

Benefits Handbook Date November 1, 2012

Family Resource Program

Marsh & McLennan Companies



Family Resource Program

The Company recognizes the challenges you may encounter in trying to balance work and family responsibilities. Over the course of your life, you may have many questions on family issues. The Family Resource Program offers employees practical advice, publications and referrals to local resources to help you deal with questions on family issues such as child care and parenting, adult care and aging, education, adoption, health and wellness, relocation and more.

The Program at a Glance

The Family Resource Program can help you balance work and personal responsibilities by giving you access to providers, information and resources. The chart below contains some important program features. For more information, see "How the Program Works" on page 4.

Program Feature	Highlights
How the Program Works	<ul style="list-style-type: none"> ▪ The Family Resource Program provides information and help on almost every family-related topic. When you call, you will be connected to the Family Resource Program counselor most qualified to address your concern. ▪ You may speak with a Family Resource Program counselor any time, day or night, to address family-related topics or concerns. ▪ The program offers experienced counselors who can provide referrals and information appropriate to any local community. The specialist will help you evaluate your situation, research and explain the options in your community and send you relevant materials and referrals. ▪ See "How the Program Works" on page 4 for details.
Employee Eligibility	<ul style="list-style-type: none"> ▪ You are eligible to participate in this program if you meet the eligibility requirements described below. ▪ See "Participating in the Program" on page 2 for details.
Family and Household Member Eligibility	<ul style="list-style-type: none"> ▪ Your family and household members can use the Family Resource Program if they meet the eligibility requirements described below. ▪ See "Participating in the Program" on page 2 for details.
Enrollment	<ul style="list-style-type: none"> ▪ Coverage is automatic.
Cost	<ul style="list-style-type: none"> ▪ There is no cost to you for using the Family Resource Program. If the program provides referrals to other services, you are responsible for paying for any services you choose
Contact Information	<p>For more information, contact: LifeCare®, 24 hours a day, 7 days a week Phone: +1 800 873 4636 Website: Go to the PeopleLink (www.mmcpeoplelink.com) guest page and click LifeCare under Work/Life Balance in the left navigation bar.</p> <p>Note: If you access the LifeCare website via PeopleLink (www.mmcpeoplelink.com), your Screen Name and Password should each pre-populate with MMCUSER. If the Screen Name and Password are not pre-populated, to access the LifeCare website, enter MMCUSER as both your Screen Name and Password.</p> <p>Marsh & McLennan Companies does not administer this program. LifeCare®'s decisions are final and binding.</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 and you meet the requirements set forth below, you become eligible on your eligibility date.

Your eligible family and household members are also covered under this program.

Eligible Employees

To be eligible for the benefits described in this Benefits Handbook 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 U.S. regular employee of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies (other than 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.

MMA Employees

You are eligible if you are an employee classified on payroll as a U.S. regular employee of MMA-Corporate, Insurance Alliance, MMA-Northeast or MMA-Alaska.

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

Your Eligibility Date

No Waiting Period	
Marsh & McLennan Companies (other than MMA)	There is no waiting period if you are ACTIVELY AT WORK. Your eligibility date is the first day you are actively at work on or after your date of hire.
MMA-Corporate, Insurance Alliance, MMA-Northeast or MMA-Alaska	There is no waiting period if you are actively at work. Your eligibility date is the first day you are actively at work on or after your date of hire.

"You," "Your," and "Employee"

As used throughout this plan summary, "employee", "you" and "your" always mean

- For Marsh & McLennan Companies participants: a U.S. regular employee of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies (other than MMA and any of its subsidiaries (MMA)).
- For MMA participants: a U.S. regular employee of Marsh & McLennan Agency – Corporate (MMA-Corporate), Houston, Woodard, Eason, Gentle, Tomforde, and Anderson, Inc. d/b/a Insurance Alliance (Insurance Alliance), Marsh & McLennan Agency LLC – Northeast (MMA-Northeast) or Marsh & McLennan Agency LLC – Alaska (MMA-Alaska).

Family Member and Household Member Eligibility

Your family and household members can use the Family Resource Program. A family and household member is your:

- approved domestic partner
- child for whom you are the legal guardian
- child of an approved domestic partner
- legally adopted child
- biological child
- spouse
- stepchild
- any individual who currently resides with you.

For your child to be covered, your child must be:

- dependent on you for maintenance and support,
- unmarried, and
- under 19 years of age, or
- under 25 years of age if a full-time student in a college or other accredited institution (generally those with 12 or more accredited hours of course work per semester, or full-time as determined by the school) and not employed on a full-time basis.

The Company has the right to require documentation to verify dependency (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.

When Coverage Starts and Ends

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

Coverage ends when the first of the following occurs:

- the date you no longer meet the eligibility requirements
- the date you terminate employment
- the date of your death
- the date the program is terminated.

Cost

There is no cost to you for using the Family Resource Program. If the program provides referrals to other services, you are responsible for paying for any services you choose.

Converting to an Individual Policy

Can I convert this coverage to an individual policy when my coverage ends?

No. You can't convert this coverage to an individual policy when your coverage ends.

How the Program Works

The Family Resource Program is administered by LifeCare®, a nationwide counseling, education and referral service. The experienced counselors of LifeCare® can help you locate the providers, information and resources you need to balance work and personal responsibilities.

Topics to Call About

You can call the Family Resource Program for information and help on almost every family-related topic. For example, the program can help with:

- **Everyday Challenges**—call for personalized referrals or log on to access tips and tools to assist with child care and parenting, adult care and aging, education, adoption, health and wellness, relocation and more
- **Pet Care**—search online for pet sitters and training
- **Relocation**—log on for interactive relocation tools (community and school comparisons) or call for comprehensive relocation packets to help you explore your options
- **Automotive Services**—access helpful information on car safety, buying and leasing, and car repair
- **Health and Wellness**—call for personalized referrals to fitness programs (gyms, yoga, Pilates, etc.) or log on to get healthy eating tips and learn about specific illnesses and conditions.
- **Career Development**—log on to learn about goal setting, time management, communication skills and more
- **Personal Tasks**—get assistance with time-consuming activities like travel planning, event planning, and more. LifeCare® can help you find travel agents, hotels, car rentals, and even event planners to help you plan that perfect birthday party
- **Brand-Name Discounts**—log on for great deals on everyday items and special purchases. Save on everything from movie tickets to computers, theme parks, shoes and apparel, child and elder care, books & DVDs, jewelry and more.

The Program Representative

When you call, you will be connected to the Family Resource Program representative most qualified to address your concern. Depending on your needs, you will speak with people who are former teachers, guidance counselors, day-care center administrators, social workers or home-care specialists.

The program offers experienced counselors who can provide referrals and information appropriate to any local community. The specialist will help you evaluate your situation, research and explain the options in your community and send you relevant materials and referrals.

Neither the Company nor the Family Resource Program guarantees the quality of providers. The program aims to give you information you can use to evaluate providers and determine which one, if any, is best for you. The choice of services is always yours.

Referrals

When discussing child care and elder care providers with you, the representative will give you information on care providers; operating hours; fees and subsidies; licensing; accreditations (if any); and policies for individuals with special needs.

After giving you referrals by phone, the representative will send you written referrals, a guide to regulations in your state, and other information that may be appropriate to your needs.

The Company hopes that this benefit will help you to manage work and family responsibilities. It is important to remember, however, that the Family Resource Program provides referrals and not recommendations. You are responsible for selecting the services that best suit your needs. You pay any costs associated with the services you choose.

Neither the Company nor the Family Resource Program guarantees the quality of providers. The program aims to give you information you can use to evaluate providers and determine which one, if any, is best for you. The choice of services is always yours.

Glossary

ACTIVE WORK STATUS

You must be actively-at-work during your approved scheduled work week and not on any type of leave.

ACTIVELY AT WORK

You are “actively at work” if you are fulfilling your job responsibilities at a Company-approved location on the day coverage is supposed to begin (e.g., you are not out ill or on a leave of absence).

APPROVED SPOUSE AND DOMESTIC PARTNER

Adding a spouse or same gender or opposite gender domestic partner to certain benefits coverage is permitted upon employment or during the Annual Enrollment period for coverage effective the following January 1st if you satisfy the plans' criteria, or immediately upon satisfying the plans' criteria if you previously did not qualify. To obtain spousal or domestic partner coverage, you will need to complete an Affidavit of Eligible Family Membership via PeopleLink (www.mmcpeoplelink.com), declaring that:

Spouse / Domestic Partner

- You have already received a marriage license from a U.S. state or local authority, or registered your domestic partnership with a U.S. state or local authority.

Spouse Only

- Although not registered with a U.S. state or local authority, your relationship constitutes a marriage under U.S. state or local law (e.g. common law marriage or a marriage outside the U.S. that is honored under U.S. state or local law).

Domestic Partner Only

- Although not registered with a U.S. state or local authority, your relationship constitutes an eligible domestic partnership. To establish that your relationship constitutes an eligible domestic partnership you and your domestic partner must:
 - be at least 18 years old
 - not be legally married, under federal law, to each other or anyone else or part of another domestic partnership during the previous 12 months
 - currently be in an exclusive, committed relationship with each other that has existed for at least 12 months and is intended to be permanent
 - not be Medicare eligible
 - currently reside together, and have resided together for at least the previous 12 months, and intend to do so permanently
 - have agreed to share responsibility for each other's common welfare and basic financial obligations
 - not be related by blood to a degree of closeness that would prohibit marriage under applicable state law.
- Marsh & McLennan Companies reserves the right to require documentary proof of your domestic partnership or marriage at any time, for the purpose of determining benefits eligibility. If requested, you must provide documents verifying the registration of your domestic partnership with a state or local authority, your cohabitation and/or mutual commitment, or a marriage license that has been approved by a state or local government authority.

Once your signed Affidavit of Eligible Family Membership Form is completed and processed, you may cover the dependent child(ren) of your spouse or domestic partner.

Complete your affidavit, via PeopleLink (www.mmcpeoplelink.com). Select the **Finances** tab and under **Insurance Benefits**, click **Basic Life**. Then go to **Take Action** in the right navigation bar and select **Enroll, view, change benefits**.

ELIGIBLE MMA EMPLOYEES

As used throughout this document, “MMA Employees” are defined as employees classified on payroll as U.S. regular employees of MMA-Corporate, Insurance Alliance, MMA-Northeast or MMA-Alaska.

ELIGIBLE MARSH & MCLENNAN COMPANIES EMPLOYEES (OTHER THAN MMA)

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