

Benefits Handbook Date July 1, 2009

Contact Information

MMC



MARSH MERCER KROLL
GUY CARPENTER OLIVER WYMAN

Contact Information

For questions not answered in this handbook, or to follow up on a claim, learn more about a network, etc., please use the contact information below.

For questions about...	
Medical	
Blue Cross Blue Shield Exclusive Provider Organization (EPO)	<p><i>Claims Administrator</i> Empire BlueCross BlueShield P.O. Box 5076 Middletown, N.Y. 10940 Phone: 866-219-8695 Web site: www.empireblue.com Group #: 295648 (Be sure to check your claim form or instructions for the address of the claims processing office.)</p> <p><i>Pharmacy Benefit Manager</i> Medco Health Solutions P.O. Box 2187 Lee's Summit, MO 64063-2187 Phone: 800-987-8360 Web site: www.medco.com</p>
CA North and South – Kaiser Foundation Health Plan	<p><i>Claims Administrator</i> Kaiser Permanente 393 East Walnut Street Pasadena, CA 91188 Phone: 800-464 4000 Website: www.kaiserpermanente.org Northern California Group #: 8656 Southern California Group #: 102756</p>
Consumer Directed Health Plan (CDHP)	<p><i>Claims Administrator</i> Aetna P.O. Box 843 Blue Bell, PA 19422-0843 Phone: 866-210-7858 Website: www.aetna.com/docfind/custom/mmc Group #: 876230 (Be sure to check your claim form or instructions for the address of the claims processing office.) Fax: 952-594-6500</p>

For questions about...	
HMSA's Health Plan Hawaii Plus HMO	<p>Claims Administrator HMSA P.O. Box 860 Honolulu, HI 96808-0860 Phone: 808-948-6372 Website: www.hmsa.com Group #: 96770-1 and 96770-3 (COBRA) (Be sure to check your claim form or instructions for the address of the claims processing office.)</p>
HMSA's Preferred Provider Plan	<p>Claims Administrator HMSA P.O. Box 860 Honolulu, HI 96808-0860 Phone: 808-948 6111 Website: www.hmsa.com Group #: 96770-1 and 96770-3 (COBRA) (Be sure to check your claim form or instructions for the address of the claims processing office.)</p>
Preferred Provider Organization (PPO)	<p>Claims Administrator Aetna P.O. Box 843 Blue Bell, PA 19422-0843 Phone: 866-210-7858 Group #: 876230 (Be sure to check your claim form or instructions for the address of the claims processing office.)</p> <p>Pharmacy Benefit Manager Medco Health Solutions P.O. Box 2187 Lee's Summit, MO 64063-2187 Phone: 800-987-8360 Web site: www.medco.com</p>
United Health Care Exclusive Provider Organization (EPO)	<p>Claims Administrator United Healthcare P.O. Box 740800 Atlanta, GA 30374-0800 Phone: (866) 540-5954 Web site: www.myuhc.com/groups/mmc Group #: 098400 (Be sure to check your claim form or instructions for the address of the claims processing office.)</p> <p>Pharmacy Benefit Manager Medco Health Solutions P.O. Box 2187 Lee's Summit, MO 64063-2187 Phone: 800-987-8360 Web site: www.medco.com</p>

For questions about...	
Ceridian	<p>COBRA Administrator Ceridian Phone: 800-877-7994</p> <p>Retiree Medical Billing Administrator Ceridian Phone: 800-877-7994</p>
Retiree Medical	
Comprehensive Medical Plan (CMP)	<p>Claims Administrator United Healthcare P.O. Box 740800 Atlanta, GA 30374-0800 Phone: 800-645-6555 Website: www.myuhc.com/groups/mmc Group #: 98400 (Be sure to check your claim form or instructions for the address of the claims processing office.)</p> <p>Pharmacy Benefit Manager Medco Health Solutions P.O. Box 2187 Lee's Summit, MO 64063-2187 Phone: 800-987-8360 Web site: www.medco.com</p>
Dental	
Dental Plan	<p>Claims Administrator Metropolitan Life Insurance Company (MetLife) One Madison Avenue New York, NY 10010 Phone: 800-942-0854 Web site: www.metlife.com/mybenefits (enter "MMC" in the form to enter your company name) Group #: 2098400</p>
Vision	
Vision Care Plan	<p>VSP Phone: 800-877-7195 Email: www.vsp.com Online chat: www.vsp.com Group #: 12222153</p>
Vision Discount Program	<p>VSP Phone: 800-877-7195 Email: www.vsp.com Online chat: www.vsp.com Group #: 12235617</p>

 For questions about...

 Spending Accounts

Dependent Care Flexible Savings Account	<i>Claims Administrator</i> Aetna FSA P.O. Box 4000 Richmond, KY 40476-4000 Phone: 888- 238-6226 Fax: 888-238-3539 Group #: 886147
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Health Care Flexible Savings Account	<i>Claims Administrator</i> Aetna FSA P.O. Box 4000 Richmond, KY 40476-4000 Phone: 888-238-6226 Fax: 888-238-3539 Group #: 886147
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Health Savings Account (HSA)	<i>Claims Administrator</i> Aetna HSA P.O. Box 4000 Richmond, KY 40476-4000 Phone: 888-238-6226 Fax: 888-238-3539 Group #: 876230
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Limited Purpose Health Care Flexible Savings Account	<i>Claims Administrator</i> Aetna FSA P.O. Box 4000 Richmond, KY 40476-4000 Phone: 888-238-6226 Fax: 888-238-3539 Group #: 886147
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For questions about...

Insurance

Basic Life Insurance Plan***Claims Administrator***

Metropolitan Life Insurance Company

200 Park Avenue

New York, NY 10166

Group #: 1098400

(Be sure to check your claim form for the address of the claims processing office.)

Contacts**For general information:**

MMC Employee Service Center

Phone: (866) 374-2662 Monday through Friday, 8 a.m. to 8 p.m., Eastern time.

For filing a claim:

Met Life

Group Life Claims

P.O. Box 3016

Utica, NY 13504

For appealing a claim:

Met Life

Group Life Claims

P.O. Box 3016

Utica, NY 13504

For converting your coverage:

Metropolitan Life Insurance Company

Phone: (877) ASK MET7

For questions about...

**Business Travel Accident
Insurance Plan**

Claims Administrator

American International Life Assurance Company of New York (AIG)
32 Old Slip, 22nd Floor
New York, New York 10005
Phone: (646) 857-1585
Group #: GTP8060935

(Be sure to check your claim form for the address of the claims processing office.)

Contacts

For filing a claim:

American International Life Assurance Company of New York (AIG)
AIG Claims Services, Inc.
A&H Claims Department
P.O. Box 15701
Wilmington, DE 19850-5701
Phone: (800) 551-0824

For appealing a claim

American International Life Assurance Company of New York (AIG)
AIG Claims Services, Inc.
A&H Claims Department
P.O. Box 15701
Wilmington, DE 19850-5701
Phone: (800) 551-0824

**Dependent Children Life
Insurance Plan**

Claims Administrator

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
Group #: 0100212

Contacts

For general information:

MMC Employee Service Center
Phone: (866) 374-2662 Monday through Friday, 8 a.m. to 8 p.m.,
Eastern time.

For filing a claim:

Metropolitan Life Insurance Company
Claims Office
One Madison Avenue
New York, NY 10010-3690

For appealing a claim:

Metropolitan Life Insurance Company
Claims Office
One Madison Avenue
New York, NY 10010-3690

For converting your coverage:

Metropolitan Life Insurance Company
Phone: (877) ASK MET7
E-mail: solutions@metlife.com

For questions about...	
Group Umbrella Liability Insurance Plan	<p>Marsh Voluntary Benefits, an MMC Company formerly known as Marsh @WorkSolutions. Phone: (800) 225 2265 Monday-Friday, 8 a.m. to 6 p.m. Eastern time. Group #: GPE-157342816</p>
Long Term Care Insurance Plan	<p>Claims Administrator Metropolitan Life Insurance Company Long-Term Care Group P.O. Box 937 Westport, CT 06881-0937 Phone: (800) 438 6388 Website: www.metlife.com/mybenefits Group #: 105231-G</p> <p>Contacts For filing a claim: Metropolitan Life Insurance Company Long Term Care Group P.O. Box 937 Westport, CT 06881-0937</p> <p>For appealing a claim: Metropolitan Life Insurance Company Long-Term Care Group P.O. Box 937 Westport, CT 06881-0937</p>
Optional Life Insurance Plan	<p>Claims Administrator Metropolitan Life Insurance Company 200 Park Avenue New York, NY 10166 Group #: 0100212</p> <p>Contacts For general information: MMC Employee Service Center Phone: (866) 374-2662 Monday through Friday, 8 a.m. to 8 p.m., Eastern time.</p> <p>For filing a claim: Met Life Group Life Claims P.O. Box 3016 Utica, NY 13504</p> <p>For appealing a claim: Met Life Group Life Claims P.O. Box 3016 Utica, NY 13504</p> <p>For converting your coverage: Metropolitan Life Insurance Company Phone: (877) ASK-MET7</p> <p>For continuing your coverage through portability:</p>

For questions about...

**Personal Accident
Insurance Plan**

Claims Administrator

American International Life Assurance Company of New York (AIG)
32 Old Slip, 22nd Floor
New York, New York 10005
Phone: (646) 857-1586
Website: www.aig.com
Active Group #: 8062110
Retired Group #: 8062289
(Be sure to check your claim form for the address of the claims processing office.)

Contacts

For filing a claim:

American International Life Assurance Company of New York (AIG)
AIG Claims Services, Inc.
A&H Claims Department
P.O. Box 15701
Wilmington, DE 19850-5701
Phone: (800) 551-0824

For appealing a claim

American International Life Assurance Company of New York (AIG)
AIG Claims Services, Inc.
A&H Claims Department
P.O. Box 15701
Wilmington, DE 19850-5701
Phone: (800) 551-0824

For converting your coverage

American International Life Assurance Company of New York (AIG)
32 Old Slip, 22nd Floor
New York, New York 10005
Phone: (646) 857-1586

For questions about...

Personal Life Insurance Plan

Claims Administrator

Metropolitan Life Insurance Company
One Madison Avenue
New York, NY 10010
Group #: EGN 7200758

Contact:

Marsh Voluntary Benefits, an MMC Company formerly known as Marsh @WorkSolutions.
Phone: (800) 695-7451

Contacts

For filing a claim:

Metropolitan Life Insurance Company
Claims Office
One Madison Avenue
New York, NY 10010-3690

For appealing a claim:

Metropolitan Life Insurance Company
Claims Office
One Madison Avenue
New York, NY 10010-3690

Spouse Life Insurance Plan

Claims Administrator

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
Group #: 0100212

(This is the main business address of the Administrator. Be sure to check your claim form or instructions for the address of the claims processing office.)

Contacts

For general information:

MMC Employee Service Center
Phone: (866) 374-2662 Monday through Friday, 8 a.m. to 8 p.m., Eastern time.

For filing a claim:

Met Life
Group Life Claims
P.O. Box 3016
Utica, NY 13504

For appealing a claim:

Met Life
Group Life Claims
P.O. Box 3016
Utica, NY 13504

For converting your coverage:

Metropolitan Life
Phone: (877) ASK MET7
E-mail: solutions@metlife.com

For questions about...	
Disability	
Basic Long Term Disability	<p>Claims Administrator The Hartford Life Insurance Companies P.O. Box 946710 Maitland, FL 32794-6710 Phone: 800-303-9744 Fax: 407-919-6329 Group #: 83082035</p>
Long Term Disability Bonus Income Plan	<p>Claims Administrator The Hartford Life Insurance Companies P.O. Box 946710 Maitland, FL 32794-6710 Phone: (800) 303-9744 Fax: (407) 919-6329 Group #: 83082035</p>
Optional Long Term Disability	<p>Claims Administrator The Hartford Life Insurance Companies P.O. Box 946710 Maitland, FL 32794-6710 Phone: (800) 303-9744 Fax: (407) 919-6329 Group #: 83082036</p>
Short Term Disability	<p>Claims Administrator The Hartford Life Insurance Companies MMC Employee Service Center (Leave Management Team) (866) 374-2662 Prompt #7</p>
Investment and Savings	
Stock Purchase Plan	<p>For more information after stock is purchased, contact the Plan's service provider, Citi Smith Barney: Citi Smith Barney, Inc. 100 Citibank Drive Building 3, 2nd Floor San Antonio, TX 78245 Phone: (877) 281 3287 or (212) 615 7866 Website: www.benefitaccess.com</p> <p>Contacts Outside the United States: North and South America: (212) 615 7866 Europe/Middle East: 34 93 316 5997 Australia, Asia/Pacific Region: 61 28 225 0679.</p>

 For questions about...

Benefit Equalization Plan

Plan Administrator – Benefit Equalization Plan
 c/o MMC Global Benefits Department, 6th Floor
 Marsh & McLennan Companies, Inc.
 Waterfront Corporate Center
 121 River Street
 Hoboken, NJ 07030-5794

For appealing a claim:

Plan Administrator – Benefit Equalization Plan
 c/o MMC Global Benefits Department, 6th Floor
 Marsh & McLennan Companies, Inc.
 Waterfront Corporate Center
 121 River Street
 Hoboken, NJ 07030-5794

MMC Retirement Plan**Contacts****For filing a claim:**

Plan Administrator – MMC Retirement Plan
 c/o MMC Global Benefits Department, 6th Floor
 Marsh & McLennan Companies, Inc.
 Waterfront Corporate Center
 121 River Street
 Hoboken, NJ 07030-5794

For appealing a claim:

Plan Administrator – MMC Retirement Plan
 c/o MMC Global Benefits Department, 6th Floor
 Marsh & McLennan Companies, Inc.
 Waterfront Corporate Center
 121 River Street
 Hoboken, NJ 07030-5794

Mercer HR Services Retirement Plan**Contacts****For filing a claim:**

Plan Administrator – Mercer HR Services Retirement Plan
 c/o MMC Global Benefits Department, 6th Floor
 Marsh & McLennan Companies, Inc.
 Waterfront Corporate Center
 121 River St.
 Hoboken, NJ 07030-5794

For appealing a claim

Plan Administrator – Mercer HR Services Retirement Plan
 c/o MMC Global Benefits Department, 6th Floor
 Marsh & McLennan Companies, Inc.
 Waterfront Corporate Center
 121 River St.
 Hoboken, NJ 07030-5794

 For questions about...

**401(k) Savings &
Investment Plan**
Contacts
For filing a claim:

Plan Administrator – 401(k) Savings & Investment Plan
 c/o MMC Global Benefits Department, 6th Floor
 Marsh & McLennan Companies, Inc.
 Waterfront Corporate Center
 121 River Street
 Hoboken, NJ 07030-5794

For appealing a claim:

Plan Administrator – 401(k) Savings & Investment Plan
 c/o MMC Global Benefits Department, 6th Floor
 Marsh & McLennan Companies, Inc.
 Waterfront Corporate Center
 121 River Street
 Hoboken, NJ 07030-5794

**Supplemental Savings &
Investment Supplemental
Plan**
Contacts
For filing a claim:

Plan Administrator – Supplemental Savings & Investment Plan
 c/o MMC Global Benefits Department, 6th Floor
 Marsh & McLennan Companies, Inc.
 Waterfront Corporate Center
 121 River Street
 Hoboken, NJ 07030-5794

For appealing a claim:

Plan Administrator – Supplemental Savings & Investment Plan
 c/o MMC Global Benefits Department, 6th Floor
 Marsh & McLennan Companies, Inc.
 Waterfront Corporate Center
 121 River Street
 Hoboken, NJ 07030-5794

**Supplemental Retirement
Plan**

Plan Administrator – Supplemental Retirement Plan
 c/o MMC Global Benefits Department, 6th Floor
 Marsh & McLennan Companies, Inc.
 Waterfront Corporate Center
 121 River Street
 Hoboken, NJ 07030-5794

For appealing a claim:

Plan Administrator – Supplemental Plan
 c/o MMC Global Benefits Department, 6th Floor
 Marsh & McLennan Companies, Inc.
 Waterfront Corporate Center
 121 River Street
 Hoboken, NJ 07030-5794

For questions about...	
Employee Programs and Policies	
Choice Auto and Home Insurance Program	To receive a quote, apply for coverage, or ask questions: Contact Marsh Voluntary Benefits, an MMC Company formerly know as Marsh @WorkSolutions Phone: (800) 225 2265 Monday through Friday, 8 a.m. to 6 p.m. Eastern time. If you live in Massachusetts, call (800) 999 6642.
Employee Assistance Program (EAP)	Claims Administrator CIGNA Behavioral Health 3636 Nobel Drive Suite 150 San Diego, CA 92122 Phone: (800) 382-3432 Contacts For filing a claim: CIGNA Behavioral Health 3636 Nobel Drive Suite 150 San Diego, CA 92122 For appealing a claim: CIGNA Behavioral Health 3636 Nobel Drive Suite 150 San Diego, CA 92122 For COBRA coverage: Ceridian Phone: (800) 877-7994
Family Resource Program	LifeCare Phone: (800) 873-4636
Identity Theft Plan	ID TheftSmart™ P.O. Box 14524 Des Moines, IA 50306 Phone: (800) 225-2265, prompt #2

For questions about...	
Legal Assistance Plan	<p>Claims Administrator Hyatt Legal Plans, Inc. 1111 Superior Avenue Cleveland, OH 44114-2507 Phone: (800) 821 6400 Website: www.legalplans.com Group #: 130 (This is the main business address for the Administrator. Be sure to check your claim form or instructions for the address of the claims processing office.)</p> <p>Contacts For filing a claim: Hyatt Legal Plans, Inc. 1111 Superior Avenue Cleveland, OH 44114-2507</p> <p>For appealing a claim: Hyatt Legal Plans, Inc. 1111 Superior Avenue Cleveland, OH 44114-2507</p> <p>For converting your coverage: Hyatt Legal Plans, Inc. Phone: (800) 821-6400 Website: www.legalplans.com</p>
Matching Gifts to Education Program	<p>MMC Matching Gifts to Education Program Phone: (877) 427-4483 Fax: (609) 799-8019 E-mail: mmc@easymatch.com</p>
Pet Insurance Plan	<p>Veterinary Pet Insurance, Co. (VPI) Phone: (800) 225-2265, prompt #3 Website: www.petinsurance.com/affiliates/mmc_pr.</p>
Scholarship Program	<p>MMC Marketing & Communications Phone: (212) 345-5646</p>
Transportation Reimbursement Incentive Program (TRIP)	<p>WageWorks Phone: (877) 924-3967, Monday through Friday, from 9 a.m. to 8 p.m. Eastern time Website: www.wageworks.com Group #: 1732</p>
Tuition Assistance	<p>Contact your Human Resources representative or your manager.</p>