

Benefits Handbook Date October 1, 2020

Bright Horizons Family Solutions Marsh & McLennan Companies



Bright Horizons Family Solutions

With the constant demands we face each day, it can sometimes be difficult to balance our work and home lives. Bright Horizons Back-Up Care™ provides access to back-up care for your children, adult, and elder family members during a lapse or breakdown in your normal care arrangements. Bright Horizons Additional Family Supports™ provides you with resources to help you secure your own regular, ongoing family by providing access to a variety of care and support programs and resources.

The Program at a Glance

Bright Horizons Family Solutions includes two programs, Back-Up Care and Additional Family Supports. Bright Horizons Back-Up Care offers a network of quality care resources when you need to be at work and your regular child or adult/elder care arrangement is temporarily unavailable. Bright Horizons Additional Family Supports provides a variety of care and education resources and discounts to help you self-source ongoing, regular care. The chart below contains some important program features. For more information, see “How the Program Works” on page 5.

Program Feature	Highlights
How the Back-Up Care Program Works	<ul style="list-style-type: none"> ▪ You have access to the following back-up care programs – center-based child care; in-home child care (well and mildly ill); in-home adult/elder care. ▪ A care consultant can assist you 24/7 in finding the care arrangement that will best meet your needs, and all resources can also be accessed online. ▪ Up to 15 days of back-up care per calendar year. ▪ See “How the Program Works” on page 5 for details.
How the Additional Family Supports Program Works	<ul style="list-style-type: none"> ▪ Additional Family Supports is available to help you find and secure ongoing, regular care through a variety of different supports such as: ▪ Jump ahead on the waitlist at select Bright Horizons centers through Preferred Enrollment ▪ Exclusive tuition discounts (up to 10%) on full and part time child care through select network centers ▪ Free premium membership to Sittercity for help find nannies, sitters and housekeepers ▪ Help finding a full time nanny through a high touch nanny placement service ▪ Access to search tools, resources and needs assessments to help find elder caregivers and facilities ▪ Find experienced pet sitters, dog walkers and more ▪ Discounts on tutoring and test prep materials and services
Eligibility	<ul style="list-style-type: none"> ▪ You are eligible to participate in this program if you meet the eligibility requirements set forth below. ▪ See “Participating in the Program” on page 3 for details.
Family and Household Member Eligibility	<ul style="list-style-type: none"> ▪ Your family and household members can receive care services through Bright Horizons Family Solutions if they meet the program’s eligibility requirements. ▪ See “Participating in the Program” on page 3 for details.
Enrollment	<ul style="list-style-type: none"> ▪ Coverage is automatic.

Program Feature	Highlights
Cost	<ul style="list-style-type: none"> ▪ There is no cost to you for registering for Back-Up Care. Registration is recommended so you are prepared in the event of a last-minute care emergency. ▪ Back-Up Care copays: Center-based care is \$25 per child per visit with a maximum of \$35 per family per visit. ▪ All in-home care services for Back-Up Care are \$8/hour (4 hour minimum and 10 hour maximum per day). ▪ You are responsible for the cost of care secured through the Additional Family Supports program. Costs vary depending on the type of service used.
Contact Information	<p>For more information, contact: Bright Horizons Family Solutions – 24 hours a day, 7 days a week Phone: +1 877 BH CARES (+1 877 242 2737) Website: Go to clients.brighthouse.com/mmc.</p> <p>For Back-Up Care, navigate to “Reserve Back-Up Care” and click “Use It”. First time user, click the “Sign Up” button and enter in employer: username = MMCo and employer password = 4Backup. Upon registration, create a username and password.</p> <p>For Additional Family Supports, navigate to “Bright Horizons Additional Family Supports” and click “Use It” for the program support(s) that best meet your needs. You will need to register with each program support offering separately.</p> <p>Once enrolled, if you wish to change coverage, where eligible, you must contact the Plan Administrator.</p> <p>Marsh & McLennan Companies does not administer this program. Bright Horizons’ decisions are final and binding.</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 and you meet the requirements set forth below, you become eligible on your eligibility date.

Your eligible family and household members are also covered under this program.

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.

Eligible 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.

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.

Family and Household Member Eligibility

Your family and household members can receive services through Bright Horizons Back-Up Care and Additional Family Supports. A family and household member is your:

- domestic partner

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

- child for whom you are the legal guardian
- child of a domestic partner
- legally adopted child
- biological child
- spouse
- stepchild
- parent or grandparent (anywhere in the US)
- spouse's parent or grandparent (anywhere in the US)
- any individual who currently resides with you and for which you are financially responsible.

When Coverage Starts and Ends

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

Coverage ends when the first of the following occurs:

- the date you no longer meet the eligibility requirements
- the date you terminate employment
- the date of your death
- the date the program is terminated.

If I have an authorized unpaid leave of absence, does the program still provide a benefit?

If the Company grants you an authorized unpaid leave of absence, coverage for you and your family members continues for the duration of your authorized period of leave.

If I become disabled, does the program still provide a benefit?

During a period of approved disability, your coverage will continue for you and your covered family members.

If I no longer satisfy the program's eligibility requirements

Your coverage ends on the date you no longer satisfy the program's eligibility requirements. Coverage for eligible family members ends when yours does.

Cost

There is no cost to you for registering for Back-Up Care. A copay does apply when you use back-up care. Center-based care is \$25 per child per visit with a maximum of \$35

per family per visit. All in-home care services are \$8/hour (4 hour minimum and 10 hour maximum per day). All fees are collected and retained by Bright Horizons, typically via credit card or EFT. There is no fee to register and the service co-payments are assessed only when care is actually requested and provided. Please note that cancellations made after 5:00 p.m. the business day prior to care will count as a use and all applicable co-payments will apply. You can track your payments and program balances in the “My Account” section of the Bright Horizons website.

Bright Horizons Additional Family Supports is a suite of services, resources and discounts to help you source regular, ongoing care. You are responsible for the cost care used through these programs.

How the Program Works

Bright Horizons Family Solutions includes two programs, Back-Up Care and Additional Family Supports.

Bright Horizons Back-Up Care offers temporary back-up care services to assist working families in coordinating alternative care arrangements for a child or adult/elder. Typically, the program is available to provide care for a family member so you can meet your work obligations.

You have access to 15 days of back-up care per calendar year for the following programs – and all services are available nationally:

- Center-based child care
- In-home child care
- In-home mildly ill child care
- In-home adult/elder care

For example, you can use back-up care when:

- Your regular caregiver or stay-at-home spouse is unavailable
- You are transitioning between child or adult/elder care arrangements
- Your child’s regular center or school is closed
- Your adult/elder relative is ill or needs temporary assistance
- Your child is mildly ill at home

You must register before using the service – either with a consultant or through the online process. Reservations for care are required and can be placed one month in advance and up to the day care is needed.

To register for back-up care, reserve care and for additional information:

- Visit backup.brighthorizons.com (First time user: employer username is MMCo and employer password is 4Backup. Upon registration, create a username and password.)
- Call +1 877 BH CARES (+1 877 242 2737) – consultants are available 24/7 to assist you

Bright Horizons Additional Family Supports provides you with resources to help you secure your own regular, ongoing family care, including:

- Preferred Enrollment at select Bright Horizons child care centers
- Discounted tuition for full-time care at select partner centers in the Bright Horizons child care network
- Online, self-serve, and self-pay resources to search for and connect with:
 - Babysitters and nannies for regular and weekend care (including children with special needs) and adult and elder companion caregivers — available through Sittercity
 - Pet sitters, dog walkers, groomers, and more — available through Sittercity
 - Elder care resources, planning, and referrals — available through Years Ahead
 - Tutoring, test prep, and homework help — available through Tutoring and Test Prep
 - Housekeepers — available through Sittercity
- To register for Additional Family supports visit clients.brighthorizons.com/mmc and scroll to Bright Horizons Additional Family Supports and select the program(s) that best meet your needs. You will need to register with each program support offering separately.

Maximum

You can receive up to 15 days of back-up care each calendar year through Bright Horizons Back-Up Care, cumulative across all services. Only 1 day of care is assessed regardless of the number of dependents cared for on any specific date. You can track your used and available care days under the “My Account” section on the Bright Horizons website.

Coverage Area

Bright Horizons Back-Up Care and Additional Family Supports offers a national network of child care centers and in-home care agencies with care options throughout the US. Bright Horizons Additional Family offers a national database of nannies, sitters, elder care options, housekeepers and pet care providers. Discount options are also available

throughout the US. For more information, please contact a consultant available 24/7 at 877-BH-CARES (+1 877 242 2737) or visit clients.bright Horizons.com/mmc (first time registration: employer username = MMCo and employer password = 4Backup).

Glossary

ACTIVELY-AT-WORK

You are “Actively-At-Work” if you are fulfilling your job responsibilities at a Company-approved location on the day coverage is supposed to begin (e.g., you are not out ill or on a leave of absence).

ELIGIBLE MARSH & MCLENNAN COMPANIES 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 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.