The Company will contribute \$300 for individual coverage and \$600 for family coverage. The full annual contribution amount will be deposited into your account once your HSA enrollment becomes effective. You do not have to contribute to the HSA to be eligible for this funding. You do not need to open an HSA with Aetna. However, if you choose to open an HSA elsewhere, you will need to make after-tax contributions and then deduct them on your tax return. You will not be eligible for the Company contribution.

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In 2014, employees with individual CDHP coverage will have an HSA contribution limit of \$3,300 and employees with family CDHP coverage will have an HSA contribution limit of \$6,550. Please note that, among other eligibility requirements, if you are deemed eligible for Medicare, you cannot contribute to an HSA.

If you are 55 or older and enrolled in the CDHP, you are eligible to make additional catch-up contributions. The additional amount you may contribute is \$1,000.

With an HSA, any balance in your account carries forward year-to-year. You can also take the money with you if you leave Marsh & McLennan Companies for any reason, including retirement. The money in your HSA can be invested (after reaching a minimum balance) and the earnings you receive are also tax-free, as long as they are used to pay for eligible expenses. You can change the amount that is deducted from your paycheck at any time during the year, not just at Annual Enrollment.

Your account can be used to pay for nonqualified medical expenses, although reimbursement for such expenses are subject to federal, state, and local taxes, as applicable, and in most cases a penalty tax.

You may enroll within 30 days of the date you become eligible to participate, anytime during the plan year if you are enrolled in the Marsh & McLennan Companies Consumer Directed Health Plan, during Annual Enrollment, or within 30 calendar days of a qualifying change in family status that makes you eligible to enroll.

For detailed plan information, access the Benefits Handbook via PeopleLink ([www.mmcpeoplelink.com](http://www.mmcpeoplelink.com)).

#### LIMITED PURPOSE HEALTH CARE FLEXIBLE SPENDING ACCOUNT



#### HEALTH CARE FSA



#### DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

**WELLBEING  
AT WORK**

## Health Savings Account/Flexible Spending Accounts

The Health Savings Account (HSA) — available to participants in the Consumer Directed Health Plan (CDHP) — and the Flexible Spending Accounts for health care and dependent care can help you save money. The money you contribute to these accounts is not taxed, and you withdraw the money tax-free when paying for eligible expenses.

You can take advantage of this tax-saving opportunity by participating in one or more of the following accounts.

If you are a new hire or become eligible during the year, you can enroll within 30 days of the date you become eligible. If you decide not to participate, you have to wait until the next Annual Enrollment period to join, unless you have a qualified family status change that is due to and consistent with the benefits coverage change.

HSA



### LIMITED PURPOSE HEALTH CARE FLEXIBLE SPENDING ACCOUNT

If you participate in a Health Savings Account (HSA), the Limited Purpose Health Care FSA allows you to put aside money before taxes are withheld so that you can pay for certain qualified health care expenses (such as dental, vision, and preventive expenses not covered by a health plan). Since you can't participate in a traditional Health Care FSA if you contribute to an HSA, you have the option to elect the Limited Purpose Health Care FSA to increase your tax-saving potential.

Due to IRS rules, the maximum amount you may contribute to a Limited Purpose Health Care FSA for the year is \$2,500.

You may enroll within 30 days of the date you become eligible to participate, anytime during the plan year if you are enrolled in the Marsh & McLennan Companies Consumer Directed Health Plan, during Annual Enrollment, or within 30 calendar days of a qualifying change in family status that makes you eligible to enroll.

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HEALTH CARE FSA



### DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

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**WELLBEING  
AT WORK**

## Health Savings Account/Flexible Spending Accounts

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HSA



LIMITED PURPOSE HEALTH CARE FLEXIBLE SPENDING ACCOUNT



HEALTH CARE FSA

The Health Care FSA is available to PPO and EPO participants. It allows you to put aside money before taxes are withheld so that you can pay for eligible medical, dental, and vision expenses that are not reimbursed by any other coverage you and your qualifying family members have.

### THE DIFFERENCES BETWEEN AN FSA AND HSA

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### HOW MUCH COULD YOU SAVE?

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Due to IRS rules, the maximum amount you may contribute to a Health Care FSA for the year is \$2,500.

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DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

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HSA



LIMITED PURPOSE HEALTH CARE FLEXIBLE SPENDING ACCOUNT



HEALTH CARE FSA



DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

The Dependent Care FSA allows you to put aside money before taxes are withheld so that you can pay someone to care for an eligible child or adult while you and your spouse (if you are married) work, look for work, or attend college full time (this account cannot be used for health care expenses).

You may contribute up to \$5,000 per calendar year (\$2,500 if married filing separately) on a before-tax basis to a Dependent Care FSA.

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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

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## Programs to Help You Be Well

Marsh & McLennan Companies is committed to fostering a culture of health across all of our operating companies. That's why, in addition to the offered Health and Benefits programs, the Company offers several programs that can help you manage and maintain your health, all at no additional cost to you — and they require no enrollment at this time.

For detailed plan information, access the Benefits Handbook via PeopleLink ([www.mmcpeoplelink.com](http://www.mmcpeoplelink.com)).

### HEALTHYME

[HealthyMe](#) is a suite of health and wellness programs for you and your family that are confidential and provided at no cost to you. The programs are administered by leading health organizations.

What can you do with [HealthyMe](#)?

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See what is being discussed on the [Wellbeing at Work blog](#).

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FIND AN ADVOCATE



CONSULT A DOCTOR



EMPLOYEE ASSISTANCE PROGRAM (EAP)



FAMILY RESOURCE PROGRAM



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

**WELLBEING  
AT WORK**

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### FIND AN ADVOCATE

Through our partnership with Health Advocate, you don't have to navigate the health care system alone. Turn to Health Advocate whenever you need health care and insurance help. Visit [Health Advocate](#) to:

- Find providers and hospitals.
- Assist in claim resolution.
- Assist with elder care and caregiver services.
- Assist in finding a physician for a second opinion.
- Explain diagnoses, tests, and treatments that have been recommended by your doctor.

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### EMPLOYEE ASSISTANCE PROGRAM (EAP)



### FAMILY RESOURCE PROGRAM



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

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AT WORK**

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What can you do with [HealthyMe](#)?

FIND AN ADVOCATE



CONSULT A DOCTOR

Through our partnership with Best Doctors, you have access to experts who can help you evaluate medical treatment options. Visit [Best Doctors](#) to:

- Get a second opinion on a wide range of medical conditions.
- Confirm your physician's diagnosis.
- Request guidance on a prescribed course of treatment, particularly if it's complex or specialized.
- Request an evaluation of a medical condition and, if needed, work with a Member Advocate (nurse) to access a Best Doctors medical team selected specifically for your medical need.

For detailed plan information, access the Benefits Handbook via PeopleLink ([www.mmcpeoplelink.com](http://www.mmcpeoplelink.com)).

EMPLOYEE ASSISTANCE PROGRAM (EAP)



FAMILY RESOURCE PROGRAM



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

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AT WORK**

## Programs to Help You Be Well

Marsh & McLennan Companies is committed to fostering a culture of health across all of our operating companies. That's why, in addition to the offered Health and Benefits programs, the Company offers several programs that can help you manage and maintain your health, all at no additional cost to you — and they require no enrollment at this time.

For detailed plan information, access the Benefits Handbook via PeopleLink ([www.mmcpeoplelink.com](http://www.mmcpeoplelink.com)).

### HEALTHYME

[HealthyMe](#) is a suite of health and wellness programs for you and your family that are confidential and provided at no cost to you. The programs are administered by leading health organizations.

What can you do with [HealthyMe](#)?

FIND AN ADVOCATE



CONSULT A DOCTOR



EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Employee Assistance Program (EAP), managed by CIGNA Behavioral Health, can help you with legal questions or concerns, marital or family conflicts, child and elder care, financial problems, alcohol/drug issues, and stress/emotional issues. Call +1 800 382 3432 to speak to an EAP counselor 24/7. Employer ID is "Marsh & McLennan Companies." Learn more about this program by signing on to [PeopleLink](#) and clicking on the Work/Life Balance tab.

For detailed plan information, access the Benefits Handbook via PeopleLink ([www.mmcpeoplelink.com](http://www.mmcpeoplelink.com)).

FAMILY RESOURCE PROGRAM



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

### GET HEALTHY UPDATES

See what is being discussed on the [Wellbeing at Work blog](#).

### A HEALTHY PARTNERSHIP

Both you and the Company play a role in managing your health — not just during Annual Enrollment, but all year long.

Consider these questions before you select your coverage. [Learn more »](#)

WELLBEING  
AT WORK

## Programs to Help You Be Well

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EMPLOYEE ASSISTANCE PROGRAM (EAP)



FAMILY RESOURCE PROGRAM

The Family Resource Program, managed by LifeCare, offers you practical advice, publications, and referrals to local resources to help you deal with questions on family issues such as child care, education, adoption, and elder care. The LifeCare website features articles, provider search, interactive health tools, and discount information. Call +1 800 873 4636 to speak to a LifeCare Counselor, 24/7. Learn more about this program by signing on to PeopleLink ([www.mmcpeoplelink.com](http://www.mmcpeoplelink.com)) and clicking on the Work/Life Balance tab.

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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

**WELLBEING  
AT WORK**

## Be Well, Buy Smart

### For your consideration from Marsh & McLennan Companies:

As health care costs continue to rise, it's more important than ever to become informed, educated health care consumers. Making healthy choices and selecting your health care wisely may have a positive impact on your physical and financial wellbeing.

Here are some steps you can take to potentially save money on your medical expenses.

1. **Use your fully covered preventive care** to help detect health issues early — before they potentially become bigger, more expensive problems.
2. **Use tax-free money to pay for eligible health expenses.** Contributing to a [Health Savings Account \(HSA\)](#) or [Flexible Spending Account \(FSA\)](#) can save you money on expenses you'd have to pay for anyway.
3. **Buy generic drugs and use the mail order program.** There is often a significant price difference between generic drugs and brand-name drugs. Choosing generic drugs can save you money. Another way to save on prescription medication that you take regularly is to use the mail order program instead of purchasing from a retail pharmacy.
4. **Take advantage of HealthyMe.** [These programs](#) are offered at no additional cost to you and can help you achieve personal health goals like quitting smoking, losing weight, managing stress, and more.
5. **Consider your options when you need care.** Not all doctors and facilities charge the same amount for similar care. For example, you may save money by visiting an urgent-care facility instead of the emergency room when appropriate.
6. **Check with your health plan** to confirm that your provider is in-network before you receive care, or to see if a particular service is covered under your plan.
7. **Develop an annual budget** to track and manage your health care expenses. Doing so can help you see how much care you're using and make appropriate coverage decisions in the future.
8. **Use online tools** on your insurance company's website or accessible through [PeopleLink](#) — they can make it easy to track costs, find in-network care, compare providers and hospitals, look up the price of services, decide how much to contribute to an FSA or HSA, and more. [Visit the "Tools" page on this site](#) to get started.

### TAKE STEPS TO BE WELL

HealthyMe is a suite of wellness programs designed to help you and your family lead a healthier lifestyle. [Learn more »](#)

### BALANCING COST AND COVERAGE

Marsh & McLennan Companies makes a significant investment in our employees' wellbeing. In fact, in 2014, the Company is providing medical coverage to approximately 36,000 people (16,000 colleagues and their families) at a cost to the Company of approximately \$230 million. Did you know that about half of the Company's health care costs (as well as those nationwide) come from factors that are driven by personal behavior? You can help the Company — and your family — manage rising costs by taking steps to lead a healthy lifestyle and by making informed, cost-conscious decisions when you do need care.



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[Is this guide for you?](#)

[Who's eligible for benefits?](#)

## Other Benefits

The following additional benefits are available to you. Learn more about these programs by signing in to [PeopleLink](#).

BASIC LIFE INSURANCE



OPTIONAL LIFE INSURANCE



SPOUSAL LIFE INSURANCE



DEPENDENT CHILDREN LIFE INSURANCE



BUSINESS TRAVEL ACCIDENT INSURANCE



PERSONAL ACCIDENT INSURANCE



GROUP UMBRELLA LIABILITY INSURANCE



SHORT TERM DISABILITY (STD)



LONG TERM DISABILITY (LTD)



OPTIONAL LONG TERM DISABILITY (OPTIONAL LTD)



LONG TERM DISABILITY BONUS INCOME PLAN



LEGAL ASSISTANCE PLAN



IDENTITY THEFT PROTECTION



### GET LEGAL ASSISTANCE

The current Legal Assistance Plan benefit provides support for primary home equity loans, refinancing of primary homes, and sale and purchase of a primary home. This benefit has been expanded to include secondary or vacation homes for a minimal rate increase. [Watch a brief video to learn more.](#)



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

**WELLBEING  
AT WORK**

## Other Benefits

The following additional benefits are available to you. Learn more about these programs by signing in to [PeopleLink](#).

### BASIC LIFE INSURANCE

This is a Company-paid group-term life insurance plan that helps you provide for your family's financial security. The plan provides a benefit to someone you name as your beneficiary if you die during active employment.

### OPTIONAL LIFE INSURANCE



### SPOUSAL LIFE INSURANCE



### DEPENDENT CHILDREN LIFE INSURANCE



### BUSINESS TRAVEL ACCIDENT INSURANCE



### PERSONAL ACCIDENT INSURANCE



### GROUP UMBRELLA LIABILITY INSURANCE



### SHORT TERM DISABILITY (STD)



### LONG TERM DISABILITY (LTD)



### OPTIONAL LONG TERM DISABILITY (OPTIONAL LTD)



### LONG TERM DISABILITY BONUS INCOME PLAN



### LEGAL ASSISTANCE PLAN



### IDENTITY THEFT PROTECTION



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[www.mmcpeoplelink.com](#)

[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

**WELLBEING  
AT WORK**

## Other Benefits

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### BASIC LIFE INSURANCE



### OPTIONAL LIFE INSURANCE

This is an employee-paid group-term life insurance plan that helps you provide for your family's financial security. The plan provides a benefit to someone you name as your beneficiary if you die during active employment. You may elect this benefit in addition to the Company-paid group-term Basic Life Insurance Plan.

### GET LEGAL ASSISTANCE

The current Legal Assistance Plan benefit provides support for primary home equity loans, refinancing of primary homes, and sale and purchase of a primary home. This benefit has been expanded to include secondary or vacation homes for a minimal rate increase. [Watch a brief video to learn more.](#)

MetLife Optional Life Insurance is available at one to six times your annual base salary,\* up to \$5 million in coverage.

**\*For Marsh & McLennan Companies employees (other than MMA):**

Salary for the purpose of the plan is your annual base salary (excluding overtime, bonuses, commissions, and other extra compensation).

**\*For MMA employees:**

Salary for the purpose of the plan is your annual base salary, regular draw, and earned commissions.

### SPOUSAL LIFE INSURANCE



### DEPENDENT CHILDREN LIFE INSURANCE



### BUSINESS TRAVEL ACCIDENT INSURANCE



### PERSONAL ACCIDENT INSURANCE



### GROUP UMBRELLA LIABILITY INSURANCE



### SHORT TERM DISABILITY (STD)



### LONG TERM DISABILITY (LTD)



### OPTIONAL LONG TERM DISABILITY (OPTIONAL LTD)



### LONG TERM DISABILITY BONUS INCOME PLAN



### LEGAL ASSISTANCE PLAN



### IDENTITY THEFT PROTECTION



Employee Service Center: +1 866 374 2662

[www.mmcpeoplelink.com](#)

[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

**WELLBEING  
AT WORK**

## Other Benefits

The following additional benefits are available to you. Learn more about these programs by signing in to [PeopleLink](#).

### BASIC LIFE INSURANCE



### OPTIONAL LIFE INSURANCE



### SPOUSAL LIFE INSURANCE

This plan is an employee-paid group-term life insurance plan that helps you provide for your family's financial security. The plan provides a benefit to you if your covered spouse or approved domestic partner dies.

### GET LEGAL ASSISTANCE

The current Legal Assistance Plan benefit provides support for primary home equity loans, refinancing of primary homes, and sale and purchase of a primary home. This benefit has been expanded to include secondary or vacation homes for a minimal rate increase. [Watch a brief video to learn more.](#)

You may choose spouse/domestic partner coverage of 25%, 50%, 75%, or 100% of your annual base salary,\* up to \$150,000 (whichever is less). Note: For those with a salary of more than \$300,000, you also have a benefit option of a flat \$75,000 amount.

**\*For Marsh & McLennan Companies employees (other than MMA):**

Salary for the purpose of the plan is your annual base salary (excluding overtime, bonuses, commissions, and other extra compensation).

**\*For MMA employees:**

Salary for the purpose of the plan is your annual base salary, regular draw, and earned commissions.

### DEPENDENT CHILDREN LIFE INSURANCE



### BUSINESS TRAVEL ACCIDENT INSURANCE



### PERSONAL ACCIDENT INSURANCE



### GROUP UMBRELLA LIABILITY INSURANCE



### SHORT TERM DISABILITY (STD)



### LONG TERM DISABILITY (LTD)



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### LONG TERM DISABILITY BONUS INCOME PLAN



### LEGAL ASSISTANCE PLAN



### IDENTITY THEFT PROTECTION



Employee Service Center: +1 866 374 2662

[www.mmcpeoplelink.com](#)

[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

**WELLBEING  
AT WORK**

## Other Benefits

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### BASIC LIFE INSURANCE



### OPTIONAL LIFE INSURANCE



### SPOUSAL LIFE INSURANCE



### DEPENDENT CHILDREN LIFE INSURANCE

### GET LEGAL ASSISTANCE

The current Legal Assistance Plan benefit provides support for primary home equity loans, refinancing of primary homes, and sale and purchase of a primary home. This benefit has been expanded to include secondary or vacation homes for a minimal rate increase. [Watch a brief video to learn more.](#)

This plan is an employee-paid group term life insurance plan that helps you provide for your family's financial security. The plan provides a benefit to you if your covered eligible child dies. You may choose coverage of \$5,000 or \$10,000 for each child covered.

### BUSINESS TRAVEL ACCIDENT INSURANCE



### PERSONAL ACCIDENT INSURANCE



### GROUP UMBRELLA LIABILITY INSURANCE



### SHORT TERM DISABILITY (STD)



### LONG TERM DISABILITY (LTD)



### OPTIONAL LONG TERM DISABILITY (OPTIONAL LTD)



### LONG TERM DISABILITY BONUS INCOME PLAN



### LEGAL ASSISTANCE PLAN



### IDENTITY THEFT PROTECTION



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[www.mmcpeoplelink.com](#)

[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

**WELLBEING  
AT WORK**

## Other Benefits

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BASIC LIFE INSURANCE



OPTIONAL LIFE INSURANCE



SPOUSAL LIFE INSURANCE



DEPENDENT CHILDREN LIFE INSURANCE



BUSINESS TRAVEL ACCIDENT INSURANCE

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This Company-paid plan covers all employees worldwide for certain injuries or death resulting from an accident during business travel, including everyday travel to and from work.

PERSONAL ACCIDENT INSURANCE



GROUP UMBRELLA LIABILITY INSURANCE



SHORT TERM DISABILITY (STD)



LONG TERM DISABILITY (LTD)



OPTIONAL LONG TERM DISABILITY (OPTIONAL LTD)



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LEGAL ASSISTANCE PLAN



IDENTITY THEFT PROTECTION



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

**WELLBEING  
AT WORK**

## Other Benefits

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### BASIC LIFE INSURANCE



### OPTIONAL LIFE INSURANCE



### SPOUSAL LIFE INSURANCE



### DEPENDENT CHILDREN LIFE INSURANCE



### BUSINESS TRAVEL ACCIDENT INSURANCE



### PERSONAL ACCIDENT INSURANCE

The Personal Accident Insurance Plan provides a benefit to someone you name as your beneficiary if you die in an accident, or to you if you suffer dismemberment as a result of an accident. Additional coverage is available for your family members (in which case the benefit is payable to you).

### GET LEGAL ASSISTANCE

The current Legal Assistance Plan benefit provides support for primary home equity loans, refinancing of primary homes, and sale and purchase of a primary home. This benefit has been expanded to include secondary or vacation homes for a minimal rate increase. [Watch a brief video to learn more](#)

National Union Fire Insurance, a Chartis Company, offers coverage for you and your eligible family members of one to 10 times your annual base salary, up to \$1 million for accidental death.

Dismemberment benefits are paid as a percentage of the death benefit.

### GROUP UMBRELLA LIABILITY INSURANCE



### SHORT TERM DISABILITY (STD)



### LONG TERM DISABILITY (LTD)



### OPTIONAL LONG TERM DISABILITY (OPTIONAL LTD)



### LONG TERM DISABILITY BONUS INCOME PLAN



### LEGAL ASSISTANCE PLAN



### IDENTITY THEFT PROTECTION



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[www.mmcpeoplelink.com](#)

[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

**WELLBEING  
AT WORK**

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OPTIONAL LIFE INSURANCE



SPOUSAL LIFE INSURANCE



DEPENDENT CHILDREN LIFE INSURANCE



BUSINESS TRAVEL ACCIDENT INSURANCE



PERSONAL ACCIDENT INSURANCE



GROUP UMBRELLA LIABILITY INSURANCE

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Through Chubb, you may purchase coverage for liability protection above the limits of your personal liability insurance. You can choose to elect up to \$10 million in coverage without providing Evidence of Insurability (EOI). Additional coverage tiers of \$15 million, \$20 million, and \$25 million will be available, subject to EOI. All coverage tiers include an automatic \$1 million coverage amount for underinsured and uninsured motorists. In addition, you can opt to increase the automatic \$1 million UM/UIM coverage amount to \$2 million, \$3 million or \$5 million. The underinsured (UIM) and uninsured (UM) motorist coverage amount cannot exceed your elected GULI coverage amount. All current GULI participants must re-enroll to continue coverage.

SHORT TERM DISABILITY (STD)



LONG TERM DISABILITY (LTD)



OPTIONAL LONG TERM DISABILITY (OPTIONAL LTD)



LONG TERM DISABILITY BONUS INCOME PLAN



LEGAL ASSISTANCE PLAN



IDENTITY THEFT PROTECTION



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

WELLBEING  
AT WORK

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BASIC LIFE INSURANCE



OPTIONAL LIFE INSURANCE



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PERSONAL ACCIDENT INSURANCE



GROUP UMBRELLA LIABILITY INSURANCE



SHORT TERM DISABILITY (STD)

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Marsh & McLennan Companies provides salary continuation through the STD Payroll Policy.

Under the STD Payroll Policy, you may receive replacement income for a period of up to 26 weeks for a qualifying serious health condition. STD benefits are available to eligible employees based on a percentage of their base salary for an absence due to a qualifying serious health condition. Coverage under the STD Benefits Policy automatically begins on the date you meet the eligibility requirements.

LONG TERM DISABILITY (LTD)



OPTIONAL LONG TERM DISABILITY (OPTIONAL LTD)



LONG TERM DISABILITY BONUS INCOME PLAN



LEGAL ASSISTANCE PLAN



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

**WELLBEING  
AT WORK**

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[BASIC LIFE INSURANCE](#) +[OPTIONAL LIFE INSURANCE](#) +[SPOUSAL LIFE INSURANCE](#) +[DEPENDENT CHILDREN LIFE INSURANCE](#) +[BUSINESS TRAVEL ACCIDENT INSURANCE](#) +[PERSONAL ACCIDENT INSURANCE](#) +[GROUP UMBRELLA LIABILITY INSURANCE](#) +[SHORT TERM DISABILITY \(STD\)](#) +[LONG TERM DISABILITY \(LTD\)](#)

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This plan provides you with income in case you cannot work for an extended period of time because of an injury or illness. If you are approved to receive the Basic Long Term Disability benefit, the plan provides you with a monthly benefit of 40% of your predisability earnings up to a maximum monthly benefit of \$17,333. The Company provides you with this basic coverage.

[OPTIONAL LONG TERM DISABILITY \(OPTIONAL LTD\)](#) +[LONG TERM DISABILITY BONUS INCOME PLAN](#) +[LEGAL ASSISTANCE PLAN](#) +[IDENTITY THEFT PROTECTION](#) +

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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

**WELLBEING**  
AT WORK

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[BASIC LIFE INSURANCE](#) +[OPTIONAL LIFE INSURANCE](#) +[SPOUSAL LIFE INSURANCE](#) +[DEPENDENT CHILDREN LIFE INSURANCE](#) +[BUSINESS TRAVEL ACCIDENT INSURANCE](#) +[PERSONAL ACCIDENT INSURANCE](#) +[GROUP UMBRELLA LIABILITY INSURANCE](#) +[SHORT TERM DISABILITY \(STD\)](#) +[LONG TERM DISABILITY \(LTD\)](#) +[OPTIONAL LONG TERM DISABILITY \(OPTIONAL LTD\)](#)

This plan supplements Basic Long Term Disability (LTD) coverage, which pays 40% (taxable) of your annual base salary, starting with the seventh month of an approved disability. Optional LTD pays an additional 20% (tax-free) of your annual base salary, for a total of 60%, up to a maximum covered annual base salary of \$520,000.

[LONG TERM DISABILITY BONUS INCOME PLAN](#) +[LEGAL ASSISTANCE PLAN](#) +[IDENTITY THEFT PROTECTION](#) +

### GET LEGAL ASSISTANCE

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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

**WELLBEING  
AT WORK**

[Home](#)[New for 2014](#)[Wellness](#)[Other Benefits](#)[How to Enroll](#)[Tools](#)[Contacts](#)

## Other Benefits

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[BASIC LIFE INSURANCE](#)[OPTIONAL LIFE INSURANCE](#)[SPOUSAL LIFE INSURANCE](#)[DEPENDENT CHILDREN LIFE INSURANCE](#)[BUSINESS TRAVEL ACCIDENT INSURANCE](#)[PERSONAL ACCIDENT INSURANCE](#)[GROUP UMBRELLA LIABILITY INSURANCE](#)[SHORT TERM DISABILITY \(STD\)](#)[LONG TERM DISABILITY \(LTD\)](#)[OPTIONAL LONG TERM DISABILITY \(OPTIONAL LTD\)](#)[LONG TERM DISABILITY BONUS INCOME PLAN](#)

### GET LEGAL ASSISTANCE

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The Long Term Disability Bonus Income Plan provides for an additional level of income replacement if you elect this coverage and qualify for benefits under the Basic Long Term Disability Plan and the Optional Long Term Disability Plan. Approved benefits begin to be paid on the seventh month of disability.

You must qualify and elect benefit coverage under the Basic Long Term Disability Plan and the Optional Long Term Disability Plan to be considered for benefits under this plan. The Company provides you with basic disability coverage and you can chose to purchase this additional coverage.

The plan offers two coverage options: a 50% option and a 100% option. If you are approved to receive the Long Term Disability Bonus Income benefit, the plan provides you with a monthly benefit of 60% of your covered benefit amount, up to a maximum of \$15,000 per month.

[LEGAL ASSISTANCE PLAN](#)[IDENTITY THEFT PROTECTION](#)

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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

**WELLBEING  
AT WORK**

## Other Benefits

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BASIC LIFE INSURANCE +

OPTIONAL LIFE INSURANCE +

SPOUSAL LIFE INSURANCE +

DEPENDENT CHILDREN LIFE INSURANCE +

BUSINESS TRAVEL ACCIDENT INSURANCE +

PERSONAL ACCIDENT INSURANCE +

GROUP UMBRELLA LIABILITY INSURANCE +

SHORT TERM DISABILITY (STD) +

LONG TERM DISABILITY (LTD) +

OPTIONAL LONG TERM DISABILITY (OPTIONAL LTD) +

LONG TERM DISABILITY BONUS INCOME PLAN +

LEGAL ASSISTANCE PLAN +

The Legal Assistance Plan benefit provides access to professional legal presentation through a panel of network attorneys for issues ranging from consumer protection to family law, from wills and estate planning to real estate matters. [Watch a brief video to learn more about the Legal Assistance Plan.](#)

IDENTITY THEFT PROTECTION +



Employee Service Center: +1 866 374 2662

[www.mmcpeoplelink.com](#)

[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

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**WELLBEING  
AT WORK**



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BASIC LIFE INSURANCE

OPTIONAL LIFE INSURANCE

SPOUSAL LIFE INSURANCE

DEPENDENT CHILDREN LIFE INSURANCE

BUSINESS TRAVEL ACCIDENT INSURANCE

PERSONAL ACCIDENT INSURANCE

GROUP UMBRELLA LIABILITY INSURANCE

SHORT TERM DISABILITY

LONG TERM DISABILITY

OPTIONAL LONG TERM DISABILITY

LONG TERM DISABILITY

LEGAL ASSISTANCE PLAN

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Smart. Simple. Affordable



Slide 1 of 1

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IDENTITY THEFT PROTECTION



Employee Service Center: +1 866 374 2662

[www.mmcpeoplelink.com](#)

[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

WELLBEING  
AT WORK

## Other Benefits

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BASIC LIFE INSURANCE +

OPTIONAL LIFE INSURANCE +

SPOUSAL LIFE INSURANCE +

DEPENDENT CHILDREN LIFE INSURANCE +

BUSINESS TRAVEL ACCIDENT INSURANCE +

PERSONAL ACCIDENT INSURANCE +

GROUP UMBRELLA LIABILITY INSURANCE +

SHORT TERM DISABILITY (STD) +

LONG TERM DISABILITY (LTD) +

OPTIONAL LONG TERM DISABILITY (OPTIONAL LTD) +

LONG TERM DISABILITY BONUS INCOME PLAN +

LEGAL ASSISTANCE PLAN +

IDENTITY THEFT PROTECTION

### GET LEGAL ASSISTANCE

The current Legal Assistance Plan benefit provides support for primary home equity loans, refinancing of primary homes, and sale and purchase of a primary home. This benefit has been expanded to include secondary or vacation homes for a minimal rate increase. [Watch a brief video to learn more](#)

The InfoArmor PrivacyArmor benefit can help you reduce junk mail, stop preapproved credit and insurance offers, end telemarketing calls, and catch synthetic identity fraud (synthetic ID fraud uses parts of one person's identity and parts of another to create an entirely false identity), along with providing SNAPD2.0 Identity Monitoring (detects ID risks), credit monitoring, access to free credit reports, fraud alerts on credit, full service ID theft remediation, \$25,000 in financial protection, and coverage to pre-existing issues.



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

## Other Benefits

The following additional benefits are available to you. Learn more about these programs by signing in to [PeopleLink](#).

[BASIC LIFE INSURANCE](#)[OPTIONAL LIFE INSURANCE](#)[SPOUSAL LIFE INSURANCE](#)[DEPENDENT CHILDREN LIFE INSURANCE](#)[BUSINESS TRAVEL ACCIDENT](#)[PERSONAL ACCIDENT](#)[GROUP UMBRELLA LIABILITY](#)[SHORT TERM DISABILITY](#)[LONG TERM DISABILITY](#)[OPTIONAL LONG TERM](#)[LONG TERM DISABILITY](#)[LEGAL ASSISTANCE PLANS](#)[IDENTITY THEFT PROTECTION](#)

The InfoArmor PrivacyArmor benefit can help you reduce junk mail, stop preapproved credit and insurance offers, end telemarketing calls, and catch synthetic identity fraud (synthetic ID fraud uses parts of one person's identity and parts of another to create an entirely false identity), along with providing SNAPD2.0 Identity Monitoring (detects ID risks), credit monitoring, access to free credit reports, fraud alerts on credit, full service ID theft remediation, \$25,000 in financial protection, and coverage to pre-existing issues.

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**Hyatt Legal Plans**  
A MetLife Company

Slide 1 of 1   00:01 / 01:34

**WELLBEING  
AT WORK**

## Enroll in Five Easy Steps

You have 30 days from your eligibility date to enroll. As a new hire, if you do not enroll within the 30-day period, you will be automatically enrolled in the Company-provided benefits, but you will not receive any health care or optional benefits for the remainder of the year.

Follow these simple steps to enroll in your benefits.

### Step 1

Sign in to [PeopleLink](#) using your user ID and password.

### Step 2

Locate the **My Benefits** section in the right navigation bar and click **Health & Benefits Enrollment**.

### Step 3

Click on the **Health** tab and use the **Tools** available to help you evaluate your options.

### Step 4

When you're ready to make your elections, click **Enroll Now**. Review each of your elections on the Enrollment Checklist page, including your covered family members, and make any applicable changes.

### Step 5

Once you are satisfied, click **Submit My Elections**. You will then see a screen verifying that your elections have been saved. Remember to click **Print a Copy**; you will not receive a separate confirmation statement.



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[Is this guide for you?](#)

[Who's eligible for benefits?](#)

### MEDICAL PLAN RATES

[View your medical plan rates.](#)

### NEED ASSISTANCE?

If you need help or prefer to enroll by phone, please call the Employee Service Center at +1 866 374 2662.

Representatives are available any business day from 8 a.m. to 8 p.m.  
Eastern time

**WELLBEING  
AT WORK**

## Tools

These easy-to-use online tools can help you understand your benefits, make informed decisions, and pursue your wellness goals.

MEDICAL TOOLS



PRESCRIPTION DRUG TOOLS



DENTAL TOOLS



VISION CARE TOOLS



HSA/FSA TOOLS



DISCOUNT PROGRAMS



WELLNESS TOOLS



### DECODE IT!

Learn more about health care reform by visiting Mercer's [Health Care Decoder website](#). This interactive site helps you better understand Health Care Reform, use your benefits wisely, and make decisions about your health.

### A HEALTHY PARTNERSHIP

Both you and the Company play a role in managing your health — not just during Annual Enrollment, but all year long.

Consider these questions before you select your coverage. [Learn more »](#)



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

**WELLBEING  
AT WORK**

## Tools

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### MEDICAL TOOLS

#### Decision PathFinder — [Get started now](#)

Wondering which medical plans may be a good match for you? The new [Decision PathFinder tool](#) makes it fun and easy to find out! Just answer a few simple questions to receive a personalized health care "consumer profile" and see which plans may fit your needs.

#### Health Care Decoder — [Get started now](#)

Learn more about Health Care Reform by visiting Mercer's [Health Care Decoder website](#). This interactive site makes it easy to better understand Health Care Reform, use your benefits wisely, and make decisions about your health.

#### Medical Plan Tools

Aetna (CDHP, PPO, and EPO) — [www.aetna.com/docfind/custom/mmc](http://www.aetna.com/docfind/custom/mmc)

Anthem BCBS EPO — [www.anthem.com](http://www.anthem.com)

UnitedHealthcare EPO — [www.myuhc.com](http://www.myuhc.com)

- Locate in-network providers.
- Nominate new providers.
- Review status of claims.
- View Explanation of Benefits statements.
- Order new ID cards.
- Print temporary ID cards.
- Access claim forms.
- Turn off paper-based Explanation of Benefits statements (for Aetna and UHC only).

#### Medical Plan Comparison chart

View the [Medical Plan Comparison Chart](#) and:

- See a side-by-side comparison of the Marsh & McLennan Companies medical plans.
- Compare annual deductibles, out-of-pocket maximums, prescription drug information, and plan benefits.

#### WebMD Coverage Advisor

Sign in to PeopleLink. Click My Benefits in the right navigation bar, then click Health & Benefits Enrollment. Click the Health tab in the top navigation bar and go to the Tools section at the bottom of the Overview page.

- Use this online resource to estimate medical plan out-of-pocket costs and compare hospital costs.

### PRESCRIPTION DRUG TOOLS



### DENTAL TOOLS



### VISION CARE TOOLS



### HSA/FSA TOOLS



### DISCOUNT PROGRAMS



### WELLNESS TOOLS



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

## Tools

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### MEDICAL TOOLS



### PRESCRIPTION DRUG TOOLS

**Express Scripts** — [www.express-scripts.com](http://www.express-scripts.com)

(CDHP, PPO, or EPO)

- Refill your prescriptions.
- Check the progress of your order.
- Compare costs of generic and brand-name drugs.
- View a list of your medications and prescription history.
- See which drugs require prior authorization.
- Review drug information, potential side effects, and adverse drug reactions.
- View a summary of your prescription expenses.
- Print temporary ID cards.

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### DENTAL TOOLS



### VISION CARE TOOLS



### HSA/FSA TOOLS



### DISCOUNT PROGRAMS



### WELLNESS TOOLS



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

**WELLBEING  
AT WORK**

## Tools

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### MEDICAL TOOLS



### PRESCRIPTION DRUG TOOLS



### DENTAL TOOLS

**MetLife** — [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

Enter "Marsh & McLennan Companies, Inc." in the Account Sign In box for your company name.

- Find a dentist who participates in the Preferred Dentist Program.
- Review your eligible family members.
- Find out what your plan covers.
- Review claims and access claim forms.
- Learn about oral health by visiting the MetLife Oral Health Library.
- Turn off paper-based Explanation of Benefits statements.

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### VISION CARE TOOLS



### HSA/FSA TOOLS



### DISCOUNT PROGRAMS



### WELLNESS TOOLS



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

**WELLBEING  
AT WORK**

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### MEDICAL TOOLS



### PRESCRIPTION DRUG TOOLS



### DENTAL TOOLS



### VISION CARE TOOLS



### VSP — [www.vsp.com](http://www.vsp.com)

- See your personal benefit information.
- Find a doctor.
- Access eye care resources and tools.

### HSA/FSA TOOLS



### DISCOUNT PROGRAMS



### WELLNESS TOOLS



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

**WELLBEING  
AT WORK**

## Tools

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### MEDICAL TOOLS



### PRESCRIPTION DRUG TOOLS



### DENTAL TOOLS



### VISION CARE TOOLS



### HSA/FSA TOOLS

**Aetna FSAs and HSA (administered by PayFlex)** — [www.aetna.com/docfind/custom/mmc](http://www.aetna.com/docfind/custom/mmc)

- Check your FSA and HSA balances and activity.
- Access claim forms.
- Review eligible health care and dependent care expenses.

**Aetna FSA Savings Calculator** — [www.aetna.com/members/fsa](http://www.aetna.com/members/fsa)

Click Calculate Savings in the top navigation bar.

- Estimate your tax savings based on your income, filing status, eligible family members, and estimated expenses for the coming year.

**Aetna HealthFund® Health Savings Account Calculation Tool** —

<https://member.aetna.com/hsasavings/savecalc.jsf>

- Estimate your maximum monthly contribution to the HSA for the year, based on annual IRS limits for your coverage level.

**What's eligible: HSA** — [Try it now!](#)

Do you know which medical expenses are eligible under a Health Savings Account?

**What's eligible: FSA** — [Try it now!](#)

Find out what you can — and can't — pay for with a Flexible Spending Account.

### DISCOUNT PROGRAMS



### WELLNESS TOOLS



### DECODE IT!

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[Who's eligible for benefits?](#)

**WELLBEING  
AT WORK**



## Tools

These easy-to-use online tools can help you understand your benefits, make informed decisions, and pursue your wellness goals.

[MEDICAL TOOLS](#)

[PRESCRIPTION DRUG TOOLS](#)

[DENTAL TOOLS](#)

[VISION TOOLS](#)

[HSA/FSA](#)

[Aetna FSAs](#)

• Check

• Access

• Review

[Aetna FSA](#)

[Click Calculate](#)

• Estimate

estimate

[Aetna Health](#)

<https://membs.aetna.com>

• Estimate

limits for your coverage by en

[What's eligible: HSA — Try it now!](#)

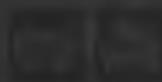
Do you know which medical expenses are eligible under a Health Savings Account?

[What's eligible: FSA — Try it now!](#)

Find out what you can — and can't — pay for with a Flexible Spending Account.

[DISCOUNT PROGRAMS](#)

[WELLNESS TOOLS](#)



## DISCOUNTS

Compare and select benefit plan options, including Health Savings Accounts (HSAs), Health Flexible Spending Accounts (FSAs), Health Reimbursement Arrangements (HRAs) and National Financial Health Academy courses and educational materials.



## WHAT'S ELIGIBLE, WHAT'S NOT?

### HEALTH PLAN DEDUCTIBLES, COINSURANCE, & COPAYS



ELIGIBLE



NOT

A Health Savings Account (HSA) can be a great way to pay for eligible medical expenses with tax-advantaged dollars.\* What's an eligible expense and what's not? Test your knowledge [here!](#)

\*Requires enrollment in your employer's Consumer Directed Health Plan (CDHP).

**WELLBEING  
AT WORK**

## Tools

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### MEDICAL TOOLS



### PRESCRIPTION DRUG TOOLS



### DENTAL TOOLS



### VISION CARE TOOLS



### HSA/FSA TOOLS



### DISCOUNT PROGRAMS

#### Discounts for US Colleagues

Sign in to [PeopleLink](#), then click the Work/Life Balance tab.

- Receive discounted prices negotiated for Marsh & McLennan Companies colleagues and eligible family members.
- Save at name-brand merchants, such as Walmart, Costco, and The Sports Authority.
- Access travel deals.

### WELLNESS TOOLS



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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

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AT WORK**

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HSA/FSA TOOLS



DISCOUNT PROGRAMS



WELLNESS TOOLS



Take charge of your health by using the services available through HealthyMe to help identify and achieve your wellness goals. From health coaching to tobacco cessation, there's something for everyone. [Get started today!](#)

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[Legal Notices](#)

[Is this guide for you?](#)

[Who's eligible for benefits?](#)

**WELLBEING  
AT WORK**

## Contacts

Here is a list of your benefit providers, in case you need to contact them directly or access additional information from their websites. For your convenience, we've compiled a printer-friendly version of the complete Marsh & McLennan Companies Benefits Directory.

[View printer-friendly Benefits Directory »](#)

| CATEGORY                       | BENEFIT   | ADMINISTRATOR   | WEBSITE   | PHONE NUMBER   |
|--------------------------------|---|---|---|--|
| Medical                        | Preferred Provider Organization (PPO)   | Aetna   | <a href="http://www.aetna.com/docfind/custom/mmc">www.aetna.com/docfind/custom/mmc</a>  | +1 866 210 7858  |
|                                | Exclusive Provider Organizations (EPO)  | Anthem BCBS   | <a href="http://www.anthem.com">www.anthem.com</a>  | +1 866 219 8695  |
|                                |   | UnitedHealthcare  | <a href="http://www.myuhc.com/groups/mmc">www.myuhc.com/groups/mmc</a>  | +1 866 540 5954  |
|                                |   | Aetna   | <a href="http://www.aetna.com/docfind/custom/mmc">www.aetna.com/docfind/custom/mmc</a>  | +1 866 210 7858  |
|                                | Consumer Directed Health Plan (CDHP)  | Aetna   | <a href="http://www.aetna.com/docfind/custom/mmc">www.aetna.com/docfind/custom/mmc</a>  | +1 866 210 7858  |
|                                | Kaiser Foundation Health Plan (North & South CA) (Kaiser HMO)                         | Kaiser Foundation Health Plan   | <a href="http://www.kaiserpermanente.org">www.kaiserpermanente.org</a>  | +1 800 464 4000  |
| Pharmacy Benefits Manager      | HMSA's Health Plan Hawaii Plus HMO (Hawaii HMO)                                       | HMSA  | <a href="http://www.hmsa.com">www.hmsa.com</a>  | +1 808 948 6372  |
|                                | HMSA's Preferred Provider Plan (Hawaii PPP)   | HMSA  | <a href="http://www.hmsa.com">www.hmsa.com</a>  | +1 808 948 6111  |
|                                | Express Scripts   | For EPO, PPO, and CDHP  | <a href="http://www.express-scripts.com">www.express-scripts.com</a>  | +1 800 987 8360  |
| Dental                         | Dental Plan   | Metropolitan Life Insurance Company (MetLife)   | <a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a><br>Enter "Marsh & McLennan Co.'s Inc." in the Account Sign in box for your company name.   | +1 800 942 0854  |
| Vision                         | Vision Plan   | Vision Care Plan and Discount Program   | <a href="http://www.vsp.com">www.vsp.com</a>  | +1 800 877 7195  |
| HSA/FSAs                       | FSAs  | Aetna Payflex   | <a href="http://www.aetna.com/docfind/custom/mmc">www.aetna.com/docfind/custom/mmc</a>  | +1 888 238 6226  |
|                                | HSAs  | Aetna Payflex   | <a href="http://www.aetna.com/docfind/custom/mmc">www.aetna.com/docfind/custom/mmc</a>  | +1 888 238 6226  |
| HealthyMe                      | Healthyroads  | Healthyroads  | <a href="http://www.healthyroads.com">www.healthyroads.com</a>  | +1 877 330 2746  |
|                                | Best Doctors  | Best Doctors  | <a href="http://www.bestdoctors.com/healthymemmc">www.bestdoctors.com/healthymemmc</a>  | +1 866 904 0910  |
|                                | Health Advocate   | Health Advocate   | <a href="http://www.HealthAdvocate.com/healthymemmc">www.HealthAdvocate.com/healthymemmc</a>  | +1 866 799 2488  |
| Insurance                      | Basic Life Insurance Plan   | Employee Service Center   | <a href="http://www.ibenefitcenter.com">www.ibenefitcenter.com</a>  | +1 866 374 2662<br>Monday–Friday, 8 a.m. to 8 p.m.<br>Eastern time             |
|                                | Business Travel Accident Insurance Plan   | National Union Fire Insurance Company of Pittsburgh, PA (a member company of Chartis) |   | +1 800 551 0824  |
|                                | Dependent Children Life Insurance Plan  | Employee Service Center   | <a href="http://www.ibenefitcenter.com">www.ibenefitcenter.com</a>  | +1 866 374 2662<br>Monday–Friday, 8 a.m. to 8 p.m.<br>Eastern time             |
|                                | Group Umbrella Liability Insurance Plan   | Mercer Health & Benefits Administration   | <a href="http://www.mmcvoluntarybenefits.com">www.mmcvoluntarybenefits.com</a>  | +1 800 225 2265<br>Monday–Friday, 8 a.m. to 6 p.m.<br>Eastern time             |
|                                | Long Term Care Insurance Plan   | Mercer Health & Benefits Administration   | <a href="http://www.mmcvoluntarybenefits.com">www.mmcvoluntarybenefits.com</a>  | +1 800 225 2265<br>Monday–Friday, 8 a.m. to 6 p.m.<br>Eastern time             |
|                                | Optional Life Insurance Plan  | Employee Service Center   | <a href="http://www.ibenefitcenter.com">www.ibenefitcenter.com</a>  | +1 866 374 2662<br>Monday–Friday, 8 a.m. to 8 p.m.<br>Eastern time             |
|                                | Personal Accident Insurance Plan  | National Union Fire Insurance Company, a Chartis Company                              |   | +1 646 857 1700  |
|                                | Personal Life Insurance Plan  | Mercer Health & Benefits Administration   | <a href="http://www.mmcvoluntarybenefits.com">www.mmcvoluntarybenefits.com</a>  | +1 800 225 2265<br>Monday–Friday, 8 a.m. to 6 p.m.<br>Eastern time             |
|                                | Spouse Life Insurance Plan  | Employee Service Center   | <a href="http://www.ibenefitcenter.com">www.ibenefitcenter.com</a>  | +1 866 374 2662<br>Monday–Friday, 8 a.m. to 8 p.m.<br>Eastern time             |
|                                | Choice Auto and Home Insurance Program  | Mercer Health & Benefits Administration   | <a href="http://www.mmcvoluntarybenefits.com">www.mmcvoluntarybenefits.com</a>  | +1 800 225 2265<br>Monday–Friday, 8 a.m. to 6 p.m.<br>Eastern time             |
| Employee Programs and Policies | Identity Theft Protection Benefit Program   | Mercer Health & Benefits Administration   | <a href="http://www.mmcvoluntarybenefits.com">www.mmcvoluntarybenefits.com</a>  | +1 800 225 2265<br>Monday–Friday, 8 a.m. to 6 p.m.<br>Eastern time             |
|                                | International Travel Assistance   |   | For a full listing of travel assistance resources:<br>• Sign in to <a href="#">PeopleLink</a> .<br>• Click Insurance Resources from the Work/Life Balance tab.  |  |
|                                | Pet Insurance Plan  | Mercer Health & Benefits Administration   | <a href="http://www.mmcvoluntarybenefits.com">www.mmcvoluntarybenefits.com</a>  | +1 800 225 2265<br>Monday–Friday, 8 a.m. to 6 p.m.<br>Eastern time             |
|                                | Bright Horizons Back-Up Care Advantage Program (BUCA) – 24 hours a day, 7 days a week | Bright Horizons   | Go to the <a href="#">PeopleLink</a> guest page and click Back-Up Care Advantage Program under Work/Life Balance in the left navigation bar.<br><br>Or visit <a href="http://www.backup.brighthorizons.com">www.backup.brighthorizons.com</a> . The login information for the website is as follows: username = MMCco and password = 4Backup. | +1 877 BH CARES (+1 877 242 2737)  |
|                                | Employee Assistance Program (EAP)   | CIGNA Behavioral Health   | To access the Company-dedicated website for the EAP:<br>• Sign in to <a href="#">PeopleLink</a> .<br>• Click Employee Assistance Program from the Work/Life Balance tab.  | +1 800 382 3432  |
| Financial Benefits             | Family Resource Program   | LifeCare  | To access the Company-dedicated website for the Family Resource Program:<br>• Sign in to <a href="#">PeopleLink</a> .<br>• Click Family Resource Program from the Work/Life Balance tab.  | +1 800 873 4636  |
|                                | Legal Assistance Plan   | Mercer Health & Benefits Administration   | <a href="http://www.mmcvoluntarybenefits.com">www.mmcvoluntarybenefits.com</a>  | +1 800 225 2265<br>Monday–Friday, 8 a.m. to 6 p.m.<br>Eastern time             |
|                                | Transportation Reimbursement Incentive Program (TRIP)                                 | WageWorks   | <a href="http://www.wageworks.com">www.wageworks.com</a>  | +1 877 924 3967<br>Monday–Friday, 8 a.m. to 8 p.m.<br>Eastern time             |
|                                | Marsh & McLennan Companies US Retirement Program                                      | Employee Service Center   | <a href="http://www.mmcpopllelink.com">www.mmcpopllelink.com</a>  | +1 866 374 2662<br>Monday–Friday, 8 a.m. to 8 p.m.<br>Eastern time             |
|                                | Mercer HR Services Retirement Plan  | Employee Service Center   | <a href="http://www.ibenefitcenter.com">www.ibenefitcenter.com</a>  | +1 866 374 2662<br>Monday–Friday, 8 a.m. to 8 p.m.<br>Eastern time             |
|                                | Marsh & McLennan Companies 401(k) Savings & Investment Plan                           | Employee Service Center   | <a href="http://www.ibenefitcenter.com">www.ibenefitcenter.com</a>  | +1 866 374 2662<br>Monday–Friday, 8 a.m. to 8 p.m.<br>Eastern time             |
|                                | Marsh & McLennan Agency 401(k) Savings & Investment Plan                              | Employee Service Center   | <a href="http://www.ibenefitcenter.com">www.ibenefitcenter.com</a>  | +1 866 374 2662<br>Monday–Friday, 8 a.m. to 8 p.m.<br>Eastern time             |
| Employee Stock Purchase Plan   | For plan information:<br>Employee Service Center                                      |   | <a href="http://www.ibenefitcenter.com">www.ibenefitcenter.com</a>  | +1 866 374 2662<br>Monday–Friday, 8 a.m. to 8 p.m.<br>Eastern time             |
|                                | For account information:<br>Morgan Stanley  |   | <a href="http://www.benefitaccess.com">www.benefitaccess.com</a>  | Monday–Friday, 8 a.m. to 8 p.m.<br>Eastern time                                |
|                                | HelloWallet   | HelloWallet   | <a href="http://www.hellowallet.com/mmc">www.hellowallet.com/mmc</a>  | +1 866 55 HELLO (43556)<br>Monday–Friday,<br>10 a.m. to 7 p.m.<br>Eastern time |
|                                | Financial Engines   | Financial Engines   | <a href="http://www mmc.financialengines.com">www mmc.financialengines.com</a>  | +1 800 601 5957<br>Monday–Friday, 9 a.m. to 9 p.m.<br>Eastern time             |
|                                |   |   |   |  |



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[www.mmcpopllelink.com](#)

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## WELLBEING AT WORK