

Benefits Handbook Date January 1, 2011

# **Contact Information**

MMC



MARSH GUY CARPENTER  
MERCER 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

***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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**For questions about...**


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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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**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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**For questions about...**


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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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**Retiree Medical**

**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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**For questions about...**


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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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**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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**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
 

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**For questions about...**


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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**

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:**

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

**For appealing a claim:**

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

**For converting your coverage:**

Metropolitan Life Insurance Company  
Phone: 877-431-1167

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**For questions about...**

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**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

Active Group #: 9131403

Retired Group #: 8062289

(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 25987

Shawnee Mission, KS 66225

Phone: (877) 802-5246

**For appealing a claim**

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

Accident & Health Claims

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: (877) 802-5246

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**For questions about...**


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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: 877-431-1167  
 Website: [www.metlife.com/metlife-advice](http://www.metlife.com/metlife-advice)

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**Group Umbrella Liability Insurance Plan**

Marsh US Consumer  
 Phone: (800) 225 2265 Monday-Friday, 8 a.m. to 6 p.m. Eastern time.  
 Group #: GPE-157342816

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**For questions about...**


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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:**

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

**For appealing a claim:**

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

**For converting your coverage:**

Metropolitan Life Insurance Company  
 Phone: 877-431-1167

**For continuing your coverage through portability:**

Metropolitan Life Insurance Company  
 Phone: 877-431-1167

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**For questions about...**


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**Personal Accident  
Insurance Plan**
**Claims Administrator**

National Union Fire Insurance Company, a Chartis Company

32 Old Slip, 22<sup>nd</sup> Floor  
New York, New York 10005

Phone: (646) 857-1586

Active Group #: 9131403

Retired Group #: 8062289

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

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

Chartis

A&H Claims Division

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: (877) 802-5246

**For appealing a claim**

Chartis

A&H Claims Division

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: (877) 802-5246

**For converting your coverage**

Chartis

c/o Reuben Warner Associates

1655 Richmond Avenue

Staten Island, New York 10312

Phone: (877) 421-3005

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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 US 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:**

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

**For appealing a claim:**

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

**For converting your coverage:**

Metropolitan Life  
 Phone: 877-431-1167  
 Website: [www.metlife.com/metlife-advice](http://www.metlife.com/metlife-advice)

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**Disability****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

**For filing a claim:**For regular mail:

The Hartford  
 P.O. Box 14306  
 Lexington, KY 40512-4306

For overnight mail:

The Hartford – Maitland Disability  
 2432 Fortune Drive  
 Lexington, KY 40509

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**For questions about...**


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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

**For filing a claim:**For regular mail:

The Hartford  
P.O. Box 14306  
Lexington, KY 40512-4306

For overnight mail:

The Hartford – Maitland Disability  
2432 Fortune Drive  
Lexington, KY 40509

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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

**For filing a claim:**For regular mail:

The Hartford  
P.O. Box 14306  
Lexington, KY 40512-4306

For overnight mail:

The Hartford – Maitland Disability  
2432 Fortune Drive  
Lexington, KY 40509

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**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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**For questions about...**


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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

**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.

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**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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**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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**For questions about...**


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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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**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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<b>For questions about...</b>	
<b>Supplemental Savings &amp; Investment Supplemental Plan</b>	<p><b>Contacts</b></p> <p><b>For filing a claim:</b>            Plan Administrator – Supplemental Savings &amp; Investment Plan            c/o MMC Global Benefits Department, 6<sup>th</sup> Floor            Marsh &amp; McLennan Companies, Inc.            Waterfront Corporate Center            121 River Street            Hoboken, NJ 07030-5794</p> <p><b>For appealing a claim:</b>            Plan Administrator – Supplemental Savings &amp; Investment Plan            c/o MMC Global Benefits Department, 6<sup>th</sup> Floor            Marsh &amp; McLennan Companies, Inc.            Waterfront Corporate Center            121 River Street            Hoboken, NJ 07030-5794</p>
<b>Supplemental Retirement Plan</b>	<p>Plan Administrator – Supplemental Retirement Plan            c/o MMC Global Benefits Department, 6<sup>th</sup> Floor            Marsh &amp; McLennan Companies, Inc.            Waterfront Corporate Center            121 River Street            Hoboken, NJ 07030-5794</p> <p><b>For appealing a claim:</b>            Plan Administrator – Supplemental Plan            c/o MMC Global Benefits Department, 6<sup>th</sup> Floor            Marsh &amp; McLennan Companies, Inc.            Waterfront Corporate Center            121 River Street            Hoboken, NJ 07030-5794</p>
<b>Employee Programs and Policies</b>	
<b>Choice Auto and Home Insurance Program</b>	<p>To receive a quote, apply for coverage, or ask questions:            Contact Marsh US Consumer            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.</p>



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**For questions about...**


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**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

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**Family Resource Program**

LifeCare  
Phone: (800) 873-4636

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**Identity Theft Plan**

ID TheftSmart™  
P.O. Box 14524  
Des Moines, IA 50306  
Phone: (800) 225-2265

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**Legal Assistance Plan**
**Claims Administrator**

Hyatt Legal Plans, Inc.  
1111 Superior Avenue  
Cleveland, OH 44114-2507  
Phone: (800) 821 6400  
Website: [www.legalplans.com](http://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.)

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

Hyatt Legal Plans, Inc.  
1111 Superior Avenue  
Cleveland, OH 44114-2507

**For appealing a claim:**

Hyatt Legal Plans, Inc.  
1111 Superior Avenue  
Cleveland, OH 44114-2507

**For converting your coverage:**

Hyatt Legal Plans, Inc.  
Phone: (800) 821-6400  
Website: [www.legalplans.com](http://www.legalplans.com)

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<b>For questions about...</b>	
<b>Matching Gifts to Education Program</b>	MMC Matching Gifts to Education Program Phone: (877) 427-4483 Fax: (609) 799-8019 E-mail: mmc@easymatch.com
<b>Pet Insurance Plan</b>	Veterinary Pet Insurance, Co. (VPI) Phone: (800) 225-2265 Website: www.petinsurance.com/affiliates/mmc_pr.
<b>Scholarship Program</b>	MMC Corporate Social Responsibility Phone: (212) 345-5645
<b>Transportation Reimbursement Incentive Program (TRIP)</b>	WageWorks Phone: (877) 924-3967, Monday through Friday, from 9 a.m. to 8 p.m. Eastern time Website: www.wageworks.com Group #: 1732
<b>Tuition Assistance</b>	Contact your Human Resources representative or your manager.