

Benefits Handbook Date January 1, 2013

Contact Information

Marsh & McLennan Companies



Contact Information

For questions not answered in this handbook, or to follow up on a claim, learn more about a network, etc., please use the contact information below.

For questions about...

Medical

Aetna

**Exclusive Provider
Organization (EPO)**

Claims Administrator

Aetna
P.O. Box 843
Blue Bell, PA 19422-0843
Phone: +1 866 210 7858
Website: www.aetna.com/docfind/custom/mmc
Group #: 876230

(Be sure to check your claim form or instructions for the address of the claims processing office.)

Pharmacy Benefits Manager

Express Scripts
P.O. Box 2187
Lee's Summit, MO 64063-2187
Phone: 800-987-8360
Website: www.express-scripts.com

**Blue Cross Blue Shield
Exclusive Provider
Organization (EPO)**

Claims Administrator

Empire BlueCross BlueShield
P.O. Box 5076
Middletown, N.Y. 10940
Phone: +1 866 219 8695
Website: <http://www.empireblue.com/mmc/>
Group #: 295648

(Be sure to check your claim form or instructions for the address of the claims processing office.)

Pharmacy Benefits Manager

Express Scripts
P.O. Box 2187
Lee's Summit, MO 64063-2187
Phone: +1 800 987 8360
Website: www.express-scripts.com

For questions about...	
CA North and South – Kaiser Foundation Health Plan	<p><i>Claims Administrator</i> Kaiser Permanente 393 East Walnut Street Pasadena, CA 91188 Phone: +1 800 464 4000 Website: www.kaiserpermanente.org Northern California Group #: 8656 Southern California Group #: 102756</p>
Consumer Directed Health Plan (CDHP)	<p><i>Claims Administrator</i> Aetna P.O. Box 843 Blue Bell, PA 19422-0843 Phone: +1 866 210 7858 Website: www.aetna.com/docfind/custom/mmc Group #: 876230 (Be sure to check your claim form or instructions for the address of the claims processing office.) Fax: +1 952 594 6500</p> <p><i>Pharmacy Benefits Manager</i> Express Scripts P.O. Box 2187 Lee's Summit, MO 64063-2187 Phone: +1 800 987 8360 Website: www.express-scripts.com</p>
HMSA's Health Plan Hawaii Plus HMO	<p><i>Claims Administrator</i> HMSA P.O. Box 860 Honolulu, HI 96808-0860 Phone: +1 808 948 6372 Website: www.hmsa.com Group #: 96770-1 and 96770-3 (COBRA) (Be sure to check your claim form or instructions for the address of the claims processing office.)</p>
HMSA's Preferred Provider Plan	<p><i>Claims Administrator</i> HMSA P.O. Box 860 Honolulu, HI 96808-0860 Phone: +1 808 948 6111 Website: www.hmsa.com Group #: 96770-1 and 96770-3 (COBRA) (Be sure to check your claim form or instructions for the address of the claims processing office.)</p>

For questions about...

**Preferred Provider
Organization (PPO)**
Claims Administrator

Aetna
 P.O. Box 843
 Blue Bell, PA 19422-0843
 Phone: +1 866 210 7858
 Website: www.aetna.com/docfind/custom/mmc
 Group #: 876230

(Be sure to check your claim form or instructions for the address of the claims processing office.)

Pharmacy Benefits Manager

Express Scripts
 P.O. Box 2187
 Lee's Summit, MO 64063-2187
 Phone: 800-987-8360
 Website: www.express-scripts.com

**United Health Care
Exclusive Provider
Organization (EPO)**
Claims Administrator

United Healthcare
 P.O. Box 740800
 Atlanta, GA 30374-0800
 Phone: +1 866 540 5954
 Website: www.myuhc.com/groups/mmc
 Group #: 098400

(Be sure to check your claim form or instructions for the address of the claims processing office.)

Pharmacy Benefits Manager

Express Scripts
 P.O. Box 2187
 Lee's Summit, MO 64063-2187
 Phone: +1 800 987 8360
 Website: www.express-scripts.com

Trion
COBRA Administrator

For election forms and premium payments:

Trion Group, Inc.
 P.O. Box 2672
 Omaha, NE 68108-2672

For all other correspondence:

Trion Group, Inc.
 2300 Renaissance Boulevard
 King of Prussia, PA 19406

Phone: +1 866 324 4087 Monday through Friday, 8:30 a.m. to 5:30 p.m., Eastern time.

Website: <http://www.cobra-link.com/>

Retiree Medical Billing Administrator

Trion Group, Inc.
 Phone: +1 866 324 4087 Monday through Friday, 8:30 a.m. to 5:30 p.m., Eastern time.

For questions about...

Retiree Medical

Comprehensive Medical Plan (CMP)
Claims Administrator

United Healthcare
 P.O. Box 740800
 Atlanta, GA 30374-0800
 Phone: +1 800 645 6555
 Website: www.myuhc.com/groups/mmc
 Group #: 98400

(Be sure to check your claim form or instructions for the address of the claims processing office.)

Pharmacy Benefits Manager

Express Scripts
 P.O. Box 2187
 Lee's Summit, MO 64063-2187
 Phone: +1 800 987 8360
 Website: www.express-scripts.com

Dental

Dental Plan
Claims Administrator

Metropolitan Life Insurance Company (MetLife)
 One Madison Avenue
 New York, NY 10010
 Phone: +1 800 942 0854
 Website: www.metlife.com/mybenefits (enter "Marsh & McLennan Companies" in the form to enter your company name)
 Group #: 302176

Vision

Vision Care Plan

VSP
 Phone: +1 800 877 7195
 Email: www.vsp.com
 Online chat: www.vsp.com
 Group #: 12222153

Vision Discount Program

VSP
 Phone: +1 800 877 7195
 Email: www.vsp.com
 Online chat: www.vsp.com
 Group #: 12235617

Spending Accounts

For questions about...
Dependent Care Flexible Savings Account
Claims Administrator

PayFlex Systems, USA
 P.O. Box 4000
 Richmond, KY 40476-4000
 Phone: +1 888 678 8242
 Fax: +1 888 238 3539
 Website: www.aetna.com/docfind/custom/mmc
 Group #: 876230

Health Care Flexible Savings Account
Claims Administrator

PayFlex Systems, USA
 P.O. Box 4000
 Richmond, KY 40476-4000
 Phone: +1 888 678 8242
 Fax: +1 888 238 3539
 Website: www.aetna.com/docfind/custom/mmc
 Group #: 876230

Health Savings Account (HSA)
Claims Administrator

PayFlex Systems, USA
 P.O. Box 4000
 Richmond, KY 40476-4000
 Phone: +1 888 678 8242
 Fax: +1 888 238 3539
 Website: www.aetna.com/docfind/custom/mmc
 Group #: 876230

Limited Purpose Health Care Flexible Savings Account
Claims Administrator

PayFlex Systems, USA
 P.O. Box 4000
 Richmond, KY 40476-4000
 Phone: +1 888 678 8242
 Fax: +1 888 238 3539
 Website: www.aetna.com/docfind/custom/mmc
 Group #: 876230

Insurance

For questions about...

Basic Life Insurance Plan***Claims Administrator***

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
Group #: 1098400

(Be sure to check your claim form for the address of the claims processing office.)

Contacts**For general information:**

Employee Service Center
Phone: +1 866 374 2662 Monday through Friday, 8 a.m. to 8 p.m., Eastern time.

For filing a claim:

MetLife
Group Life Claims
P.O. Box 3016
Utica, NY 13504

For appealing a claim:

MetLife
Group Life Claims
P.O. Box 3016
Utica, NY 13504

For converting your coverage:

Metropolitan Life Insurance Company
Phone: +1 877 431 1167

For questions about...

**Business Travel Accident
Insurance Plan*****Claims Administrator***

National Union Fire Insurance Company of Pittsburgh, PA (a member company of Chartis)

Executive Offices: 175 Water Street

18th Floor

New York, NY 10038

Phone: +1 646 857 1589

Active Group #: 9129189

Retired Group #: 9132260

(Be sure to check your claim form for the address of the claims processing office.)

Contacts**For filing a claim:**

National Union Fire Insurance Company of Pittsburgh, PA (a member company of Chartis)

Accident & Health Claims

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824

For appealing a claim

National Union Fire Insurance Company of Pittsburgh, PA (a member company of Chartis)

Accident & Health Claims

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824

For questions about...

Dependent Children Life Insurance Plan
Claims Administrator

Metropolitan Life Insurance Company
 200 Park Avenue
 New York, NY 10166
 Group #: 0100212

Contacts
For general information:

Employee Service Center
 Phone: +1 866 374 2662 Monday through Friday, 8 a.m. to 8 p.m., Eastern time.

For filing a claim:

Metropolitan Life Insurance Company
 Claims Office
 One Madison Avenue
 New York, NY 10010-3690

For appealing a claim:

Metropolitan Life Insurance Company
 Claims Office
 One Madison Avenue
 New York, NY 10010-3690

For converting your coverage:

Metropolitan Life Insurance Company
 Phone: +1 877 431 1167
 Website: www.metlife.com/metlife-advice

Group Umbrella Liability Insurance Plan

Marsh US Consumer

Phone: +1 800 225 2265 Monday-Friday, 8 a.m. to 6 p.m. Eastern time.

Website: www.marshvoluntarybenefits.com

Group #: GPE-157342816

For questions about...

Long Term Care Insurance Plan
Claims Administrator

Genworth Life Insurance Company
 Group Processing Center – Marsh & McLennan Companies
 P.O. Box 64010
 St. Paul, MN 55164-0010
 Telephone: +1 800 416 3624
 Policy Numbers: 11034 and 11035

Contacts
For filing a claim:

Genworth Life Insurance Company
 Group Processing Center – Marsh & McLennan Companies
 P.O. Box 64010
 St. Paul, MN 55164-0010

For appealing a claim:

Genworth Life Insurance Company
 Group Processing Center – Marsh & McLennan Companies
 P.O. Box 64010
 St. Paul, MN 55164-0010

Optional Life Insurance Plan
Claims Administrator

Metropolitan Life Insurance Company
 200 Park Avenue
 New York, NY 10166
 Group #: 0100212

Contacts
For general information:

Employee Service Center
 Phone: +1 866 374 2662 Monday through Friday, 8 a.m. to 8 p.m.,
 Eastern time.

For filing a claim:

MetLife
 Group Life Claims
 P.O. Box 3016
 Utica, NY 13504

For appealing a claim:

MetLife
 Group Life Claims
 P.O. Box 3016
 Utica, NY 13504

For converting your coverage:

Metropolitan Life Insurance Company
 Phone: +1 877 431 1167

For continuing your coverage through portability:

Metropolitan Life Insurance Company
 Phone: +1 877 431 1167

For questions about...

**Personal Accident
Insurance Plan**

Claims Administrator

National Union Fire Insurance Company, a Chartis Company
32 Old Slip, 22nd Floor
New York, New York 10005
Phone: +1 646 857 1589
Active Group #: 9131403
Retired Group #: 8062289

(Be sure to check your claim form for the address of the claims processing office.)

Contacts

For filing a claim:

Chartis
A&H Claims Division
P.O. Box 25987
Shawnee Mission, KS 66225
Phone: +1 800 551 0824

For appealing a claim

Chartis
A&H Claims Division
P.O. Box 25987
Shawnee Mission, KS 66225
Phone: +1 800 551 0824

For converting your coverage

Chartis
c/o Reuben Warner Associates
1655 Richmond Avenue
Staten Island, New York 10312
Phone: +1 800 421 3005

For questions about...

Personal Life Insurance
Plan

Claims Administrator

Unum
1 Fountain Square
Chattanooga, TN 37402
Phone: +1 800 635 5597
Group #: 0008604789

Contact:

Marsh US Consumer
Phone: +1 800 225 2265

Contacts**For filing a claim:**

Unum
The Benefits Center
P.O. Box 100158
Columbia, SC 29202-3158
Phone: +1 800 635 5597
Fax: +1 800 447 2498

For appealing a claim:

Unum
The Benefits Center
Appeals Unit – 1 North
P.O. Box 180136
Chattanooga, TN 37401-3030
Fax: +1 423 755 8383

For questions about...

Spouse Life Insurance Plan***Claims Administrator***

Metropolitan Life Insurance Company
 200 Park Avenue
 New York, NY 10166
 Group #: 0100212

(This is the main business address of the Administrator. Be sure to check your claim form or instructions for the address of the claims processing office.)

Contacts**For general information:**

Employee Service Center
 Phone: +1 866 374 2662 Monday through Friday, 8 a.m. to 8 p.m., Eastern time.

For filing a claim:

MetLife
 Group Life Claims
 P.O. Box 3016
 Utica, NY 13504

For appealing a claim:

MetLife
 Group Life Claims
 P.O. Box 3016
 Utica, NY 13504

For converting your coverage:

Metropolitan Life
 Phone: +1 877 431 1167
 Website: www.metlife.com/metlife-advice

Disability**Basic Long Term Disability*****Claims Administrator***

The Hartford Life Insurance Companies
 P.O. Box 946710
 Maitland, FL 32794-6710
 Phone: +1 800 303 9744
 Fax: +1 407 919 6329
 Group #: 83082035

For filing a claim:For regular mail:

The Hartford
 P.O. Box 14306
 Lexington, KY 40512-4306

For overnight mail:

The Hartford – Maitland Disability
 2432 Fortune Drive
 Lexington, KY 40509

For questions about...

Long Term Disability
Bonus Income Plan

Claims Administrator

The Hartford Life Insurance Companies
P.O. Box 946710
Maitland, FL 32794-6710
Phone: +1 800 303 9744
Fax: +1 407 919 6329
Group #: 83082035

For filing a claim:For regular mail:

The Hartford
P.O. Box 14306
Lexington, KY 40512-4306

For overnight mail:

The Hartford – Maitland Disability
2432 Fortune Drive
Lexington, KY 40509

Optional Long Term
Disability

Claims Administrator

The Hartford Life Insurance Companies
P.O. Box 946710
Maitland, FL 32794-6710
Phone: +1 800 303 9744
Fax: +1 407 919 6329
Group #: 83082036

For filing a claim:For regular mail:

The Hartford
P.O. Box 14306
Lexington, KY 40512-4306

For overnight mail:

The Hartford – Maitland Disability
2432 Fortune Drive
Lexington, KY 40509

Short Term Disability

Claims Administrator

The Hartford Life Insurance Companies
Employee Service Center
(Leave Management Team)
+1 866 374 2662 Prompt #7

**Investment and
Savings**

For questions about...

Stock Purchase Plan For more information after stock is purchased, contact the Plan's service provider, Morgan Stanley Smith Barney:
Morgan Stanley Smith Barney, Inc.
100 Citibank Drive
Building 3, 2nd Floor
San Antonio, TX 78245
Phone: +1 877 281 3287 or +1 210 677 3666
Website: www.benefitaccess.com

Contacts**Outside the United States:**

North and South America: +1 210 677 3666
Europe/Middle East: 34 93 316 5997
Australia, Asia/Pacific Region: 61 28 225 0679.

Benefit Equalization Plan Plan Administrator – Benefit Equalization Plan
c/o Global Benefits Department, 6th Floor
Marsh & McLennan Companies, Inc.
Waterfront Corporate Center
121 River Street
Hoboken, NJ 07030-5794

For appealing a claim:
Plan Administrator – Benefit Equalization Plan
c/o Global Benefits Department, 6th Floor
Marsh & McLennan Companies, Inc.
Waterfront Corporate Center
121 River Street
Hoboken, NJ 07030-5794

**Marsh & McLennan
Companies Retirement
Plan**

Contacts**For filing a claim:**

Plan Administrator – Marsh & McLennan Companies Retirement Plan
c/o Global Benefits Department, 6th Floor
Marsh & McLennan Companies, Inc.
Waterfront Corporate Center
121 River Street
Hoboken, NJ 07030-5794

For appealing a claim:

Plan Administrator – Marsh & McLennan Companies Retirement Plan
c/o Global Benefits Department, 6th Floor
Marsh & McLennan Companies, Inc.
Waterfront Corporate Center
121 River Street
Hoboken, NJ 07030-5794

For questions about...

**Mercer HR Services
Retirement Plan**
Contacts
For filing a claim:

Plan Administrator – Mercer HR Services Retirement Plan
c/o Global Benefits Department, 6th Floor
Marsh & McLennan Companies, Inc.
Waterfront Corporate Center
121 River St.
Hoboken, NJ 07030-5794

For appealing a claim

Plan Administrator – Mercer HR Services Retirement Plan
c/o Global Benefits Department, 6th Floor
Marsh & McLennan Companies, Inc.
Waterfront Corporate Center
121 River St.
Hoboken, NJ 07030-5794

**Marsh & McLennan
Companies 401(k)
Savings & Investment Plan**
Contacts
For filing a claim:

Plan Administrator – Marsh & McLennan Companies 401(k)
Savings & Investment Plan
c/o Global Benefits Department, 6th Floor
Marsh & McLennan Companies, Inc.
Waterfront Corporate Center
121 River Street
Hoboken, NJ 07030-5794

For appealing a claim:

Plan Administrator – Marsh & McLennan Companies 401(k)
Savings & Investment Plan
c/o Global Benefits Department, 6th Floor
Marsh & McLennan Companies, Inc.
Waterfront Corporate Center
121 River Street
Hoboken, NJ 07030-5794

For questions about...

MMA 401(k) Savings & Investment Plan**Contacts****For filing a claim:**

Plan Administrator – MMA 401(k) Savings & Investment Plan
c/o Global Benefits Department, 6th Floor

Marsh & McLennan Companies, Inc.
Waterfront Corporate Center
121 River Street
Hoboken, NJ 07030-5794

For appealing a claim:

Plan Administrator – MMA 401(k) Savings & Investment Plan
c/o Global Benefits Department, 6th Floor

Marsh & McLennan Companies, Inc.
Waterfront Corporate Center
121 River Street
Hoboken, NJ 07030-5794

Supplemental Savings & Investment Supplemental Plan**Contacts****For filing a claim:**

Plan Administrator – Supplemental Savings & Investment Plan
c/o Global Benefits Department, 6th Floor

Marsh & McLennan Companies, Inc.
Waterfront Corporate Center
121 River Street
Hoboken, NJ 07030-5794

For appealing a claim:

Plan Administrator – Supplemental Savings & Investment Plan
c/o Global Benefits Department, 6th Floor

Marsh & McLennan Companies, Inc.
Waterfront Corporate Center
121 River Street
Hoboken, NJ 07030-5794

Supplemental Retirement Plan

Plan Administrator – Supplemental Retirement Plan
c/o Global Benefits Department, 6th Floor

Marsh & McLennan Companies, Inc.
Waterfront Corporate Center
121 River Street
Hoboken, NJ 07030-5794

For appealing a claim:

Plan Administrator – Supplemental Plan
c/o Global Benefits Department, 6th Floor

Marsh & McLennan Companies, Inc.
Waterfront Corporate Center
121 River Street
Hoboken, NJ 07030-5794

Employee Programs and Policies

For questions about...

Choice Auto and Home Insurance Program

To receive a quote, apply for coverage, or ask questions:
 Contact Marsh US Consumer
 Phone: +1 800 225 2265 Monday through Friday, 8 a.m. to 6 p.m. Eastern time. If you live in Massachusetts, call +1 800 999 6642.
 Website: www.marshvoluntarybenefits.com

Alere Program

Claims Administrator
 Alere Health Improvement Company
 3200 Windy Hill Road, Suite B-100
 Atlanta, Georgia 30339
 Phone: +1 866 201 7918
 Website: www.HealthyMeMMC.com

Contacts**For filing a claim:**

Alere Health Improvement Company
 3200 Windy Hill Road, Suite B-100
 Atlanta, Georgia 30339
 Phone: +1 866 201 7918

For appealing a claim:

Alere Health Improvement Company
 3200 Windy Hill Road, Suite B-100
 Atlanta, Georgia 30339
 Phone: +1 866 201 7918

For COBRA coverage:

Trion
 Phone: +1 866 324 4087

Best Doctors Program

Claims Administrator
 Best Doctors
 1 Boston Place, 32nd Floor
 Boston, MA 02108
 Phone: +1 866 904 0910
 Website: www.bestdoctors.com/healthymemmc

Contacts**For filing a claim:**

Best Doctors
 1 Boston Place, 32nd Floor
 Boston, MA 02108

For appealing a claim:

Best Doctors
 1 Boston Place, 32nd Floor
 Boston, MA 02108

For COBRA coverage:

Trion
 Phone: +1 866 324 4087

For questions about...	
Employee Assistance Program (EAP)	<p>Claims Administrator CIGNA Behavioral Health 3636 Nobel Drive Suite 150 San Diego, CA 92122 Phone: +1 800 382 3432</p> <p>Contacts For filing a claim: CIGNA Behavioral Health 3636 Nobel Drive Suite 150 San Diego, CA 92122</p> <p>For appealing a claim: CIGNA Behavioral Health 3636 Nobel Drive Suite 150 San Diego, CA 92122</p> <p>For COBRA coverage: Trion Phone: +1 866 324 4087 Website: Go to the PeopleLink (www.mmcpoplelink.com) guest page and click CIGNA's Employee Assistance Program under Work/Life Balance in the left navigation bar. The Employer ID to access the site is: mmc.</p>
Family Resource Program	<p>LifeCare Phone: +1 800 873 4636</p> <p>Note: If you access the LifeCare website via PeopleLink (www.mmcpoplelink.com), your Screen Name and Password should each pre-populate with MMCUSER. If the Screen Name and Password are not pre-populated, to access the LifeCare website, enter MMCUSER as both your Screen Name and Password.</p>
Bright Horizons Back-up Care Advantage Program	<p>Back-up Care Advantage Program Phone: +1 877 242 2737 – 24 hours a day, 7 days a week Website: Go to the PeopleLink (www.mmcpoplelink.com) guest page and click Back-up Care Advantage Program under Work/Life Balance in the left navigation bar. Or visit backup.brighthorizons.com. The login information for the website is as follows: username = MMCo and password = 4Backup.</p>

For questions about...	
Health Advocate Program	<p><i>Claims Administrator</i> Health Advocate 3043 Walton Road, Suite 150 Plymouth Meeting, PA 19426 Phone: +1 866 799 2488 Website: www.healthymemmc.com</p> <p><i>Contacts</i> For filing a claim: Health Advocate 3043 Walton Road, Suite 150 Plymouth Meeting, PA 19426 For appealing a claim: Health Advocate 3043 Walton Road, Suite 150 Plymouth Meeting, PA 19426 For COBRA coverage: Trion Phone: +1 866 324 4087</p>
HelloWallet	<p>HelloWallet Hours: Normal business hours are Monday through Friday, 10:00 a.m. – 7:00 p.m. Eastern time. Phone: +1 866 554 3556 Website: www.hellowallet.com/mmc E-mail: support@hellowallet.com</p>
Identity Theft Plan	<p>ID TheftSmart™ P.O. Box 14524 Des Moines, IA 50306 Phone: +1 800 225 2265 Website: www.marshvoluntarybenefits.com</p>

For questions about...	
Legal Assistance Plan	<p>Claims Administrator Hyatt Legal Plans, Inc. 1111 Superior Avenue Cleveland, OH 44114-2507 Phone: +1 800 821 6400 Website: www.legalplans.com Group #: 130</p> <p>(This is the main business address for the Administrator. Be sure to check your claim form or instructions for the address of the claims processing office.)</p> <p>Contacts</p> <p>For filing a claim: Hyatt Legal Plans, Inc. 1111 Superior Avenue Cleveland, OH 44114-2507</p> <p>For appealing a claim: Hyatt Legal Plans, Inc. 1111 Superior Avenue Cleveland, OH 44114-2507</p> <p>For converting your coverage: Hyatt Legal Plans, Inc. Phone: +1 800 821 6400 Website: www.legalplans.com</p>
Matching Gifts to Education Program	<p>Marsh & McLennan Companies Matching Gifts to Education Program Phone: +1 877 427 4483 Fax: +1 609 799 8019 E-mail: mmc@easymatch.com</p>
Pet Insurance Plan	<p>Veterinary Pet Insurance, Co. (VPI) Phone: +1 800 225 2265 Website: www.petinsurance.com/affiliates/mmc_pr.</p>
Scholarship Program	<p>Marsh & McLennan Companies Corporate Social Responsibility Phone: +1 212 345 5645</p>
Transportation Reimbursement Incentive Program (TRIP)	<p>WageWorks Phone: +1 877 924 3967, Monday through Friday, from 9 a.m. to 8 p.m. Eastern time Website: www.wageworks.com Group #: 1732</p>
Tuition Assistance	<p>Contact your Human Resources representative or your manager.</p>