

Benefits Handbook Date July 1, 2009

Disability Coverage

MMC



MARSH MERCER KROLL
GUY CARPENTER OLIVER WYMAN

Disability Coverage

The Company provides employer paid and employee paid disability plans to help continue your income and provide other assistance in case you become disabled and cannot work.

This Company's disability plans include:

- *The Short-Term Disability Plan*
- *The Basic Long-Term Disability Plan*
- *The Optional Long-Term Disability Plan*
- *The Long-Term Disability Bonus Income Plan*