## Benefits Handbook Date January 1, 2020

## 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	
<ul> <li>Aetna Medical Plan Options</li> <li>\$400 Deductible Plan</li> <li>\$900 Deductible Plan</li> <li>\$1,500 Deductible Plan</li> <li>\$2,850 Deductible Plan</li> </ul>	<ul> <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> <li>Choice of Broad Network and Narrow Network. Narrow Network availability is based on home zip code.</li> </ul>
Anthem BlueCross BlueShield Medical Plan Options  • \$400 Deductible Plan  • \$900 Deductible Plan  • \$1,500 Deductible Plan  • \$2,850 Deductible Plan	<ul> <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> <li>Broad Network only.</li> </ul>
UnitedHealthcare Medical Plan Options  • \$400 Deductible Plan  • \$900 Deductible Plan  • \$1,500 Deductible Plan  • \$2,850 Deductible Plan	<ul> <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> <li>Choice of Broad Network and Narrow Network. Narrow Network availability is based on home zip code.</li> </ul>
<ul> <li>Kaiser Medical Plan Options</li> <li>\$400 Deductible Plan</li> <li>\$900 Deductible Plan</li> <li>\$1,500 Deductible Plan</li> <li>\$2,850 Deductible Plan</li> </ul>	<ul> <li>Employees who meet the eligibility requirements for Medical coverage and are located in CA, CO, GA, MD, VA, OR, WA, and DC only.</li> <li>Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage and are located in CA, CO, GA, MD, VA, OR, WA, and DC only.</li> </ul>
Hawaii HMO	<ul> <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>
Hawaii PPP	<ul> <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>