

Benefits Handbook Date January 1, 2024

Contact Information

Marsh McLennan



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

Aetna

Claims Administrator

Aetna
 P.O. Box 981106
 El Paso, TX 79998-1106
 Phone: +1 866 210 7858
 Website: 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

CVS Caremark
 One CVS Drive
 Woonsocket, RI 02895
 Phone: +1 844 449 0362
 Website: www.caremark.com
 Group #: 21CW

Prescription Drug Programs:

- Rx Savings Solutions
 Phone: +1 800 268 4476
 Website: <https://mmc.rxsavingsolutions.com>
-

For questions about...

**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
Group #: 270146

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

Pharmacy Benefits Manager

CVS Caremark
One CVS Drive
Woonsocket, RI 02895
Phone: +1 844 449 0362
Website: www.caremark.com
Group #: 21CW

Prescription Drug Programs:

- Rx Savings Solutions
Phone: +1 800 268 4476
Website: <https://mmc.rxsavingsolutions.com>
-

Kaiser

Claims Administrator

Website: www.kp.org

Kaiser Permanente – Northern CA

Kaiser Foundation Health Plan, Inc.
P.O. Box 12923
Oakland, CA 94612
Phone: +1 800 464 4000
Northern California Group #: 604494

Kaiser Permanente –Southern CA

Kaiser Foundation Health Plan, Inc.
P.O. Box 7004
Downey, CA 90242-0361
Phone: +1 800 464 4000
Southern California Group #: 232189

Kaiser Permanente - CO

Kaiser Foundation Health Plan of Colorado
P.O. Box 373150
Denver, CO 80237-9998
Phone: +1 800 632 9700
Colorado Group #: 35660

For questions about...

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 and Southwest 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 and Southwest Washington Group #: 19847

Kaiser Permanente – Washington (Western Washington and Spokane area)

Kaiser Foundation Health Plan of the Washington
Kaiser Permanente Claims Administration
P.O. Box 30766
Salt Lake City, UT 84130-0766
Phone: +1 888 901 4636
Washington Group #: 25988

**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
Group #: 96770-1 and 96770-3 (COBRA)
(Be sure to check your claim form or instructions for the address of the claims processing office.)

**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.)

For questions about...

Surest***Claims Administrator***

Surest
 P.O. Box 211758
 Eagan, MN 55121
 Phone: +1 866 683 6440
 Website: Benefits.Surest.com
 Group #: 78800361

Pharmacy Benefits Manager

CVS Caremark
 One CVS Drive
 Woonsocket, RI 02895
 Phone: +1 844 449 0362
 Website: www.caremark.com
 Group #: 21CW

Prescription Drug Programs:

- Rx Savings Solutions
 Phone: +1 800 268 4476
 Website: <https://mmc.rxsavingsolutions.com>
- PrudentRx
 Phone: +1 800 578 4403

My Benefits Service Center
COBRA Administrator

For election forms and premium payments:

My Benefits Service Center
 P.O. Box 2672
 Omaha, NE 68108-2672

For all other correspondence:

My Benefits Service Center
 P.O. Box 350
 Conshohocken, PA 19428

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

My Benefits Service Center
 Phone: +1 866 324 4087, any business day, 8:30 a.m. to 5:30 p.m., Eastern time.

For questions about...

Dental

Dental Plan
Claims Administrator

Metropolitan Life Insurance Company (MetLife)

One Madison Avenue

New York, NY 10010

Phone: +1 800 942 0854

 Website: www.metlife.com/mybenefits (enter "Marsh McLennan" in the account sign in box to enter your company name)

Standard Group #: 0313066

Premier Group#: 0313065

Vision

Vision Care Plan
Claims Administrator

VSP

Phone: +1 800 877 7195

 Website: www.vsp.com

Group #: 40153086

Spending Accounts

Dependent Care Flexible Savings Account
Claims Administrator

Spending Account Service Center

P.O. Box 350

Conshohocken, PA 19428

Phone: +1 866 324 4087

Fax: +1 888 788 1928

 Website: <https://trion.lh1ondemand.com>

Group #: 36-2668272

Health Care Flexible Savings Account
Claims Administrator

Spending Account Service Center

P.O. Box 350

Conshohocken, PA 19428

Phone: +1 866 324 4087

Fax: +1 888 788 1928

 Website: <https://trion.lh1ondemand.com>

Group #: 36-2668272

Health Savings Account (HSA)
Claims Administrator

Spending Account Service Center

P.O. Box 350

Conshohocken, PA 19428

Phone: +1 866 324 4087

Fax: +1 888 788 1928

 Website: <https://trion.lh1ondemand.com>

Group #: 36-2668272

For questions about...

Limited Purpose Health
Care Flexible Savings
Account

Claims Administrator

Spending Account Service Center
P.O. Box 350
Conshohocken, PA 19428
Phone: +1 866 324 4087
Fax: +1 888 788 1928
Website: <https://trion.lh1ondemand.com>
Group #: 36-2668272

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:**

HR Services
Phone: +1 866 374 2662, any business day, 8 a.m. to 8 p.m., Eastern time.

For filing a claim:

Metropolitan Life Insurance Company
Group Life Claims
P.O. Box 3016
Utica, NY 13504

For appealing a claim:

Metropolitan Life Insurance Company
Group Life Claims
P.O. Box 3016
Utica, NY 13504

For converting your coverage:

Metropolitan Life Insurance Company
Phone: +1 877 275 6387

For questions about...

**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 or +1 913 495 6520
Policy Number: MTA 9160537

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 or +1 913 495 6520
Fax: +1 866 893 8574
Email: MTAClaimsSubmssions@aig.com

For appealing 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 or +1 913 495 6520
Fax: +1 866 893 8574
Email: MTAClaimsSubmssions@aig.com

For questions about...

**Group Variable Universal
Life Insurance Plan
(GVUL)**

Claims Administrator

Metropolitan Life Insurance Company
13045 Tesson Ferry Road
Mail Code A2-10
St Louis, MO 63128
Group #: 0105231

Contacts**For general information:**

Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration)

Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time. [You will be transferred to a MetLife GVUL Customer Service Representative.]

Website: www.metlife.com/mybenefits

Enter "Marsh McLennan GVUL." in the Account Sign in box.

For filing a claim:

Metropolitan Life Insurance Company
13045 Tesson Ferry Road
Mail Code A2-10
St Louis, MO 63128

For appealing a claim:

Metropolitan Life Insurance Company
13045 Tesson Ferry Road
Mail Code A2-10
St Louis, MO 63128

For converting your coverage:

Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration)

Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time. [You will be transferred to a MetLife GVUL Customer Service Representative.]

Website: www.metlife.com/metlife-advice

**Personal Excess Liability
Insurance Plan**

Claims Administrator

Chubb Insurance Company
Group #: GPE-157342816

Contacts**For general information:**

Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration)

Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time.

Website: www.mmcvoluntarybenefits.com

For questions about...

Long Term Care Insurance Plan

Claims Administrator

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

For appealing a claim:

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

For questions about...

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 or +1 913 495 6520

Active Group #: PAI 0009131403-B

Retired Group #: PAI 0009132260-B

(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 or +1 913 495 6520

Email: ahclaims@aig.com

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 or +1 913 495 6520

Email: ahclaims@aig.com

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

For questions about...

Basic Long Term Disability	<p><i>Claims Administrator</i> The 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>For filing an appeal: The Hartford Life and Accident Insurance Company Appeals Unit P.O. Box 14087 Lexington, KY 40512-4087 Fax: +1 855 339 7249</p>
Long Term Disability Bonus Income Plan	<p><i>Claims Administrator</i> The 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>For filing an appeal: The Hartford Life and Accident Insurance Company Appeals Unit P.O. Box 14087 Lexington, KY 40512-4087 Fax: +1 855 339 7249</p>
Optional Long Term Disability	<p><i>Claims Administrator</i> The 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>For filing an appeal: The Hartford Life and Accident Insurance Company Appeals Unit P.O. Box 14087 Lexington, KY 40512-4087 Fax: +1 855 339 7249</p>
Short Term Disability	<p><i>Claims Administrator</i> The Hartford Life and Accident Insurance Company HR Services (Leave Management Team) +1 866 374 2662</p>

For questions about...

**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
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

**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

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

Benefit Equalization Plan

Plan Administrator – Benefit Equalization Plan
 c/o Global Benefits Department, 31st Floor
 Marsh McLennan
 1166 Avenue of the Americas
 New York, NY 10036

For appealing a claim:

Plan Administrator – Benefit Equalization Plan
 c/o Global Benefits Department, 31st Floor
 Marsh McLennan
 1166 Avenue of the Americas
 New York, NY 10036

For questions about...	
Marsh & McLennan Companies Retirement Plan	<p>Contacts</p> <p>For filing a claim: Plan Administrator – Marsh & McLennan Companies Retirement Plan c/o Global Benefits Department, 31st Floor Marsh McLennan 1166 Avenue of the Americas New York, NY 10036</p> <p>For appealing a claim: Plan Administrator – Marsh & McLennan Companies Retirement Plan c/o Global Benefits Department, 31st Floor Marsh McLennan 1166 Avenue of the Americas New York, NY 10036</p>
Marsh & McLennan Companies 401(k) Savings & Investment Plan	<p>Contacts</p> <p>For filing a claim: Plan Administrator – Marsh & McLennan Companies 401(k) Savings & Investment Plan c/o Global Benefits Department, 31st Floor Marsh McLennan 1166 Avenue of the Americas New York, NY 10036</p> <p>For appealing a claim: Plan Administrator – Marsh & McLennan Companies 401(k) Savings & Investment Plan c/o Global Benefits Department, 31st Floor Marsh McLennan 1166 Avenue of the Americas New York, NY 10036</p>
MMA 401(k) Savings & Investment Plan	<p>Contacts</p> <p>For filing a claim: Plan Administrator – MMA 401(k) Savings & Investment Plan c/o Global Benefits Department, 31st Floor Marsh McLennan 1166 Avenue of the Americas New York, NY 10036</p> <p>For appealing a claim: Plan Administrator – MMA 401(k) Savings & Investment Plan c/o Global Benefits Department, 31st Floor Marsh McLennan 1166 Avenue of the Americas New York, NY 10036</p>

For questions about...	
Supplemental Savings & Investment Plan	<p>Contacts</p> <p>For filing a claim: Plan Administrator – Supplemental Savings & Investment Plan c/o Global Benefits Department, 31st Floor Marsh McLennan 1166 Avenue of the Americas New York, NY 10036</p> <p>For appealing a claim: Plan Administrator – Supplemental Savings & Investment Plan c/o Global Benefits Department, 31st Floor Marsh McLennan 1166 Avenue of the Americas New York, NY 10036</p>
Supplemental Retirement Plan	<p>Plan Administrator – Supplemental Retirement Plan c/o Global Benefits Department, 31st Floor Marsh McLennan 1166 Avenue of the Americas New York, NY 10036</p> <p>For appealing a claim: Plan Administrator – Supplemental Plan c/o Global Benefits Department, 31st Floor Marsh McLennan 1166 Avenue of the Americas New York, NY 10036</p>
Voluntary Offerings	
Accident Insurance	<p>Claims Administrator Metropolitan Life Insurance Company P.O. Box 80826 Lincoln, NE 68501-0826 Phone: +1 800 GET MET8 (+1 800 438 6388) Website: https://www.metlife.com/info/mmc</p>
Choice Auto and Home Insurance Program	<p>To receive a quote, apply for coverage, or ask questions: Contact Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration) Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time. Website: www.mmvoluntarybenefits.com</p>
Critical Illness	<p>Claims Administrator Metropolitan Life Insurance Company P.O. Box 80826 Lincoln, NE 68501-0826 Phone: +1 800 GET MET8 (+1 800 438 6388) Website: https://www.metlife.com/info/mmc</p>

For questions about...

Hospital Indemnity**Claims Administrator**

Metropolitan Life Insurance Company
P.O. Box 80826
Lincoln, NE 68501-0826
Phone: +1 800 GET MET8 (+1 800 438 6388)
Website: <https://www.metlife.com/info/mmc>

Identity Protection Benefit Program

Allstate Identity Protection
7350 N Dobson Rd
Suite 101
Scottsdale, AZ 85256

Contact

Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration)

Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time.

Website: www.mmcvoluntarybenefits.com

Legal Assistance Plan**Claims Administrator**

MetLife Legal Plans
1111 Superior Avenue
Cleveland, OH 44114-2507
Phone: +1 800 535 4137
Website: 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:**

MetLife Legal Plans
1111 Superior Avenue
Cleveland, OH 44114-2507

For appealing a claim:

MetLife Legal Plans
1111 Superior Avenue
Cleveland, OH 44114-2507

For converting your coverage:

MetLife Legal Plans
Phone: +1 800 535 4137
Website: www.mmcvoluntarybenefits.com

For questions about...

Personal Life Insurance Plan
Claims Administrator

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

Contact

Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration)

Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time.

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

Pet Insurance Plan
Claims Administrator

Nationwide®
 Website: <http://benefits.petinsurance.com/mmc-pr>

Contacts
For general information:

Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration)

Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time.

Website: www.mmcvoluntarybenefits.com

Additional Programs

Goldman Sachs Ayco SurvivorSupport® Financial Counseling Service

The Ayco Company, L.P., A Goldman Sachs Company
 100 Coliseum Drive
 Cohoes, NY 12047
 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.

For questions about...

Teladoc Medical Experts Program
Claims Administrator

Teladoc Medical Experts
 1250 Hancock Street
 Quincy, MA 02169
 Phone: +1 800 835 2362
 Website: www.teladoc.com/MedicalExperts

Contacts
For filing a claim:

Teladoc Medical Experts
 1250 Hancock Street
 Quincy, MA 02169

For appealing a claim:

Teladoc Medical Experts
 1250 Hancock Street
 Quincy, MA 02169

For COBRA coverage:

My Benefits Service Center
 Phone: +1 866 324 4087

Bright Horizons Family Solutions

Bright Horizons Back-Up Care
 Bright Horizons Enhanced Family Supports
 Phone: +1 877 242 2737 – 24 hours a day, 7 days a week
 Website: Go to clients.brighthorizons.com/mmc
 First time user: Employer Username is MMCo and Employer Password is 4Backup. Upon registration, create a Username and Password.

For questions about...

**Employee Assistance
Program (EAP)**
Claims Administrator

Cigna Behavioral Health
3636 Nobel Drive Suite 150
San Diego, CA 92122
Phone: +1 800 382 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:

My Benefits Service Center
Phone: +1 866 324 4087

Website: www.mycigna.com

The Employer ID is **mmc**. The Employer ID is needed only for initial registration. Under "What best describes you", select "I want to register for the Employee Assistance Program ONLY". Upon registration, create a User ID and Password.

Family Resource Program

Care.com

Phone: +1 800 277 1032

Website: www.care.com/yourbenefits

First time user: Select **Marsh McLennan** for Employer Name and enter email address. You will also need your Employee ID.

Email: cfbhelp@care.com

For questions about...

Health Advocate Program**Claims Administrator**

Health Advocate

3043 Walton Road, Suite 150

Plymouth Meeting, PA 19426

Phone: +1 866 799 2488

Website: www.healthadvocate.com/members

First time user: Enter Marsh McLennan and click continue. Click on register now to create a username and password.

Contacts**For filing a claim:**

Health Advocate

3043 Walton Road, Suite 150

Plymouth Meeting, PA 19426

For appealing a claim:

Health Advocate

3043 Walton Road, Suite 150

Plymouth Meeting, PA 19426

For COBRA coverage:

My Benefits Service Center

Phone: +1 866 324 4087

MSK Direct Program

MSK Direct

Hours: Any business day, from 8:00 a.m. to 6:00 p.m. Eastern time

Phone: +1 844 MMC 2MSK (+1 844 662 2675)

Website: <https://www.mskcc.org/direct/mskdirectforyou>

Sword Health Prevention Program

Sword Health

Hours: Monday through Friday, 9:00 am to 6:00 pm Eastern time

Phone: +1 888 492 1860

Website: join.swordhealth.com/mm/Email: help@swordhealth.com

Transportation Reimbursement Incentive Program (TRIP)

HealthEquity

Phone: +1 877 924 3967, 24/7 (with the exception of Federal Holidays)

Website: www.healthequity.com

Click on Login, select WageWorks and click on Employee Login.

First time user: select register. Returning user: enter username and password.

Group #: 1732

Educational Programs

Scholarship Program

National Merit Scholarship Corporation

Phone: +1 847 866 5100