

Benefits Handbook Date September 1, 2013

# 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>Aetna EPO</b>	<ul style="list-style-type: none"> <li>▪ Employees who meet the eligibility requirements for Medical coverage and are located in a zip code location where Aetna EPO offers the greatest access and discounts</li> <li>▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage and are located in an Aetna 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 zip code location where BCBS EPO offers the greatest access and discounts</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>UHC EPO</b>	<ul style="list-style-type: none"> <li>▪ Employees who meet the eligibility requirements for Medical coverage and are located in a zip code location where UHC EPO offers the greatest access and discounts</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>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>

Medical Plan	Available to...
<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