Benefits Handbook Date July 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	Claims Administrator
Exclusive Provider Organization (EPO)	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
	Group #: MMCRX05
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 Group #: MMCRX05

For questions about	
CA North and South – Kaiser Foundation Health Plan	Claims Administrator 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
Consumer Directed Health	Claims Administrator
Plan (CDHP)	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 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
	Group #: MMCRX05
HMSA's Health Plan Hawaii Plus HMO	Claims Administrator 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.)
HMSA's Preferred Provider Plan	Claims Administrator 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.)

For questions about	
Preferred Provider	Claims Administrator
Organization (PPO)	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
	Group #: MMCRX05
United Health Care	Claims Administrator
Exclusive Provider	United Healthcare
Organization (EPO)	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
	Group #: MMCRX05

For questions about	
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, any business day, 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, any business day, 8:30 a.m. to 5:30 p.m., Eastern time.
Retiree Medical	
Comprehensive Medical	Claims Administrator
Plan (CMP)	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
	Group #: MMCRX05
 Dental	
Dental Plan	Claims Administrator
Delitai Fiali	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

For questions about	
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	
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

For questions about	
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	
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, any business day, 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	Claims Administrator
Insurance Plan	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, any business day, 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	Marsh US Consumer
Insurance Plan	Phone: +1 800 225 2265, any business day, 8 a.m. to 6 p.m. Eastern time.
	Website: www.marshvoluntarybenefits.com
	Group #: GPE-157342816

For questions about	
Long Term Care Insurance	Claims Administrator
Plan	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	Claims Administrator
Plan	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, any business day, 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

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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, any business day, 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

For questions about	
Investment and Savings	
Stock Purchase Plan	For more information after stock is purchased, contact the Plan's service provider, Morgan Stanley:
	Morgan Stanley Wealth Mgmt Global Stock Plan Services 4343 Easton Commons, 2 nd Floor
	Columbus, OH 43219 Phone: +1 877 281 3287 or +1 801 617 7417
	Website: www.benefitaccess.com
	Contacts
	Outside the United States:
	North and South America: +1 801 617 7417 Europe/Middle East: 34 93 316 5997
	Australia, Asia/Pacific Region: 61 3 9188 2079
Benefit Equalization Plan	Plan Administrator – Benefit Equalization Plan c/o Global Benefits Department, 6 th 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, 6 th Floor
	Marsh & McLennan Companies, Inc.
	Waterfront Corporate Center
	121 River Street Hoboken, NJ 07030-5794
Marsh & McLennan	Contacts
Companies Retirement	For filing a claim:
Plan	Plan Administrator – Marsh & McLennan Companies Retirement
	Plan
	c/o Global Benefits Department, 6 th 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, 6 th 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, 6 th 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, 6 th Floor
	Marsh & McLennan Companies, Inc. Waterfront Corporate Center 121 River St. Hoboken, NJ 07030-5794
Marsh & McLennan	Contacts
Companies 401(k) Savings & Investment Plan	For filing a claim:
	Plan Administrator – Marsh & McLennan Companies 401(k) Savings & Investment Plan c/o Global Benefits Department, 6 th 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, 6 th 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, 6 th 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, 6 th Floor
	Marsh & McLennan Companies, Inc. Waterfront Corporate Center 121 River Street Hoboken, NJ 07030-5794
Supplemental Savings &	Contacts
Investment Supplemental	For filing a claim:
Plan	Plan Administrator – Supplemental Savings & Investment Plan c/o Global Benefits Department, 6 th 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, 6 th 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, 6 th 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, 6 th Floor
	Marsh & McLennan Companies, Inc. Waterfront Corporate Center 121 River Street Hoboken, NJ 07030-5794

For questions about	
Employee Programs and Policies	
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, any business day, 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

For questions about	
Best Doctors Program	Claims Administrator
	Best Doctors
	1 Boston Place, 32 nd Floor
	Boston, MA 02108
	Phone: +1 866 904 0910
	Website: www.bestdoctors.com/healthymemmc
	Contacts
	For filing a claim:
	Best Doctors
	1 Boston Place, 32 nd Floor
	Boston, MA 02108
	For appealing a claim:
	Best Doctors
	1 Boston Place, 32 nd Floor
	Boston, MA 02108
	For COBRA coverage:
	Trion
	Phone: +1 866 324 4087
Employee Assistance	Claims Administrator
Program (EAP)	CIGNA Behavioral Health
	3636 Nobel Drive Suite 150
	San Diego, CA 92122
	Phone: +1 800 382 3432
	Contacts
	For filing a claim:
	CIGNA Behavioral Health
	3636 Nobel Drive Suite 150
	San Diego, CA 92122
	For appealing a claim:
	CIGNA Behavioral Health
	3636 Nobel Drive Suite 150
	San Diego, CA 92122
	For COBRA coverage:
	Trion
	Phone: +1 866 324 4087
	Website: Go to the PeopleLink (www.mmcpeoplelink.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 .
Family Resource Program	LifeCare
	Phone: +1 800 873 4636
	Note: If you access the LifeCare website via PeopleLink (www
	.mmcpeoplelink.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.

For questions about	
Bright Horizons Back-up Care Advantage Program	Back-up Care Advantage Program Phone: +1 877 242 2737 – 24 hours a day, 7 days a week Website: Go to the PeopleLink (www.mmcpeoplelink.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.
Health Advocate Program	Claims Administrator Health Advocate 3043 Walton Road, Suite 150 Plymouth Meeting, PA 19426 Phone: +1 866 799 2488 Website: www.healthymemmc.com
	Contacts 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
HelloWallet	HelloWallet Hours: Any business day, 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
Identity Theft Plan	ID TheftSmart™ P.O. Box 14524 Des Moines, IA 50306 Phone: +1 800 225 2265 Website: www.marshvoluntarybenefits.com

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