

Benefits Handbook Date March 1, 2015

Identity Theft Protection Benefit Program

Marsh & McLennan Companies



Identity Theft Protection Benefit Program

Marsh & McLennan Companies offers identity theft solutions, supplied by InfoArmor, to all eligible employees (family or household members are also eligible for coverage). The InfoArmor's PrivacyArmor identity monitoring services include credit monitoring and other important features, to alert you of activity most commonly associated with identity theft. You also have access to restoration services and many added benefits such as Internet Surveillance with Digital Identity reports, WalletArmor, etc., to help restore your credit and identity if your personal information has been stolen and used fraudulently.

Contents

Identity Theft Protection Benefit Program	i
The Plan at a Glance.....	1
Participating in the Plan.....	2
Eligible Employees	2
Family Member Eligibility.....	3
Enrollment	3
Cost of Coverage	4
When Coverage Starts	4
When Coverage Ends	5
How the Plan Works.....	5
Covered Services	5
Glossary	8

The Plan at a Glance

InfoArmor's technology detects fraud at the source (when your information is used to apply for accounts) to catch misuse sooner and minimize damages. The chart below contains some important program features. For more information, see "How the Plan Works" on page 5.

Plan Feature	Highlights
How the Plan Works	<ul style="list-style-type: none"> ▪ InfoArmor offers many benefit features through its Identity Monitoring and Protection Services. ▪ InfoArmor's PrivacyArmor identity monitoring services includes an annual credit report, along with monthly credit scores and continuous credit monitoring. ▪ See "How the Plan Works" on page 5 for details.
Eligibility	<ul style="list-style-type: none"> ▪ You are eligible to participate in this plan if you meet the eligibility requirements described under "Eligible Employees" on page 2. ▪ Your spouse or approved domestic partner is also eligible for coverage under this plan. ▪ See "Participating in the Plan" on page 2 for details.
Family and Household Member Eligibility	<ul style="list-style-type: none"> ▪ Your family and household members can use the Identity Theft Protection Benefit Program if they meet the eligibility requirements described under "Family Member Eligibility" on page 3. ▪ See "Participating in the Plan" on page 2 for details.
Enrollment	<ul style="list-style-type: none"> ▪ You can enroll for coverage for yourself and your spouse or approved domestic partner in the Identity Theft Protection Benefit Program at any time during the year. ▪ To make an initial election, go to Voluntary Benefits (www.mmvoluntarybenefits.com).
Contact Information	<p>For more information, contact: InfoArmor 7001 N. Scottsdale Road Suite 2020 Scottsdale, AZ 85253 Phone: +1 800 225 2265</p>

Participating in the Plan

The following section provides information on how you start participating in the program.

If you are an employee of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies and you meet the requirements set forth below, you become eligible on your eligibility date.

All family or household members are eligible for coverage under this Plan.

Eligible Employees

To be eligible for the benefits described in this Benefits Handbook you must meet the eligibility criteria listed below.

Marsh & McLennan Companies Employees (other than MMA)

You are eligible if you are an employee classified on payroll as a US regular employee of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies (other than Marsh & McLennan Agency LLC and any of its subsidiaries (MMA)).

Individuals who are classified on payroll as temporary employees or expatriates or who are compensated as independent contractors are not eligible to participate.

MMA Employees

You are eligible if you are an employee classified on payroll as a US regular employee of Marsh & McLennan Agency LLC – Corporate (MMA-Corporate), Marsh & McLennan Agency LLC – Alaska (MMA-Alaska), Marsh & McLennan Agency LLC – Southwest (including Prescott Paillet Benefits) (collectively MMA Southwest) (MMA-Southwest), Marsh & McLennan Agency LLC – Northeast (MMA-Northeast), or Security Insurance Services of Marsh & McLennan Agency.

Individuals who are classified on payroll as temporary employees or expatriates or who are compensated as independent contractors are not eligible to participate.

Your Eligibility Date

There is no waiting period if you are actively at work. Your eligibility date is the first day you are actively at work on or after your date of hire.

“You,” “Your,” and “Employee”

As used throughout this plan summary, “employee”, “you” and “your” always mean:

- For Marsh & McLennan Companies participants: a US regular employee of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies (other than MMA).
- For MMA participants: a US regular employee of MMA-Corporate, MMA-Alaska, MMA-Southwest, MMA-Northeast, or Security Insurance Services of Marsh & McLennan Agency.

Family Member Eligibility

Your family and household members may be eligible to use the Identity Theft Protection Benefit Program. A family and household member is your:

- spouse
- approved domestic partner
- child for whom you are the legal guardian
- child of an approved domestic partner
- legally adopted child
- biological child
- stepchild

Enrollment

You can enroll for coverage for yourself and any household or family member in the Identity Theft Protection Benefit Program at any time during the year. To make an initial election go to Voluntary Benefits (www.mmcvoluntarybenefits.com).

When can I enroll in the Plan?

You can enroll in the Plan at any time during the year.

How do I enroll for InfoArmor coverage?

You can enroll for InfoArmor coverage for yourself and all household or family members by going to Voluntary Benefits (www.mmcvoluntarybenefits.com). After you make the initial election for the Identity Theft Protection Benefit Program, InfoArmor will email you welcome and ongoing material using the email address provided at time of enrollment. If you provided no email address at the time of enrollment, you will instead be mailed a one time welcome letter to your address on file

How do I change my InfoArmor coverage?

You can change your InfoArmor coverage by going to Voluntary Benefits (www.mmcvoluntarybenefits.com).

To discontinue coverage, call InfoArmor at +1 800 789 2720.

Can I cancel InfoArmor coverage at any time?

You can cancel coverage at any time. After you cancel coverage, your payroll deductions will stop.

Cost of Coverage

You pay the full cost for your InfoArmor coverage. There are two flat rates—one for employee only and one for employee plus family or household members. Your cost is listed below.

	Semi-Monthly Cost	Weekly Cost
Employee	\$3.48	\$1.60
Employee + spouse or approved domestic partner	\$5.98	\$2.76

For billing inquiries, call the Employee Service Center at +1 866 374 2662.

How do I pay for InfoArmor coverage?

You pay for InfoArmor coverage through after-tax payroll deductions.

How do I make contributions while I take a paid leave of absence?

Your coverage will remain in effect. Your contributions will continue to be withheld from your pay.

How do I make contributions while I take an unpaid leave of absence?

Eligible employees may continue to make the required contributions at the group rate through electronic funds transfer or credit card payment.

Do I have to make contributions to my InfoArmor coverage if I become disabled?

You must continue to pay for InfoArmor coverage if you become disabled and chose to continue coverage.

Will my cost change?

Your costs for InfoArmor coverage may change. Generally, these changes occur each January 1.

The Company reserves the right to change the amount you are required to contribute at any time.

Taxes

Do I pay for coverage with before-tax or after-tax dollars?

You pay for InfoArmor coverage with after-tax dollars.

When Coverage Starts

Identity Theft Protection Benefit Program coverage starts once you make the initial election on the Voluntary Benefits Personal Plans Advisor website (www)

.mmcvoluntarybenefits.com). The Identity Monitoring, \$25,000 in reimbursement coverage, solicitation opt outs and Internet Surveillance begin to take effect immediately. You may also call our Privacy Advocate team at any time. Log into your online account or call InfoArmor to access WalletArmor, CreditArmor, and Digital Identity features.

When Coverage Ends

Coverage ends when the first one of the following occurs:

- the date of your death
- the date the program is terminated
- the date you no longer meet the eligibility requirements
- the date you discontinue coverage
- the date you terminate your employment
- the last date you've paid contributions if you do not make the required contributions.

You can continue coverage on a group basis if you terminate your employment.

Portability

Can I continue coverage on a group basis when my employment terminates?

Yes, you can continue coverage on a group basis when your employment terminates, provided you continue to make the required contributions directly to InfoArmor through direct billing.

If I choose to continue coverage on a group basis, are post-employment contribution rates higher than employee rates?

No, post-employment contribution rates are not higher than employee rates.

How the Plan Works

InfoArmor's benefit features including: SNAPD2.0 Identity Monitoring, CreditArmor, Internet Surveillance, Digital Identity Report, WalletArmor, Full Service Advocate[®] Restoration and Solicitation Reduction, detect and alert you to activity associated with identity theft and provides restoration services to help restore your credit and identity if your personal information has been stolen and used fraudulently.

Covered Services

Covered services include:

SNAPD2.0 Identity Monitoring

By creating a SNAPD (an acronym for **S**ocial Security number, **N**ame, **A**ddress, **P**hone and **D**ate of Birth), this identity blueprint allows InfoArmor to uncover identity fraud at its

inception. InfoArmor detects fraud, including unauthorized account access, fund transfers, and password resets. InfoArmor monitors billions of data elements on a daily basis, from sources such as:

- new credit cards
- wireless carrier applications
- retail credit card accounts
- automobile loans
- mortgage loans
- payday loans
- checking accounts and check reorders
- utility accounts
- change of address requests
- public records (DMV records, government databases, real estate records, court records, criminal records, Social Security records)
- High Risk Transactions such as online password resets, suspicious fund transfers and unauthorized account access.

PrivacyArmor

This identity monitoring program searches for fraud at the point of new account application/creation.

CreditArmor

CreditArmor continuously monitors your credit profile to generate alerts whenever new accounts are opened allowing you to identify issues early to minimize damages. You will also be able to see your credit report once each year and your credit score every month. This allows you to closely review your report for significant changes or anything suspicious like accounts that you didn't open, unusually high spending, or unexplained dips in your score all from one place.

Internet Surveillance

Internet Surveillance continuously monitors the Underground Economy to uncover compromised, sensitive information. SNAPD Internet Surveillance finds breached data and alerts in real time. InfoArmor's Internet Surveillance monitors:

- Malicious Command & Control Networks
- Black Market Forums
- Known Compromised Machines & Servers

- Phishing Networks
- Exploited Websites

Digital Identity Report

Digital Identity showcases a subscriber's personal information exposure on the Internet with an interactive, easy-to-read report. The report includes:

- Phishing Networks
- Exploited Websites
- Summarization of real-time deep Internet search results
- Offers a Privacy Grade
- Tips to better secure your available personal information

WalletArmor

WalletArmor is 24 hours-a-day, 7 days-a-week, 365 days-a-year real-time monitoring to detect activity such as compromised credit card information, medical insurance identification, etc. This secure, online document repository also makes a lost wallet replacement quick and easy.

Full Service Privacy Advocate® Restoration

Upon notification of an identity theft incident, Privacy Advocates will immediately reach out to act on behalf of the victim as a dedicated case manager to:

- Investigate and, when appropriate, confirm fraudulent activity including known, unknown, and potentially complicated additional sources of identity theft.
- Complete and mail customized, pre-populated, state specific "Fraud Packet" via certified mail with pre-paid return instructions.
- Place phone calls, send electronic notifications, and prepare appropriate documentation on the victim's behalf, including anything from dispute letters to defensible complaints, to all appropriate agencies, financial institutions, etc.
- Issue fraud alerts and victim's statements when necessary, with the three consumer credit reporting agencies, the Federal Trade Commission, Social Security Administration, and US Postal Service.
- Submit Special Limited Power of Attorney and ID Theft Affidavit to involved creditors for card cancellation and new card issuance.
- Contact, follow up and escalate issues with affected agencies, creditors, financial institutions, etc. to reinforce employee's rights.
- Assist the employee in notifying local authorities to file an official report(s).

- Utilize real time access to public records reports for further investigation where applicable.
- Provide resolution of key issues from start to finish as swiftly as possible.
- Provide copies of documentation, correspondence, forms and letters for the victim's personal records.

Restoration is provided in house by InfoArmor Privacy Advocates. InfoArmor's services are not outsourced and do apply to fraud issues beyond just credit fraud, including criminal, medical and other forms of identity theft.

Solicitation Reduction

InfoArmor provides important identity theft prevention measures to reduce unwanted solicitations which prevent your personal information from falling into the wrong hands:

- Junk mail
- Telemarketing calls
- Pre-approved credit card offers

Identity Theft Insurance Policy

This \$25,000 Identity Theft Insurance policy will help protect you from the financial damages of identity theft. InfoArmor spends time and money restoring your identity fraud issues, but this policy can help with any associated costs such as legal defense expenses, or lost wages that you may experience. If you do become a victim of identity theft while enrolled in this program, a dedicated Privacy Advocate will help you file a claim to recover funds lost related to the theft. There is no deductible for this coverage.

Glossary

AFTER-TAX PAYCHECK DEDUCTIONS

Deductions taken from your pay after Social Security (FICA and Medicare) and federal unemployment insurance (FUTA) taxes and other applicable federal, state and local taxes are withheld.

ELIGIBLE MMA EMPLOYEES

As used throughout this document, "MMA Employees" are defined as employees classified on payroll as US regular employees of MMA-Corporate, MMA-Alaska, MMA-Southwest, MMA-Northeast, or Security Insurance Services of Marsh & McLennan Agency.

ELIGIBLE MARSH & MCLENNAN COMPANIES EMPLOYEES (OTHER THAN MMA)

As used throughout this document, "Marsh & McLennan Companies Employees (other than MMA)" are defined as employees classified on payroll as US regular employees of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies (other than MMA and any of its subsidiaries).