

Benefits Handbook Date September 1, 2018

# **Contact Information**

## Marsh & McLennan Companies



# 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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#### Aetna

#### **Claims Administrator**

Aetna  
 P.O. Box 981106  
 El Paso, TX 79998-1106  
 Phone: +1 866 210 7858  
 Website: [www.aetna.com](http://www.aetna.com)  
 Group #: 868802

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

#### **Pharmacy Benefits Manager**

Express Scripts  
 P.O. Box 2187  
 Lee's Summit, MO 64063-2187  
 Phone: +1 800 987 8360  
 Website: [www.express-scripts.com](http://www.express-scripts.com)  
 Group #: MMCRX05

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#### Anthem BlueCross BlueShield

#### **Claims Administrator**

Anthem BlueCross BlueShield  
 P.O. Box 105187  
 Atlanta, GA 30348-5187  
 Phone: +1 855 570 1150\*  
 Website: [www.anthem.com](http://www.anthem.com)  
 Group #: 003330152

\*For inquiries regarding services or benefits prior to January 1, 2014, call +1 866 219 8695.

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

#### **Pharmacy Benefits Manager**

Express Scripts  
 P.O. Box 2187  
 Lee's Summit, MO 64063-2187  
 Phone: +1 800 987 8360  
 Webster: [www.express-scripts.com](http://www.express-scripts.com)  
 Group #: MMCRX05

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**For questions about...**


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**Kaiser*****Claims Administrator*****Kaiser Permanente – Northern and Southern CA**

Kaiser Foundation Health Plan, Inc.

Special Services Unit

P.O. Box 23280

Oakland, CA 94623

Phone: +1 800 464 4000

Northern California Group #: 604494

Southern California Group #: 232189

**Kaiser Permanente - CO**

Kaiser Foundation Health Plan of Colorado

P.O. Box 378066

Denver, CO 80237-8066

Phone: +1 800 632 9700

Colorado Group #: 35660

**Kaiser Permanente - GA**

Kaiser Permanente

P.O. Box 370010

Denver, CO 80237-9998

Phone: +1 888 865 5813

Georgia Group #: 10165

**Kaiser Permanente – MAS (Virginia/Maryland/Washington D.C.)**

Kaiser Permanente

P.O. Box 371860

Denver, CO 80237-9998

Phone: +1 800 777 7902

Virginia/Maryland/Washington D.C. Group #: 23042

**Kaiser Permanente – NW (Oregon/Washington)**

Kaiser Foundation Health Plan of the Northwest

Kaiser Permanente Claims Administration

P.O. Box 370050

Denver, CO 80237-9998

Phone: +1 800 813 2000

Oregon/Washington Group #: 19847

Website: [www.kaiserpermanente.org](http://www.kaiserpermanente.org)


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

HMSA

P.O. Box 860

Honolulu, HI 96808-0860

Phone: +1 808 948 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: +1 808 948 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.)

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**UnitedHealthcare**

***Claims Administrator***

UnitedHealthcare  
 P.O. Box 740800  
 Atlanta, GA 30374-0800  
 Phone: +1 866 540 5954  
 Website: www.myuhc.com  
 Group #: 098400  
 (Be sure to check your claim form or instructions for the address of the claims processing office.)

***Pharmacy Benefits Manager***

Express Scripts  
 P.O. Box 2187  
 Lee's Summit, MO 64063-2187  
 Phone: +1 800 987 8360  
 Website: www.express-scripts.com  
 Group #: MMCRX05

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**Trion**

***COBRA Administrator***

For election forms and premium payments:

Trion Group, Inc.  
 P.O. Box 2672  
 Omaha, NE 68108-2672

For all other correspondence:

Trion Group, Inc.  
 2300 Renaissance Boulevard  
 King of Prussia, PA 19406  
 Phone: +1 866 324 4087, any business day, 8:30 a.m. to 5:30 p.m., Eastern time.  
 Website: <http://www.cobra-link.com/>

***Retiree Medical Billing Administrator***

Trion Group, Inc.  
 Phone: +1 866 324 4087, any business day, 8:30 a.m. to 5:30 p.m., Eastern time.

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**Dental**

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**For questions about...**


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<b>Dental Plan</b>	<p><b><i>Claims Administrator</i></b>          Metropolitan Life Insurance Company (MetLife)          One Madison Avenue          New York, NY 10010          Phone: +1 800 942 0854          Website: <a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a> (enter "Marsh &amp; McLennan Companies" in the account sign in box to enter your company name)          Standard Group #: 0313066          Premier Group#: 0313065</p>
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**Vision**


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<b>Vision Care Plan</b>	<p>VSP          Phone: +1 800 877 7195          Email: <a href="http://www.vsp.com">www.vsp.com</a>          Online chat: <a href="http://www.vsp.com">www.vsp.com</a>          Low Option Group #: 300521970008          High Option Group #: 300521970003</p>
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**Spending Accounts**


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<b>Dependent Care Flexible Savings Account</b>	<p><b><i>Claims Administrator</i></b>          Trion Spending Account Service Center          FSA Claims Processing          2300 Renaissance Blvd.          King of Prussia, PA 19406          Phone: +1 866 324 4087          Fax: +1 888 788 1928          Website: <a href="https://trion.lh1ondemand.com">https://trion.lh1ondemand.com</a>          Group #: 36-2668272</p>
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<b>Health Care Flexible Savings Account</b>	<p><b><i>Claims Administrator</i></b>          Trion Spending Account Service Center          FSA Claims Processing          2300 Renaissance Blvd.          King of Prussia, PA 19406          Phone: +1 866 324 4087          Fax: +1 888 788 1928          Website: <a href="https://trion.lh1ondemand.com">https://trion.lh1ondemand.com</a>          Group #: 36-2668272</p>
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<b>Health Savings Account (HSA)</b>	<p><b><i>Claims Administrator</i></b>          Trion Spending Account Service Center          2300 Renaissance Blvd.          King of Prussia, PA 19406          Phone: +1 866 324 4087          Fax: +1 888 788 1928          Website: <a href="https://trion.lh1ondemand.com">https://trion.lh1ondemand.com</a>          Group #: 36-2668272</p>
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**For questions about...**


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Limited Purpose Health  
Care Flexible Savings  
Account

**Claims Administrator**

Trion Spending Account Service Center  
FSA Claims Processing  
2300 Renaissance Blvd.  
King of Prussia, PA 19406  
Phone: +1 866 324 4087  
Fax: +1 888 788 1928  
Website: <https://trion.lh1ondemand.com>  
Group #: 36-2668272

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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:**

Employee Service Center  
Phone: +1 866 374 2662, any business day, 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: +1 877 275 6387

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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 (National Union), an AIG Company

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824 Policy Number: GTP 9129189-A

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

National Union Fire Insurance Company of Pittsburgh, Pa (National Union), an AIG Company

AIG

A&H Claims Division

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824

Fax: +1 866 893 8574

Email: AandH.ClaimsSubmissions@AIG.com

**For appealing a claim**

National Union Fire Insurance Company of Pittsburgh, Pa, an AIG Company

AIG

A&H Claims Division

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824

Fax: +1 866 893 8574

Email: AandH.ClaimsSubmissions@AIG.com

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<b>For questions about...</b>	
<b>Group Variable Universal Life Insurance Plan</b>	<p><b>Claims Administrator</b>  Metropolitan Life Insurance Company  13045 Tesson Ferry Road  Mail Code A2-10  St Louis, MO 63128  Group #: 0105231</p> <p><b>Contacts</b></p> <p><b>For general information:</b>  Mercer Voluntary Benefits  Phone: +1 800 225 2265, Monday - Friday, 8 a.m. - 10 p.m., Eastern time [You will be transferred to a MetLife GVUL Customer Service Representative.]</p> <p><b>For filing a claim:</b>  Metropolitan Life Insurance Company  13045 Tesson Ferry Road  Mail Code A2-10  St Louis, MO 63128</p> <p><b>For appealing a claim:</b>  Metropolitan Life Insurance Company  13045 Tesson Ferry Road  Mail Code A2-10  St Louis, MO 63128</p> <p><b>For converting your coverage:</b>  Mercer Voluntary Benefits  Phone: +1 800 225 2265, Monday - Friday, 8 a.m. - 10 p.m., Eastern time [You will be transferred to a MetLife GVUL Customer Service Representative.]  Website: <a href="http://www.metlife.com/metlife-advice">www.metlife.com/metlife-advice</a></p>
<b>Personal Excess Liability Insurance Plan</b>	<p>Mercer Health &amp; Benefits Administration  Phone: +1 800 225 2265, any business day, 8 a.m. to 6 p.m. Eastern time.  Website: <a href="http://www.mmcvoluntarybenefits.com">www.mmcvoluntarybenefits.com</a>  Group #: GPE-157342816</p>



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**For questions about...**

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**Long Term Care Insurance Plan*****Claims Administrator***

Genworth Life Insurance Company  
Group Processing Center – Marsh & McLennan Companies  
P.O. Box 64010  
St. Paul, MN 55164-0010  
Telephone: +1 800 416 3624  
Policy Numbers: 11034 and 11035

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

Genworth Life Insurance Company  
Group Processing Center – Marsh & McLennan Companies  
P.O. Box 64010  
St. Paul, MN 55164-0010

**For appealing a claim:**

Genworth Life Insurance Company  
Group Processing Center – Marsh & McLennan Companies  
P.O. Box 64010  
St. Paul, MN 55164-0010

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**For questions about...**

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**Voluntary AD&D Plan****Claims Administrator**

National Union Fire Insurance Company of Pittsburg, Pa (National Union), an AIG Company

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824

Active Group #: PAI 9131403

Retired Group #: PAI 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 Pittsburg, Pa (National Union), an AIG Company

AIG

A&H Claims Division

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824

**For appealing a claim:**

National Union Fire Insurance Company of Pittsburg, Pa (National Union), an AIG Company

AIG

A&H Claims Division

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824

**For converting your coverage:**

AIG – American Home Assurance Company

c/o Reuben Warner Associates

1655 Richmond Avenue

Staten Island, New York 10312

Phone: +1 800 421 3005

Fax: +1 718 477 7366

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**Disability**

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**For questions about...**


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<b>Basic Long Term Disability</b>	<p><b><i>Claims Administrator</i></b>  Hartford Life and Accident Insurance Company  P.O. Box 14306  Lexington, KY 40512-4306  Phone: +1 866 432 6727  Fax: +1 866 411 5613  Policy #: GLT-342134</p> <p><b>For filing an appeal:</b>  Hartford Life and Accident Insurance Company  Appeals Unit  P.O. Box 14087  Lexington, KY 40512-4087  Fax: +1 855 339 7249</p>
<b>Long Term Disability Bonus Income Plan</b>	<p><b><i>Claims Administrator</i></b>  Hartford Life and Accident Insurance Company  P.O. Box 14306  Lexington, KY 40512-4306  Phone: +1 866 432 6727  Fax: +1 866 411 5613  Policy #: GLT-204034</p> <p><b>For filing an appeal:</b>  Hartford Life and Accident Insurance Company  Appeals Unit  P.O. Box 14087  Lexington, KY 40512-4087  Fax: +1 855 339 7249</p>
<b>Optional Long Term Disability</b>	<p><b><i>Claims Administrator</i></b>  Hartford Life and Accident Insurance Company  P.O. Box 14306  Lexington, KY 40512-4306  Phone: +1 866 432 6727  Fax: +1 866 411 5613  Policy #: GLT-342135</p> <p><b>For filing an appeal:</b>  Hartford Life and Accident Insurance Company  Appeals Unit  P.O. Box 14087  Lexington, KY 40512-4087  Fax: +1 855 339 7249</p>
<b>Short Term Disability</b>	<p><b><i>Claims Administrator</i></b>  Hartford Life and Accident Insurance Company</p> <p><b><i>Employee Service Center</i></b>  (Leave Management Team)  +1 866 374 2662 Prompt #7</p>

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**For questions about...**


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**Individual Disability Insurance****Claims Administrator**

Unum Group  
 The Benefits Center  
 P.O. Box 100262  
 Columbia, SC 29202-3262  
 Phone: +1 888 226 7959 (Monday – Friday, 8:00 am to 8:00 pm ET)  
 Fax: +1 866 562 4794  
 Email: [benefitsintake@unum.com](mailto:benefitsintake@unum.com)  
[www.unum.com/claims](http://www.unum.com/claims)

**For filing an appeal:**

Unum Group  
 The Appeals Unit  
 PO Box 15112  
 Worcester, MA 01615-0112  
 Fax: 1 866 562 4794

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**Investment and Savings****Employee Stock Purchase Plan**

For more information after stock is purchased, contact the Plan's service provider, Fidelity Investments:

Attn: Employee Stock Plan Services  
 100 Howe Drive  
 Mailzone HSGD  
 Covington, KY 41015  
 Website: [www.netbenefits.com](http://www.netbenefits.com)

**Contacts**

Stock Plan Services: +1 800 544 9354  
 TDD/Hearing Impaired: +1 800 610 4015

**Outside the United States:**

Stock Plans Services International: [Fidelity.com/globalcall](http://Fidelity.com/globalcall)

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**Benefit Equalization Plan**

Plan Administrator – Benefit Equalization Plan  
 c/o Global Benefits Department, 3<sup>rd</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 Global Benefits Department, 3<sup>rd</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>Marsh &amp; McLennan Companies Retirement Plan</b>	<p><b>Contacts</b></p> <p><b>For filing a claim:</b>            Plan Administrator – Marsh &amp; McLennan Companies Retirement Plan            c/o Global Benefits Department, 3<sup>rd</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 – Marsh &amp; McLennan Companies Retirement Plan            c/o Global Benefits Department, 3<sup>rd</sup> Floor            Marsh &amp; McLennan Companies, Inc.            Waterfront Corporate Center            121 River Street            Hoboken, NJ 07030-5794</p>
<b>Marsh &amp; McLennan Companies 401(k) Savings &amp; Investment Plan</b>	<p><b>Contacts</b></p> <p><b>For filing a claim:</b>            Plan Administrator – Marsh &amp; McLennan Companies 401(k) Savings &amp; Investment Plan            c/o Global Benefits Department, 3<sup>rd</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 – Marsh &amp; McLennan Companies 401(k) Savings &amp; Investment Plan            c/o Global Benefits Department, 3<sup>rd</sup> Floor            Marsh &amp; McLennan Companies, Inc.            Waterfront Corporate Center            121 River Street            Hoboken, NJ 07030-5794</p>

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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 Global Benefits Department, 3<sup>rd</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 Global Benefits Department, 3<sup>rd</sup> Floor

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

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

Plan Administrator – Supplemental Savings & Investment Plan  
c/o Global Benefits Department, 3<sup>rd</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 Global Benefits Department, 3<sup>rd</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 Global Benefits Department, 3<sup>rd</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 Global Benefits Department, 3<sup>rd</sup> Floor

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

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**Employee Programs and Policies****Voluntary Offerings**

<b>For questions about...</b>	
<b>Accident Insurance</b>	<p>Claims Administrator  Metropolitan Life Insurance Company  P.O. Box 80826  Lincoln, NE 68501-0826  Phone: +1 800 GET MET8  Website: <a href="https://www.metlife.com/mmc/index.html">https://www.metlife.com/mmc/index.html</a></p>
<b>Choice Auto and Home Insurance Program</b>	<p>To receive a quote, apply for coverage, or ask questions:  Contact: Mercer Health &amp; Benefits Administration  Phone: +1 800 225 2265, any business day, 8 a.m. to 6 p.m. Eastern time.  Website: <a href="http://www.mmcvoluntarybenefits.com">www.mmcvoluntarybenefits.com</a></p>
<b>Critical Illness</b>	<p>Claims Administrator  Metropolitan Life Insurance Company  P.O. Box 80826  Lincoln, NE 68501-0826  Phone: +1 800 GET MET8  Website: <a href="https://www.metlife.com/mmc/index.html">https://www.metlife.com/mmc/index.html</a></p>
<b>Hospital Indemnity</b>	<p>Claims Administrator  Metropolitan Life Insurance Company  P.O. Box 80826  Lincoln, NE 68501-0826  Phone: +1 800 GET MET8  Website: <a href="https://www.metlife.com/mmc/index.html">https://www.metlife.com/mmc/index.html</a></p>
<b>Identity Protection Benefit Program</b>	<p>InfoArmor  7001 N. Scottsdale Road  Suite 2020  Scottsdale, AZ 85253  Phone: +1 800 225 2265  Website: <a href="http://www.mmcvoluntarybenefits.com">www.mmcvoluntarybenefits.com</a></p>

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**For questions about...**

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**Legal Assistance Plan**

Claims Administrator  
Hyatt Legal Plans, Inc.  
1111 Superior Avenue  
Cleveland, OH 44114-2507  
Phone: +1 800 821 6400  
Website: [www.mmcvoluntarybenefits.com](http://www.mmcvoluntarybenefits.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: +1 800 821 6400  
Website: [www.mmcvoluntarybenefits.com](http://www.mmcvoluntarybenefits.com)

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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: +1 800 635 5597  
 Group #: 0008604789  
 Contact:  
 Mercer Health & Benefits Administration  
 Phone: +1 800 225 2265

## Contacts

**For filing a claim:**

Unum  
 The Benefits Center  
 P.O. Box 100158  
 Columbia, SC 29202-3158  
 Phone: +1 800 635 5597  
 Fax: +1 800 447 2498

**For appealing a claim:**

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

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**Pet Insurance Plan**

Nationwide  
 Phone: +1 800 225 2265  
 Website: [www.petinsurance.com/affiliates/mmc\\_pr](http://www.petinsurance.com/affiliates/mmc_pr)

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**Additional Programs**

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**Ayco's SurvivorSupport®  
Financial Counseling  
Service**

The Ayco Company, L.P., A Goldman Sachs Company  
 One Wall Street  
 Albany, NY 12205  
 Phone: +1 800 235 3417. Normal business hours are Monday through Friday, 8:00 a.m. – 5:00 p.m. Eastern time, with evening appointments available.

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<b>For questions about...</b>	
<b>Best Doctors Program</b>	<p>Claims Administrator            Best Doctors            1 Boston Place, 32<sup>nd</sup> Floor            Boston, MA 02108            Phone: +1 866 904 0910            Website: <a href="http://bestdoctors.com/healthymemmc">http://bestdoctors.com/healthymemmc</a></p> <p>Contacts</p> <p><b>For filing a claim:</b>            Best Doctors            1 Boston Place, 32<sup>nd</sup> Floor            Boston, MA 02108</p> <p><b>For appealing a claim:</b>            Best Doctors            1 Boston Place, 32<sup>nd</sup> Floor            Boston, MA 02108</p> <p><b>For COBRA coverage:</b>            Trion            Phone: +1 866 324 4087</p>
<b>Bright Horizons Back-up Care Advantage Program</b>	<p>Back-up Care Advantage Program            Phone: +1 877 242 2737 – 24 hours a day, 7 days a week            Website: Go to <a href="http://www.backup.brighthorizons.com">www.backup.brighthorizons.com</a>.            The login information for the website is as follows: username = MMCo and password = 4Backup.</p>
<b>Employee Assistance Program (EAP)</b>	<p><b>Claims Administrator</b>            Cigna Behavioral Health            3636 Nobel Drive Suite 150            San Diego, CA 92122            Phone: +1 800 382 3432</p> <p><b>Contacts</b></p> <p><b>For filing a claim:</b>            Cigna Behavioral Health            3636 Nobel Drive Suite 150            San Diego, CA 92122</p> <p><b>For appealing a claim:</b>            Cigna Behavioral Health            3636 Nobel Drive Suite 150            San Diego, CA 92122</p> <p><b>For COBRA coverage:</b>            Trion            Phone: +1 866 324 4087            Website: <a href="http://www.mycigna.com">www.mycigna.com</a></p> <p>The Employer ID is <b>mmc</b>. The Employer ID is needed only for initial registration. Upon registration, create a User ID and Password.</p>

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<b>For questions about...</b>	
<b>Family Resource Program</b>	LifeCare Phone: +1 800 873 4636 Website: <a href="http://member.lifecare.com">http://member.lifecare.com</a> First time user: registration code is MMC and member ID is Employee ID.
<b>Health Advocate Program</b>	Claims Administrator Health Advocate 3043 Walton Road, Suite 150 Plymouth Meeting, PA 19426 Phone: +1 866 799 2488 Website: <a href="http://www.healthadvocate.com/healthymemmc">www.healthadvocate.com/healthymemmc</a> Contacts <b>For filing a claim:</b> Health Advocate 3043 Walton Road, Suite 150 Plymouth Meeting, PA 19426 <b>For appealing a claim:</b> Health Advocate 3043 Walton Road, Suite 150 Plymouth Meeting, PA 19426 <b>For COBRA coverage:</b> Trion Phone: +1 866 324 4087

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<b>For questions about...</b>	
<b>Healthroads Program</b>	<p>Claims Administrator            Healthroads            P.O. Box 509040            San Diego, CA 92150-9040            Phone: +1 844 641 2746            Email: <a href="mailto:service@healthroads.com">service@healthroads.com</a>            Website: <a href="http://www.Healthroads.com">www.Healthroads.com</a>            Contacts</p> <p><b>For filing a claim:</b>            Healthroads            Attn: Customer Service Department            P.O. Box 509040            San Diego, CA 92150-9040            Phone: +1 844 641 2746            Email: <a href="mailto:service@healthroads.com">service@healthroads.com</a></p> <p><b>For appealing a claim:</b>            Healthroads            Attn: Appeals and Grievance Department            P.O. Box 509040            San Diego, CA 92150-9040            Phone: +1 844 641 2746            Email: <a href="mailto:service@healthroads.com">service@healthroads.com</a></p> <p><b>For COBRA coverage:</b>            Trion            Phone: +1 866 324 4087</p>
<b>HelloWallet</b>	<p>HelloWallet            Hours: Monday through Saturday 9:00 a.m. – 8:00 p.m. Eastern time.            Phone: +1 866 554 3556            Website: <a href="https://www.key.com/hellowallexhome">https://www.key.com/hellowallexhome</a>            First time user: Enter your company email address and the sponsor code HelloMMC10.            Email: <a href="mailto:support@hellowallet.com">support@hellowallet.com</a></p>
<b>Matching Gifts to Education Program</b>	<p>Marsh &amp; McLennan Companies Matching Gifts to Education Program            Phone: +1 877 427 4483            Fax: +1 609 799 8019            Email: <a href="mailto:mmc@easymatch.com">mmc@easymatch.com</a></p>
<b>MSK Direct Program</b>	<p>MSK Direct            Hours: Any business day, from 8:30 a.m. to 5:30 p.m. Eastern time            Phone: +1 844 MMC 2MSK (+1 844 662 2675)</p>

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<b>For questions about...</b>	
<b>Transportation Reimbursement Incentive Program (TRIP)</b>	WageWorks Phone: +1 877 924 3967, any business day, from 9 a.m. to 8 p.m. Eastern time Website: <a href="http://www.wageworks.com">www.wageworks.com</a> Group #: 1732
<b><i>Educational Programs</i></b>	
<b>Scholarship Program</b>	National Merit Scholarship Corporation Phone: +1 847 866 5100
<b>Tuition Assistance</b>	Contact your Human Resources representative or your manager.

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