

Benefits Handbook Date January 1, 2024

**MSK Direct**  
Marsh McLennan



## MSK Direct

*When you are faced with cancer, reliable information and comprehensive care coordination are crucial. The experts at Memorial Sloan Kettering (MSK) are there to help you understand the cancer treatment process and provide practical support during your treatment.*

### Plan Summary

This section provides a summary of MSK Direct as of January 1, 2024.

## The Program at a Glance

With MSK Direct, you have direct access to a team of dedicated professionals who specialize in helping you navigate the cancer treatment process. The team includes nurses, social workers and MSK Direct Care Advisors who will guide you and help oversee the coordination of your experience every step of the way. The chart below contains some important program features. For more information, see “How the Program Works” on page 4.

<b>Program Feature</b>	<b>Highlights</b>
<b>How the Program Works</b>	<p>MSK Direct helps:</p> <ul style="list-style-type: none"> <li>▪ Schedule an expediated initial appointment at MSK.</li> <li>▪ Answer general questions about cancer treatment and the cancer treatment process throughout your cancer journey, with navigational support from oncology-certified nurses.</li> <li>▪ Gather necessary medical records for the first appointment at MSK.</li> <li>▪ If you are unable to travel for care or do not use an MSK facility, MSK Direct can provide a referral for a local provider outside of MSK.</li> <li>▪ See “How the Program Works” on page 4 for details.</li> </ul>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>▪ You are eligible to participate in this program if you meet the eligibility requirements described under “Eligible Employees” on page 2.</li> <li>▪ See “Participating in the Program” on page 2 for details.</li> </ul>
<b>Family Member Eligibility</b>	<ul style="list-style-type: none"> <li>▪ Your family members can use MSK Direct if they meet the eligibility requirements described under “Family Member Eligibility” on page 3.</li> <li>▪ See “Participating in the Program” on page 2 for details.</li> </ul>
<b>Enrollment</b>	<ul style="list-style-type: none"> <li>▪ There is no need to enroll in MSK Direct. Coverage is automatic for eligible employees.</li> </ul>
<b>Cost</b>	<ul style="list-style-type: none"> <li>▪ There is no cost to you for using MSK Direct and MSK Direct services.</li> <li>▪ However, any medical care provided by MSK will be provided pursuant to your medical coverage and subject to the terms and conditions of your medical coverage. Your share of the cost of services will depend on the terms and conditions of your medical coverage.</li> </ul>
<b>Confidentiality</b>	<ul style="list-style-type: none"> <li>▪ Your privacy is guaranteed. Reporting of information adheres to Health Insurance Portability and Accountability Act (HIPAA) privacy laws.</li> <li>▪ Your specific name and medical information will NOT be shared with anyone without your prior authorization.</li> <li>▪ See “How the Program Works” on page 4 for details.</li> </ul>

Program Feature	Highlights
Contact Information	<p>For more information, contact:                      MSK Direct                      Hours: Monday through Friday, 8:00 am – 6:00 pm ET. Messages left outside of these hours of operation will be returned the next business day.                      Phone: +1 844 MMC 2MSK (+1 844 662 2675)                      Website: <a href="http://www.mskcc.org/mskdirectforyou">www.mskcc.org/mskdirectforyou</a>                      The MSK Direct website provides access to make an appointment and to cancer support resources.</p> <p>MSK Direct administers this program for Marsh McLennan.</p>

## Participating in the Program

The following section provides information on how you start participating in the program.

If you are an employee of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies and you meet the requirements set forth below, you become eligible on your eligibility date.

Your eligible family members are also covered under this program.

### Eligible Employees

To be eligible for the benefits described in this section you must meet the eligibility criteria listed below.

#### *Marsh & McLennan Companies Employees (other than MMA)*

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 and any of its subsidiaries (MMA)).

Individuals who are classified on payroll as temporary employees or who are compensated as independent contractors are not eligible to participate.

#### “You,” “Your” and “Employee”

As used throughout this plan summary, “employee”, “you” and “your” always mean:

- For Marsh & McLennan Companies participants: a US regular employee of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies (other than MMA).
- For MMA participants: a US regular employee of MMA.

In addition, references in this section to Marsh & McLennan Companies mean Marsh McLennan.

### *Eligible MMA Employees*

You are eligible if you are an employee classified on payroll as a US regular employee of MMA. This includes MMA employees on Marsh & McLennan Companies payroll and non-Marsh & McLennan Companies payroll.

Individuals who are classified on payroll as temporary employees or who are compensated as independent contractors are not eligible to participate.

### *Your Eligibility Date*

If you meet the eligibility requirements, you are immediately eligible.

## **Family Member Eligibility**

Your eligible family members can use MSK Direct. An eligible family member is your:

- Domestic partner
- Child for whom you are the legal guardian
- Child of a domestic partner
- Legally adopted child
- Biological child
- Spouse
- Stepchild
- Parent
- Parent-in-law.

## **When Coverage Starts and Ends**

You are covered under this program on the later of your first day of employment or eligibility.

Coverage ends on the date when the first of the following occurs:

- You no longer meet the eligibility requirements
- You terminate employment
- Your death
- The program is terminated.

## **Cost**

There is no cost to you for using MSK Direct and MSK Direct services. However, any medical care provided by MSK will be provided pursuant to your medical coverage and subject to the terms and conditions of your medical coverage. Your share of the cost of services will depend on the terms and conditions of your medical coverage.

## Coordination with Medical Plan

MSK Direct does not provide medical services or medical coverage and is not a replacement for health care coverage. Rather, the service is designed to help you make informed decisions about cancer treatment and provide the necessary support with general information about cancer treatment and the cancer treatment process. Any medical care provided by MSK is not part of the services provided by MSK Direct. Medical care provided by MSK is provided pursuant to your medical plan and subject to the terms and conditions of your medical plan.

## How the Program Works

With MSK Direct, you have direct access to a team of dedicated professionals who specialize in helping you navigate the cancer treatment process. The team includes experienced nurses, social workers and MSK Direct Care Advisors who will be there to guide you and help oversee the coordination of your experience every step of the way.

MSK is recognized as a leading, best in class cancer care provider. MSK Direct provides holistic support to ease the burden of a cancer diagnosis for you and your eligible family members.

In addition to the main hospital in Manhattan, MSK has outpatient facilities located in New York (Manhattan, Brooklyn, Long Island and Westchester) and New Jersey.

If you are not able to travel to MSK for care, MSK Direct can provide a referral for a local provider outside of MSK. Currently, referrals are based on two factors: (1) whether there are providers in your area who were trained at MSK and (2) whether there are any Alliance of Dedicated Cancer Centers (ADCC) or National Cancer Institute (NCI) Comprehensive Cancer Centers available in your area. Taking these factors into consideration, a referral is provided to one or multiple facilities in the area or to the ADCC or NCI Comprehensive Cancer Center.

### ***Can I access MSK Direct even if I don't have a confirmed cancer diagnosis?***

Yes. MSK Direct can help you even before you receive a confirmed diagnosis of cancer.

You may contact MSK Direct when you receive results from a blood test, imaging exam, or pathology report that may suggest you have cancer, or when another physician recommends that you consult with an oncologist. The MSK Direct team will arrange for the needed tests to see whether or not you have cancer. If you are diagnosed with cancer, you can choose to immediately begin treatment at MSK. Any medical care provided by MSK is not part of the services provided by MSK Direct. Medical care provided by MSK is provided pursuant to your medical plan and subject to the terms and conditions of your medical plan.

### ***Can I get a second opinion at MSK through MSK Direct?***

Yes. If you have received a cancer diagnosis or treatment recommendation somewhere else, you may contact MSK Direct. MSK Direct will arrange for a second medical opinion

with MSK physicians who specialize in the type of cancer you have. Any medical care provided by MSK is not part of the services provided by MSK Direct. Medical care provided by MSK is provided pursuant to your medical plan and subject to the terms and conditions of your medical plan.

### ***What if I'm currently receiving treatment at MSK?***

You are welcome to access MSK Direct, even if you are already in treatment at MSK. The MSK Direct team provides support and is available to answer questions throughout your cancer journey.

However, your treatment team at MSK should continue to be your primary point of contact, including for any specific or individualized questions about your cancer treatment and questions specifically related to your care and course of treatment.

### ***What if I'm already receiving cancer treatment elsewhere?***

You may reach out to MSK Direct for assistance even if you are already receiving cancer care elsewhere. The MSK Direct team can help answer general questions about cancer treatment and the cancer treatment process, but any specific or individualized questions about your care and course of treatment need to be directed to your physician and not MSK Direct.

### ***If I am on an authorized unpaid leave of absence, can I still participate in the program?***

During a period of an authorized unpaid leave of absence, you and your eligible family members remain eligible for MSK Direct.

### ***If I become disabled, can I still use MSK Direct?***

During a period of approved disability, you and your eligible family members remain eligible for MSK Direct.

### ***If I no longer satisfy the eligibility requirements***

Your access to MSK Direct ends on the date you no longer satisfy the eligibility requirements. Eligibility for family members ends when yours does.

## **Services Provided**

MSK Direct provides direct access to a dedicated team of specialists at MSK to guide you through your cancer journey. The team includes oncology certified nurses, social workers and MSK Direct Care Advisors who guide you through the cancer treatment process every step of the way.

The MSK Direct team can help by:

- Scheduling an expedited initial appointment at MSK.
- Gathering necessary medical records for the first appointment at MSK.

- Answer general questions about cancer treatment and the cancer treatment process throughout your cancer journey, with navigational support from oncology-certified nurses.
- Facilitating virtual services for those who are unable to travel to MSK.
- Recommending a local facility if you live far from MSK and prefer to be treated closer to home.

If you are unable to travel for care or do not use an MSK facility, MSK Direct can provide:

- A referral for a local provider outside of MSK. Currently, referrals are based on two factors: (1) whether there are providers in your area who are trained at MSK and (2) whether there are any Alliance of Dedicated Cancer Centers (ADCC) or National Cancer Institute (NCI) Comprehensive Cancer Centers available in your area. Taking these factors into consideration, a referral is provided to one or multiple facilities in the area or to the ADCC or NCI Comprehensive Cancer Center. MSK Direct may incorporate additional factors for consideration in the future.

### ***When should I contact MSK Direct?***

Call MSK Direct if you or an eligible family member:

- Are diagnosed with cancer and would like to explore options for treatment at MSK.
- Receive results from a medical test or exam that indicate a suspicion of cancer and would like to explore options for treatment at MSK.
- Would like a second opinion from MSK on a cancer diagnosis or care plan from another facility.
- Are in cancer treatment elsewhere and would like to consult with an MSK specialist about possible options.

### ***Do I have to use this program?***

No. Participation is completely voluntary.

### ***Do I have to go to MSK for cancer care?***

No. The services provided by MSK Direct are available to you as an option should you or an eligible family member need cancer care. The decision on where to go for care is always your decision.

## **Maximum**

There is no limit to how often you can use MSK Direct.

## **Complete Confidentiality**

Your privacy is guaranteed just as it is for your other health information. Reporting of information adheres to strict Health Insurance Portability and Accountability Act (HIPAA) privacy laws. Your specific name and medical information will NOT be shared with anyone **without your prior authorization**, and will never be shared with Marsh McLennan. Only non-identifying and aggregate information will be used for program evaluation and improvement purposes.



## Glossary

### ELIGIBLE MARSH & MCLENNAN EMPLOYEES (OTHER THAN MMA)

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As used throughout this document, “Marsh & McLennan Companies Employees” are defined as employees classified on payroll as US regular employees of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies (other than MMA and any of its subsidiaries).

### ELIGIBLE MMA EMPLOYEES

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As used throughout this document, “MMA employees” are defined as employees classified on payroll as a US regular employee of MMA.