

Benefits Handbook Date November 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...
<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>Anthem 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 Anthem 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 an Anthem 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>

<b>Medical Plan</b>	<b>Available to...</b>
<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.