

Benefits Handbook Date November 1, 2018

MSK Direct
Marsh & McLennan Companies



MSK *Direct*

When you are faced with cancer, reliable information and comprehensive care coordination are crucial. The experts at Memorial Sloan Kettering (MSK) are there to help you understand the cancer treatment process and provide practical support during your treatment.

Plan Summary

This section provides a summary of MSK *Direct* as of January 1, 2018.

The Program at a Glance

With MSK *Direct*, you have direct access to a team of dedicated professionals who specialize in navigating the cancer treatment process. The team includes nurses, social workers and MSK Care Advisors who will guide you through the cancer treatment process and help oversee the coordination of your experience every step of the way. The chart below contains some important program features. For more information, see “How the Program Works” on page 6.

Program Feature	Highlights
How the Program Works	<p>If you use an MSK facility, the staff at MSK <i>Direct</i> will provide:</p> <ul style="list-style-type: none"> ▪ A timely and convenient appointment with a specialist within 2 business days of speaking with a representative (subject to availability of your medical records, your ability to travel to MSK, and health insurance coverage for care at MSK). ▪ Answers to general questions about cancer treatment and the cancer treatment process. ▪ Help gathering necessary medical records in advance of your first appointment. ▪ Introductions to MSK facilities and the clinical teams handling your care. ▪ If you are unable to travel for care or do not use an MSK facility, MSK <i>Direct</i> can provide a referral for a local provider outside of MSK. <p>See “How the Program Works” on page 6 for details.</p>
Eligibility	<ul style="list-style-type: none"> ▪ You are eligible to participate in this program if you meet the eligibility requirements described under “Eligible Employees” on page 3. ▪ See “Participating in the Program” on page 3 for details.
Family Member Eligibility	<ul style="list-style-type: none"> ▪ Your family members can use MSK <i>Direct</i> if they meet the eligibility requirements described under “Family Member Eligibility” on page 4. ▪ See “Participating in the Program” on page 3 for details.
Enrollment	<ul style="list-style-type: none"> ▪ There is no need to enroll and coverage is automatic for eligible employees.
Cost	<ul style="list-style-type: none"> ▪ There is no cost to you for using MSK <i>Direct</i> and MSK <i>Direct</i> services. ▪ However, any medical care provided by MSK will be provided pursuant to your medical coverage and subject to the terms and conditions of your medical coverage. Your share of the cost of services will depend on the terms and conditions of your medical coverage.
Confidentiality	<ul style="list-style-type: none"> ▪ Your privacy is guaranteed. Reporting of information adheres to Health Insurance Portability and Accountability Act (HIPAA) privacy laws. ▪ Your specific name and medical information will NOT be shared with anyone without your prior authorization. ▪ See “How the Program Works” on page 6 for details.
Contact Information	<p>For more information, contact: MSK <i>Direct</i> Hours: Normal business hours are Monday through Friday, 8:30 am – 5:30 pm ET. Messages left outside of these hours of operation will be returned the next business day. Phone: 1+ 844 MMC 2MSK (+1 844 662 2675) MSK <i>Direct</i> administers this program for Marsh & McLennan Companies.</p>

Participating in the Program

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.

Your eligible family members are also covered under this program.

Eligible Employees

To be eligible for the benefits described in this section 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 who are compensated as independent contractors are not eligible to participate.

Eligible MMA Employees

You are eligible if you are an employee classified on payroll as a US regular employee of MMA. This includes MMA employees on Marsh & McLennan Companies payroll and non-Marsh & McLennan Companies payroll.

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

**"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.

Your Eligibility Date

If you meet the eligibility requirements, you are immediately eligible.

Family Member Eligibility

Your eligible family members can use *MSK Direct*. An eligible family member is your:

- Domestic partner
- Child for whom you are the legal guardian
- Child of a domestic partner
- Legally adopted child
- Biological child
- Spouse
- Stepchild
- Parent
- Parent-in-law.

When Coverage Starts and Ends

You are covered under this program on the later of your first day of employment or eligibility.

Coverage ends on the date when the first of the following occurs:

- You no longer meet the eligibility requirements
- You terminate employment
- Your death
- The program is terminated.

Cost

There is no cost to you for using *MSK Direct* and *MSK Direct* services. However, any medical care provided by MSK will be provided pursuant to your medical coverage and subject to the terms and conditions of your medical coverage. Your share of the cost of services will depend on the terms and conditions of your medical coverage.

Coordination with Medical Plan

MSK Direct does not provide medical services or medical coverage and is not a replacement for health care coverage. Rather, the service is designed to help you make informed decisions about cancer treatment and provide the necessary support with general information about cancer treatment and the cancer treatment process. Any

medical care provided by MSK is not part of the services provided by MSK *Direct*. Medical care provided by MSK is provided pursuant to your medical plan and subject to the terms and conditions of your medical plan.

How the Program Works

With MSK *Direct*, you have direct access to a team of dedicated professionals who specialize in navigating the cancer treatment process. The team includes experienced nurses, social workers and MSK Care Advisors who will be there to guide you through the cancer treatment process and help oversee the coordination of your experience every step of the way.

MSK is recognized as a leading, best in class cancer care provider. MSK *Direct* provides holistic support to ease the burden of a cancer diagnosis for you and your eligible family members.

In addition to the main hospital in Manhattan, MSK has outpatient facilities located in New York (Manhattan, Brooklyn, Long Island and Westchester) and New Jersey.

If you are not able to travel to MSK for care, MSK *Direct* can provide a referral for a local provider outside of MSK. Currently, referrals are based on two factors: (1) whether there are providers in your area who were trained at MSK and (2) whether there are any Alliance of Dedicated Cancer Centers (ADCC) or National Cancer Institute (NCI) Comprehensive Cancer Centers available in your area. Taking these factors into consideration, a referral is provided to one or multiple facilities in the area or to the ADCC or NCI Comprehensive Cancer Center. MSK *Direct* may incorporate additional factors for consideration in the future.

Can I access MSK Direct even if I don't have a confirmed cancer diagnosis?

Yes. MSK *Direct* can help you even before you receive a confirmed diagnosis of cancer.

You may contact MSK *Direct* when you receive results from a blood test, imaging exam, or pathology report that may indicate you have cancer, or when another physician recommends that you consult with an oncologist. The staff will connect you to MSK Diagnostics, which will arrange for the appropriate tests needed to establish whether or not you have cancer. If you are diagnosed with cancer, you will then have the option to immediately begin treatment at MSK. Any medical care provided by MSK is not part of the services provided by MSK *Direct*. Medical care provided by MSK is provided pursuant to your medical plan and subject to the terms and conditions of your medical plan.

Can I get a second opinion at MSK through MSK Direct?

Yes. If you have already received a diagnosis or treatment recommendation somewhere else, you may contact MSK *Direct* who can help schedule an appointment for a second opinion with an MSK physician. Any medical care provided by MSK is not part of the services provided by MSK *Direct*. Medical care provided by MSK is provided pursuant to your medical plan and subject to the terms and conditions of your medical plan.

What if I'm currently receiving treatment at MSK?

You are welcome to access MSK *Direct*, even if you are already in treatment at MSK. The services the MSK *Direct* staff provides, including helping answer general questions about cancer treatment and the cancer treatment process, are available to you throughout your treatment. However, your treatment team at MSK should continue to be your primary point of contact, including for any specific or individualized questions about your cancer treatment and questions specifically related to your care and course of treatment.

What if I'm already receiving cancer treatment elsewhere?

You may reach out to MSK *Direct* for assistance even if you are already receiving cancer care elsewhere. The MSK *Direct* team can help answer general questions about cancer treatment and the cancer treatment process, but any specific or individualized questions about your cancer treatment and questions specifically related to your care and course of treatment would need to be directed to your physician and not MSK *Direct*.

If I am on an authorized unpaid leave of absence, can I still participate in the program?

During a period of an authorized unpaid leave of absence, you and your eligible family members remain eligible for MSK *Direct*.

If I become disabled, can I still use MSK Direct?

During a period of approved disability, you and your eligible family members remain eligible for MSK *Direct*.

If I no longer satisfy the eligibility requirements

Your access to MSK *Direct* ends on the date you no longer satisfy the eligibility requirements. Eligibility for family members ends when yours does.

Services Provided

MSK *Direct* provides direct access to a team of dedicated professionals at MSK who specialize in navigating the cancer treatment process. The team includes experienced nurses, social workers and MSK Care Advisors who guide patients through the cancer treatment process and help oversee the coordination of your experience every step of the way. The MSK *Direct* team will:

- Offer you a timely and convenient appointment with a specialist within 2 business days of speaking with a representative (subject to availability of your medical records, your ability to travel to MSK, and health insurance coverage for care at MSK).
- Answers to general questions about cancer treatment and the cancer treatment process.
- Help gather necessary medical records in advance of your first appointment.

- Introduce you to MSK facilities and the clinical teams that will be handling your care.

The MSK *Direct* team is available:

- To schedule an in-person second opinion with an MSK physician for patients who have already received a diagnosis or recommendation for treatment elsewhere.
- To patients who are currently receiving care at MSK, the services the MSK *Direct* team provides, including helping answer general questions about cancer treatment and the cancer treatment process, are available throughout your cancer care experience at MSK, but any specific or individualized questions about your cancer treatment and questions specifically related to your care and course of treatment would need to be directed to your physician and not MSK *Direct*.
- To patients who are currently receiving treatment elsewhere, the MSK *Direct* team can help answer general questions about cancer treatment and the cancer treatment process, but any specific or individualized questions about your cancer treatment and questions specifically related to your care and course of treatment would need to be directed to your physician and not MSK *Direct*.

If you are unable to travel for care or do not use an MSK facility, MSK *Direct* can provide:

- A referral for a local provider outside of MSK. Currently, referrals are based on two factors: (1) whether there are providers in your area who are trained at MSK and (2) whether there are any Alliance of Dedicated Cancer Centers (ADCC) or National Cancer Institute (NCI) Comprehensive Cancer Centers available in your area. Taking these factors into consideration, a referral is provided to one or multiple facilities in the area or to the ADCC or NCI Comprehensive Cancer Center. MSK *Direct* may incorporate additional factors for consideration in the future.

Do I have to use this program?

- No. Participation is completely voluntary.

Maximum

There is no limit to how often you can use MSK *Direct*.

Complete Confidentiality

Your privacy is guaranteed just as it is for your other health information. Reporting of information adheres to strict Health Insurance Portability and Accountability Act (HIPAA) privacy laws. Your specific name and medical information will NOT be shared with anyone **without your prior authorization**, and will never be shared with Marsh & McLennan Companies. Only non-identifying and aggregate information will be used for program evaluation and improvement purposes.

Glossary

ELIGIBLE MARSH & MCLENNAN EMPLOYEES (OTHER THAN MMA)

As used throughout this document, “Marsh & McLennan Companies Employees” 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).

ELIGIBLE MMA EMPLOYEES

As used throughout this document, “MMA employees” are defined as employees classified on payroll as a US regular employee of MMA.