

Benefits Handbook Date May 1, 2012

# Medical Coverage Options

## Marsh & McLennan Companies



# Medical Coverage Options

*If you are eligible for Marsh & McLennan Companies medical coverage, you may have more than one medical plan to choose from.*

## Available Options

Medical Plan	Available to...
<b>Active Employee and Pre-65 Retiree Medical Plan Options</b>	
<b>CDHP</b>	<ul style="list-style-type: none"> <li>▪ Employees who meet the eligibility requirements for Medical coverage</li> <li>▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage</li> </ul>
<b>PPO</b>	<ul style="list-style-type: none"> <li>▪ Employees who meet the eligibility requirements for Medical coverage</li> <li>▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage</li> </ul>
<b>UHC EPO</b>	<ul style="list-style-type: none"> <li>▪ Employees who meet the eligibility requirements for Medical coverage and are located in a UHC EPO service area</li> <li>▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage and are located in a UHC EPO service area</li> </ul>
<b>BCBS EPO</b>	<ul style="list-style-type: none"> <li>▪ Employees who meet the eligibility requirements for Medical coverage and are located in a BCBS EPO service areas</li> <li>▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage and are located in a BCBS EPO service area</li> </ul>
<b>Kaiser HMO</b>	<ul style="list-style-type: none"> <li>▪ Employees who meet the eligibility requirements for Medical coverage and are located in California</li> <li>▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage and are located in California</li> </ul>
<b>Hawaii HMO</b>	<ul style="list-style-type: none"> <li>▪ Employees who meet the eligibility requirements for Medical coverage and are located in Hawaii</li> <li>▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage and are located in Hawaii.</li> </ul>
<b>Hawaii PPP</b>	<ul style="list-style-type: none"> <li>▪ Employees who meet the eligibility requirements for Medical coverage and are located in Hawaii</li> <li>▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage and are located in Hawaii.</li> </ul>
<b>Post 65 Retiree Medical Plan Option</b>	
<b>Comprehensive Medical Plan</b>	Retirees who meet the eligibility requirements for Post 65 Retiree Medical coverage