

Benefits Handbook Date January 1, 2020

Pet Insurance

Marsh & McLennan Companies



Pet Insurance

Pet insurance, from TrustedPals™, is made directly available to all eligible employees. Marsh & McLennan Companies' sole function with respect to its employees' participation in the program is permitting it to be publicized to employees, collecting premiums through payroll deductions and remitting them to the insurer.

TrustedPals™ offers two plans, the Accident & Illness Plan and Accident & Illness Plan plus Wellness, to help you provide your cats and dogs with the care they may need.*

**Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion.*

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The Plan at a Glance

This Plan offers pet insurance to help meet the costs for caring for your cats and dogs. 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"> ▪ Pet insurance, from TrustedPals, is made directly available to all eligible employees. Generally, care is covered after you meet your deductible and co-pay and submit a claim for reimbursement of medical expenses for your pet. ▪ You can visit any licensed veterinarian or specialist nationwide, with no limitations. ▪ See “How the Plan Works” on page 5 for details.
Eligibility	<ul style="list-style-type: none"> ▪ You are eligible to participate if you meet the eligibility requirements described under “Eligible Employees” on page 2. ▪ See “Participating in the Plan” on page 2 for details.
Enrollment	<ul style="list-style-type: none"> ▪ You may enroll your pet for pet insurance at any time by accessing TrustedPals via the Voluntary Benefits website (https://colleagueconnect.mmc.com). Click Career & Rewards and select Voluntary Benefits website under Tools. ▪ Once enrolled, go to Colleague Connect (https://colleagueconnect.mmc.com), click Career & Rewards and select Voluntary Benefits website under Tools to view your deduction amount. If you wish to change coverage, where eligible, you must contact the Plan Administrator.
Contact Information	<p>For more information, contact the Plan Administrator:</p> <p>TrustedPals™ PO Box 14404 Des Moines, IA 50306 Phone: +1 800 225 2265, Monday - Friday, 8 a.m. to 9 p.m. and Saturday 8 a.m. to 2 p.m. Eastern time. Website: www.TrustedPals.com/MMC</p> <p>Marsh & McLennan Companies does not administer this Program. TrustedPals' decisions are final and binding.</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.

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, who are compensated as independent contractors or who are employed by any entity in Bermuda, Barbados or Cayman Islands are not eligible to participate.

If you are an expatriate, you are not eligible to participate in this Plan unless a US mailing address is on file.

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 – Northeast (MMA-Northeast), or Security Insurance Services of Marsh & McLennan Agency LLC.

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

If you are an expatriate, you are not eligible to participate in this Plan unless a US mailing address is on file.

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-Northeast, or Security Insurance Services of Marsh & McLennan Agency LLC.

Enrollment

You may enroll your cats/dogs for pet insurance at any time by accessing TrustedPals via the Voluntary Benefits website (<https://colleagueconnect.mmc.com>). Click **Career & Rewards** and select **Voluntary Benefits website** under Tools.

Can I cancel my coverage after enrolling?

Yes. You can cancel anytime by calling +1 800 225 2265. You can also cancel by submitting a written request to:

TrustedPals

PO Box 14404

Des Moines, IA 50306

The premiums are prorated from the effective date of the cancelation.

Cost of Coverage

You pay the full cost of coverage for the following options:

- **Accident & Illness Plan** (starting at \$10.36/month)*
- **Accident & Illness Plan plus Wellness** (starting at \$37.05/month)*

* Premiums vary based on the plan option you elect, your pet's age, breed, ZIP code, state and gender. The amount you pay will also change at each renewal since the cost of caring for your pet changes with age.

For a quote on the cost of coverage for your pet refer to TrustedPals. Go to the Voluntary Benefits website (<https://colleagueconnect.mmc.com>). Click **Career & Rewards** and select **Voluntary Benefits website** under Tools. You pay the full cost of coverage.

How do I pay for coverage?

You pay for coverage through after-tax payroll deductions or direct pay. If you opt for direct bill, you can pay with a credit card or automatic checking account withdrawal payment option. If you pay monthly installments, there is a \$1 per month transaction fee.

How do I pay for coverage if I take an unpaid leave of absence?

Coverage will remain in effect, provided you continue to make the required contributions. Eligible employees may continue to make the required group rate contributions through the end of your policy period, directly to TrustedPals through direct billing.

How do I pay for coverage if I take a paid leave of absence?

Coverage will remain in effect. Your cost for coverage will continue to be withheld from your pay.

Will my costs change?

Yes. Your cost for pet insurance will change at each renewal.

The renewal date is the anniversary of the date you were approved and your policy issued. TrustedPals will send an email to remind you your renewal date is coming. On your renewal date, your plan limit and annual deductible will reset. In addition, the cost of your pet insurance can change. The cost of the pet insurance depends on where you live, what breed of dog or cat you have, the age of your pets, etc.

If you need your renewal date, you can find it in your profile in the TrustedPals' Pawtal or call +1 800 225 2265. Your TrustedPals' Pawtal profile can be set-up at the time of registration or anytime by visiting the TrustedPals website at www.TrustedPals.com/mmc.

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

Taxes

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

You pay for your pet insurance with after-tax dollars.

When Coverage Starts

TrustedPals has a 14-day waiting period from the date your application is approved. Once approved and your policy is in place, payroll deductions or direct bill is scheduled. Direct bill includes a credit card or automatic checking account withdrawal payment option.

If you opt for payroll deductions, coverage starts after your application has been approved by TrustedPals for pet insurance. If your pet is approved for coverage between the 1st and 15th of the month then the coverage effective date is the 1st of the next month. If your pet is approved for coverage between the 16th and the 31st of the month then the coverage effective date is the 1st of the second month following approval.

For example, if your pet is approved for coverage on February 3rd, the coverage effective date would be March 1st. If your pet is approved for coverage on February 18th, the coverage effective date would be April 1st.

Policy Term

A policy term is defined as one year of coverage (that is, 12 months from the date coverage becomes effective).

Do I have to re-enroll each year?

There is an annual renewal that takes place on your policy anniversary date each year. TrustedPals will send an email in advance reminding you that the policy renewal date is coming up. You can also find your renewal date in your profile in the TrustedPals' Pawtal or call +1 800 225 2265.

On your renewal date, your plan limit and annual deductible will reset. In addition, the cost of your pet insurance can change. The cost of the pet insurance depends on where you live, what breed of dog or cat you have, the age of your pets, etc.

Changing Coverage

You can change your level of coverage or discontinue coverage at any time. Once a policy is set up, TrustedPals will need to agree to any change you want to make. If they agree, the cost of the coverage can change.

Note: If you move to a different ZIP code, TrustedPals needs to be notified at +1 800 225 2265, so they can help keep your plan in place.

When Coverage Ends

Coverage ends when the first 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.

Note: Upon termination from Marsh & McLennan Companies, you will automatically be converted to a direct-bill payment option for your coverage. Upon renewal, you will lose any discounts that are applicable to your status as an active employee.

Portability

If your employment terminates, you can continue coverage through the end of your policy term, provided you continue to make the required contributions to TrustedPals through direct billing. When your policy term ends, you have the option to continue coverage but any active employee based discounts will be removed.

How the Plan Works

Pet insurance, from TrustedPals, is made directly available to all eligible employees. Marsh & McLennan Companies' sole function with respect to its employees' participation in the program is permitting it to be publicized to employees, collecting premiums through payroll deductions and remitting them to the insurer. Generally, care is covered after you meet your deductible and co-pay and submit a claim for reimbursement of medical expenses for your pet. You can visit any licensed veterinarian or specialist nationwide, with no limitations. There are two options under the Plan: Accident & Illness Plan and Accident & Illness Plan plus Wellness.

How does the deductible work?

A deductible is your annual contribution to the cost of the claims paid by TrustedPals. TrustedPals allows you to choose a deductible of \$0, \$100, \$250, \$500 or \$750. The deductible amount you choose will affect the cost of your premiums.

What's a co-pay?

A co-pay is your contribution to the cost of each claim the TrustedPals policy pays, after meeting the deductible. The TrustedPals program allows you to choose a co-pay of 0%, 10%, 20% or 30%. The percentage you choose will affect the cost of your premiums.

What is a pre-existing condition?

A pre-existing condition is any illness or injury your pet had before coverage started. The TrustedPals program does not cover pre-existing conditions.

What are my payment options?

Premium payments can be made through payroll deductions or direct bill (credit card or automatic checking account withdrawal option).

Once I enroll, how long before my policy is effective?

Once your application is approved, your policy is issued. Policies have a 14-day waiting period from the date your application is approved.

Can I cancel my policy before the term is up?

Yes. You can cancel anytime by calling +1 800 225 2265. You can also cancel by submitting a written request to:

TrustedPals
PO Box 14404
Des Moines, IA 50306

The premiums are prorated from the effective date of the cancelation.

Are medical records required for enrollment?

No. Medical records are not required by TrustedPals.

Is there a network of veterinarians that I have to use?

No. TrustedPals' coverage allows you to see any licensed veterinarian or specialist nationwide. You are covered whenever you see any of these licensed care-givers.

Will a pet be dropped from coverage because of age?

No. As long as you keep your policy continually in force (it does not lapse or expire), your pet will not be dropped from coverage.

How does my veterinarian receive payment?

You pay your veterinarian directly and then submit a claim to TrustedPals. TrustedPals will adjudicate your claim and reimburse you according to your plan.

Are prescriptions covered under my policy?

Yes. FDA-approved prescriptions for covered medical conditions are eligible for reimbursement.

Does my pet insurance policy cover diagnostic testing?

Yes. You are reimbursed for diagnostic tests as long as the medical condition is covered by your plan.

Is there a list of veterinarians I have to use?

With TrustedPals, you're free to visit any licensed veterinarian, anywhere—even specialists and emergency providers.

Marsh & McLennan Companies does not administer this plan. TrustedPals' decisions are final and binding.

Covered Services

	Accident & Illness Plan	Accident & Illness Plan plus Wellness
Multiple reimbursement options, including up to 100%	X	X
Accident cover (for sprains, broken bones and more)	X	X
Illness cover (including poisonings and allergies)	X	X
Chronic conditions	X	X
Hereditary conditions	X	X
Alternative and holistic treatments	X	X
Blood tests	X	X
Vet exams	X	X
Heartworm testing and prevention		X
Dental cleaning		X
Vaccinations		X
Spaying or neutering		X
TrustedSpotter Tag Program: real-time lost pet notification	X	X
\$25 Refer-a-Pal Program	X	X
\$25 HealthyPals Rewards for no reimbursed claims in a policy year	X	X

Trips to the veterinarian

If your pet is sick or been hurt in an accident, TrustedPals pays for a veterinarian visit and follow-up treatment or therapy. Surgery, materials (i.e., bandages, cones) and medicine are all covered.

Prescribed training and therapy

Behavioral training and therapies prescribed by a veterinarian are covered.

Preventive/Wellness Care

Annual examinations are covered only if you purchase the Accident & Illness Plan plus Wellness.

What's Not Covered for Accident & Illness Plan and Accident & Illness Plan plus Wellness

Pre-existing conditions

A pre-existing condition is any illness or injury your pet had before coverage started. Pre-existing conditions are not covered. Claims for illnesses or injuries that relate to a pre-existing condition will not be paid. For a complete list of what is not included in the policy, please refer to www.TrustedPals.com/mmc.

Anything not prescribed by a veterinarian

The cost of any medicines or treatments which aren't prescribed by a licensed veterinarian or specialist will not be paid.

Hip dysplasia in the first 12 months

Hip dysplasia will not be covered for the first 12 months from coverage approval. If there are no signs of hip dysplasia for 12 months and there are no breaks in coverage, hip dysplasia will be covered.

Cruciate ligament injuries in the first 12 months

Cruciate ligament injuries will not be covered for the first 12 months from coverage approval. If there are no cruciate ligament problems for 12 months and there are no breaks in coverage, cruciate ligament injuries/problems will be covered.

Boarding, grooming and transport

Boarding, grooming and transport costs are not covered under either of the two plan options.

Costs that don't relate to veterinarians

Food, over-the-counter medicines, copies for your pet's medical records, waste disposal, licenses, tax or any other expenses that do not relate to a veterinarian's costs are not covered.

Wellness, routine care and preventive care

Wellness exams (once a year), treatments and procedures are covered only if you purchase the Accident & Illness Plan plus Wellness option. These treatments and procedures include, services such as vaccinations, heartworm testing and prevention, dental cleaning, deworming, nail trimming and spaying and neutering.

You pay a fixed amount every pay period. When you have a wellness claim, you can claim up to \$750 a year towards this care.

Filing a Claim

You can file a claim in the TrustedPals' Pawtal, or call +1 800 225 2265 for assistance in filing a claim. Once you've made a claim, you can also track the claim in the TrustedPals' Pawtal.

Generally a claim will be paid within 10 business days.

How long do I have to submit a claim?

You typically have 60 days from date of service to submit a claim and receive reimbursement.

Marsh & McLennan Companies does not administer this plan. TrustedPals' decisions are final and binding.

Glossary

ACTIVELY-AT-WORK

As a new hire, you are "Actively-At-Work" on the first day that you begin fulfilling your job responsibilities with the Company at a Company-approved location. If you are absent for any reason on your scheduled first day of work (e.g., because of illness, jury duty, bereavement or otherwise), you are not eligible for coverage until the first day that you report to work.