

Benefits Handbook Date September 1, 2010

# 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.*

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 For questions about...
 

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 Medical
 

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**Blue Cross Blue Shield  
Exclusive Provider  
Organization (EPO)**
***Claims Administrator***

Empire BlueCross BlueShield  
P.O. Box 5076  
Middletown, N.Y. 10940  
Phone: 866-219-8695  
Web site: [www.empireblue.com](http://www.empireblue.com)  
Group #: 295648

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

***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](http://www.medco.com)

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**CA North and South –  
Kaiser Foundation Health  
Plan**
***Claims Administrator***

Kaiser Permanente  
393 East Walnut Street  
Pasadena, CA 91188  
Phone: 800-464 4000  
Website: [www.kaiserpermanente.org](http://www.kaiserpermanente.org)  
Northern California Group #: 8656  
Southern California Group #: 102756

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**Consumer Directed Health  
Plan (CDHP)**
***Claims Administrator***

Aetna  
P.O. Box 843  
Blue Bell, PA 19422-0843  
Phone: 866-210-7858  
Website: [www.aetna.com/docfind/custom/mmc](http://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

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**HMSA's Health Plan  
Hawaii Plus HMO**
***Claims Administrator***

HMSA  
P.O. Box 860  
Honolulu, HI 96808-0860  
Phone: 808-948-6372  
Website: [www.hmsa.com](http://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.)

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For questions about...

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**HMSA's Preferred Provider Plan**

***Claims Administrator***

HMSA  
P.O. Box 860  
Honolulu, HI 96808-0860  
Phone: 808-948 6111  
Website: [www.hmsa.com](http://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.)

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**Preferred Provider Organization (PPO)**

***Claims Administrator***

Aetna  
P.O. Box 843  
Blue Bell, PA 19422-0843  
Phone: 866-210-7858  
Web site: [www.aetna.com/docfind/custom/mmc](http://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.)

***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](http://www.medco.com)

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**United Health Care Exclusive Provider Organization (EPO)**

***Claims Administrator***

United Healthcare  
P.O. Box 740800  
Atlanta, GA 30374-0800  
Phone: (866) 540-5954  
Web site: [www.myuhc.com/groups/mmc](http://www.myuhc.com/groups/mmc)  
Group #: 098400

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

***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](http://www.medco.com)

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**Ceridian**

***COBRA Administrator***

Ceridian  
Phone: 800-877-7994

***Retiree Medical Billing Administrator***

Ceridian  
Phone: 800-877-7994

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 For questions about...
 

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 Retiree Medical
 

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**Comprehensive Medical Plan (CMP)**
**Claims Administrator**

United Healthcare  
 P.O. Box 740800  
 Atlanta, GA 30374-0800  
 Phone: 800-645-6555  
 Website: [www.myuhc.com/groups/mmc](http://www.myuhc.com/groups/mmc)  
 Group #: 98400

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

**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](http://www.medco.com)

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 Dental
 

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**Dental Plan**
**Claims Administrator**

Metropolitan Life Insurance Company (MetLife)  
 One Madison Avenue  
 New York, NY 10010  
 Phone: 800-942-0854  
 Web site: [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) (enter "MMC" in the form to enter your company name)  
 Group #: 2098400

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 Vision
 

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**Vision Care Plan**

VSP  
 Phone: 800-877-7195  
 Email: [www.vsp.com](http://www.vsp.com)  
 Online chat: [www.vsp.com](http://www.vsp.com)  
 Group #: 12222153

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**Vision Discount Program**

VSP  
 Phone: 800-877-7195  
 Email: [www.vsp.com](http://www.vsp.com)  
 Online chat: [www.vsp.com](http://www.vsp.com)  
 Group #: 12235617

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 Spending Accounts
 

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**Dependent Care Flexible Savings Account**
**Claims Administrator**

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...
 

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**Health Care Flexible  
Savings Account**
***Claims Administrator***

Aetna FSA  
 P.O. Box 4000  
 Richmond, KY 40476-4000  
 Phone: 888-238-6226  
 Fax: 888-238-3539  
 Group #: 886147

**Health Savings Account  
(HSA)**
***Claims Administrator***

Aetna HSA  
 P.O. Box 4000  
 Richmond, KY 40476-4000  
 Phone: 888-238-6226  
 Fax: 888-238-3539  
 Group #: 876230

**Limited Purpose Health  
Care Flexible Savings  
Account**
***Claims Administrator***

Aetna FSA  
 P.O. Box 4000  
 Richmond, KY 40476-4000  
 Phone: 888-238-6226  
 Fax: 888-238-3539  
 Group #: 886147

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 Insurance
 

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**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

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For questions about...

**Business Travel Accident Insurance Plan**

***Claims Administrator***

National Union Fire Insurance Company of Pittsburgh, PA (a member company of Chartis)

Executive Offices: 175 Water Street

18<sup>th</sup> Floor

New York, NY 10038

Phone: (212) 458-5000

Group #: GTP009129189

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

***Contacts***

**For filing a claim:**

National Union Fire Insurance Company of Pittsburgh, PA (a member company of Chartis)

Accident & Health Claims

P.O. Box 25897

Shawnee Mission, KS 66225

Phone: (800) 551-0824

**For appealing a claim**

National Union Fire Insurance Company of Pittsburgh, PA (a member company of Chartis)

Accident & Health Claims

P.O. Box 25897

Shawnee Mission, KS 66225

Phone: (800) 551-0824

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**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

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For questions about...

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**Group Umbrella Liability Insurance Plan** Marsh Global Consumer, an MMC Company formerly known as Marsh Voluntary Benefits.  
Phone: (800) 225 2265 Monday-Friday, 8 a.m. to 6 p.m. Eastern time.  
Group #: GPE-157342816

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**Long Term Care Insurance Plan** **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](http://www.metlife.com/mybenefits)  
Group #: 105231-G

**Contacts****For filing a claim:**

Metropolitan Life Insurance Company  
Long Term Care Group  
P.O. Box 937  
Westport, CT 06881-0937

**For appealing a claim:**

Metropolitan Life Insurance Company  
Long-Term Care Group  
P.O. Box 937  
Westport, CT 06881-0937

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**Optional 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:**  
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 continuing your coverage through portability:**

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For questions about...

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**Personal Accident  
Insurance Plan**

***Claims Administrator***

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

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For questions about...

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**Personal Life Insurance  
Plan**

***Claims Administrator***

Unum  
1 Fountain Square  
Chattanooga, TN 37402  
Phone: 800-635-5597  
Group #: 0008604789

***Contact:***

Marsh Global Consumer  
Phone: (800) 225-2265

***Contacts***

**For filing a claim:**

Unum  
The Benefits Center  
P.O. Box 100158  
Columbia, SC 29202-3158  
Phone: 800-635-5597  
Fax: 800-447-2498

**For appealing a claim:**

Unum  
The Benefits Center  
Appeals Unit – 1 North  
P.O. Box 180136  
Chattanooga, TN 37401-3030  
Fax: 423-755-8383

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 For questions about...
 

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**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

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 Disability
 

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**Basic Long Term Disability**
***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

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**Long Term Disability Bonus Income Plan**
***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

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 For questions about...
 

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**Optional Long Term Disability**
**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

**Short Term Disability**
**Claims Administrator**

The Hartford Life Insurance Companies  
**MMC Employee Service Center**  
 (Leave Management Team)  
 (866) 374-2662 Prompt #7

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 Investment and Savings
 

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**Stock Purchase Plan**

For more information after stock is purchased, contact the Plan's service provider, Morgan Stanley Smith Barney:  
 Morgan Stanley Smith Barney, Inc.  
 100 Citibank Drive  
 Building 3, 2<sup>nd</sup> Floor  
 San Antonio, TX 78245  
 Phone: (877) 281 3287 or (210) 677 3666  
 Website: [www.benefitaccess.com](http://www.benefitaccess.com)

**Contacts**
**Outside the United States:**

North and South America: ((210) 677 3666  
 Europe/Middle East: 34 93 316 5997  
 Australia, Asia/Pacific Region: 61 28 225 0679.

**Benefit Equalization Plan**

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

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 For questions about...
 

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

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

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

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

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

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

**For appealing a claim:**

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

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For questions about...

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**MMA 401(k) Savings & Investment Plan**

**Contacts**

**For filing a claim:**

Plan Administrator – MMA 401(k) Savings & Investment Plan  
c/o MMC Global Benefits Department, 6<sup>th</sup> Floor

Marsh & McLennan Companies, Inc.  
Waterfront Corporate Center  
121 River Street  
Hoboken, NJ 07030-5794

**For appealing a claim:**

Plan Administrator – MMA 401(k) Savings & Investment Plan  
c/o MMC Global Benefits Department, 6<sup>th</sup> Floor

Marsh & McLennan Companies, Inc.  
Waterfront Corporate Center  
121 River Street  
Hoboken, NJ 07030-5794

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**Supplemental Savings & Investment Supplemental Plan**

**Contacts**

For filing a claim:

Plan Administrator – Supplemental Savings & Investment Plan  
c/o MMC Global Benefits Department, 6<sup>th</sup> 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, 6<sup>th</sup> Floor

Marsh & McLennan Companies, Inc.  
Waterfront Corporate Center  
121 River Street  
Hoboken, NJ 07030-5794

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**Supplemental Retirement Plan**

Plan Administrator – Supplemental Retirement Plan  
c/o MMC Global Benefits Department, 6<sup>th</sup> 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, 6<sup>th</sup> Floor

Marsh & McLennan Companies, Inc.  
Waterfront Corporate Center  
121 River Street  
Hoboken, NJ 07030-5794

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For questions about...	
Employee Programs and Policies	
<b>Choice Auto and Home Insurance Program</b>	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.
<b>Employee Assistance Program (EAP)</b>	<b>Claims Administrator</b> CIGNA Behavioral Health 3636 Nobel Drive Suite 150 San Diego, CA 92122 Phone: (800) 382-3432 <b>Contacts</b> <b>For filing a claim:</b> CIGNA Behavioral Health 3636 Nobel Drive Suite 150 San Diego, CA 92122 <b>For appealing a claim:</b> CIGNA Behavioral Health 3636 Nobel Drive Suite 150 San Diego, CA 92122 <b>For COBRA coverage:</b> Ceridian Phone: (800) 877-7994
<b>Family Resource Program</b>	LifeCare Phone: (800) 873-4636
<b>Identity Theft Plan</b>	ID TheftSmart™ P.O. Box 14524 Des Moines, IA 50306 Phone: (800) 225-2265, prompt #2

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 For questions about...
 

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<b>Legal Assistance Plan</b>	<p><b><i>Claims Administrator</i></b>          Hyatt Legal Plans, Inc.          1111 Superior Avenue          Cleveland, OH 44114-2507          Phone: (800) 821 6400          Website: <a href="http://www.legalplans.com">www.legalplans.com</a>          Group #: 130</p> <p>(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><b><i>Contacts</i></b></p> <p><b>For filing a claim:</b>          Hyatt Legal Plans, Inc.          1111 Superior Avenue          Cleveland, OH 44114-2507</p> <p><b>For appealing a claim:</b>          Hyatt Legal Plans, Inc.          1111 Superior Avenue          Cleveland, OH 44114-2507</p> <p><b>For converting your coverage:</b>          Hyatt Legal Plans, Inc.          Phone: (800) 821-6400          Website: <a href="http://www.legalplans.com">www.legalplans.com</a></p>
<b>Matching Gifts to Education Program</b>	<p>MMC Matching Gifts to Education Program          Phone: (877) 427-4483          Fax: (609) 799-8019          E-mail: <a href="mailto:mmc@easymatch.com">mmc@easymatch.com</a></p>
<b>Pet Insurance Plan</b>	<p>Veterinary Pet Insurance, Co. (VPI)          Phone: (800) 225-2265, prompt #3          Website: <a href="http://www.petinsurance.com/affiliates/mmc_pr">www.petinsurance.com/affiliates/mmc_pr</a>.</p>
<b>Scholarship Program</b>	<p>MMC Corporate Social Responsibility          Phone: (212) 345-5645</p>
<b>Transportation Reimbursement Incentive Program (TRIP)</b>	<p>WageWorks          Phone: (877) 924-3967, Monday through Friday, from 9 a.m. to 8 p.m. Eastern time          Website: <a href="http://www.wageworks.com">www.wageworks.com</a>          Group #: 1732</p>
<b>Tuition Assistance</b>	<p>Contact your Human Resources representative or your manager.</p>