

Benefits Handbook Date September 1, 2014

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...
Active Employee and Pre-65 Retiree Medical Plan Options	
CDHP	<ul style="list-style-type: none"> ▪ Employees who meet the eligibility requirements for Medical coverage. ▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage.
PPO	<ul style="list-style-type: none"> ▪ Employees who meet the eligibility requirements for Medical coverage. ▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage.
Aetna EPO	<ul style="list-style-type: none"> ▪ 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. ▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage and are located in an Aetna EPO service area.
Anthem BCBS EPO	<ul style="list-style-type: none"> ▪ Employees who meet the eligibility requirements for Medical coverage and are located in a zip code location where Anthem BCBS EPO offers the greatest access and discounts. ▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage and are located in an Anthem BCBS EPO service area.
UHC EPO	<ul style="list-style-type: none"> ▪ 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. ▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage and are located in a UHC EPO service area.
Kaiser HMO	<ul style="list-style-type: none"> ▪ Employees who meet the eligibility requirements for Medical coverage and are located in California. ▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage and are located in California.
Hawaii HMO	<ul style="list-style-type: none"> ▪ Employees who meet the eligibility requirements for Medical coverage and are located in Hawaii. ▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage and are located in Hawaii.

Medical Plan	Available to...
Hawaii PPP	<ul style="list-style-type: none"><li data-bbox="695 254 1349 310">▪ Employees who meet the eligibility requirements for Medical coverage and are located in Hawaii.<li data-bbox="695 317 1404 380">▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage and are located in Hawaii.
Post 65 Retiree Medical Plan Option	
Comprehensive Medical Plan	Retirees who meet the eligibility requirements for Post 65 Retiree Medical coverage.