

Benefits Handbook Date July 1, 2009

Your MMC Benefits Handbook

MMC



MARSH MERCER KROLL
GUY CARPENTER OLIVER WYMAN

Your MMC Benefits Handbook

The Marsh & McLennan Companies Benefits Program is a substantial and valuable part of the total rewards the Company provides to employees.

The Benefits Handbook describes the range and value of the Company benefits, including how the benefits protect employees and their families during various life/work events.

This Benefits Handbook also serves as the Summary Plan Description (“SPD”) and the plan document for certain benefit plans that are subject to the Employee Retirement Income Security Act of 1974 (as Amended) (“ERISA”).

How the Benefits Handbook Is Organized

The Benefits Handbook has numerous sections, but at the highest level it can be seen as having two primary components:

- **Descriptions of the various benefit plans**, organized into these sections:
 - Health Care
 - Spending Accounts
 - Insurance
 - Disability
 - Investment and Retirement
 - Employee Programs and Policies

Online and Print

This Handbook is available in both print and online versions. If you are using the online version, you can use the search tool at the top of the web page to find the information you need.

In addition, you may also view the Life/Work Event sections:

- The Life Events section will help you make the best use of your benefits as you experience events, such as getting married or having children.
- The Work Events section will provide guidance on managing your benefits through work-related events, such as preparing to retire.
- **Information that is common to most, if not all plans,** include these sections:
 - Administrative Information (with details on your rights under ERISA, facts such as plan numbers, etc.)
 - Contact Information
 - About This Benefits Handbook