Benefits Handbook Date September 1, 2015

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 Aetna P.O. Box 981106 El Paso, TX 79998-1106 Phone: +1 866 210 7858 Website: http://www.aetna.com/docfind/custom/mmc Group #: 868802 (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
Anthem BlueCross BlueShield	Claims Administrator Anthem BlueCross BlueShield P.O. Box 105187 Atlanta, GA 30348-5187 Phone: +1 855 570 1150* Website: www.anthem.com Group #: 003330152 *For inquiries regarding services or benefits prior to January 1, 2014, call +1 866 219 8695. (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 Webster: www.express-scripts.com Group #: MMCRX05

For questions about... Claims Administrator Kaiser Kaiser Permanente - Northern and Southern CA Kaiser Foundation Health Plan, Inc. Special Services Unit P.O. Box 23280 Oakland, CA 94623 Phone: +1 800 464 4000 Northern California Group #: 604494 Southern California Group #: 232189 Kaiser Permanente - CO Kaiser Foundation Health Plan of Colorado P.O. Box 378066 Denver, CO 80237-8066 Phone: +1 800 632 9700 Colorado Group #: 35660 Kaiser Permanente - GA Kaiser Permanente Nine Piedmont Center 3495 Piedmont Road, NE Atlanta, GA 30305-1736 Phone: +1 888 865 5813 Georgia Group #: 10165 Kaiser Permanente – MAS (Virginia/Maryland/Washington D.C.) Kaiser Permanente 2101 East Jefferson Street Rockville, MD 20852 Phone: +1 800 777 7902 Virginia/Maryland/Washington D.C. Group #: 23042 **Kaiser Permanente – NW (Oregon/Washington)** Kaiser Foundation Health Plan of the Northwest Member Relations Department 500 NE Multnomah St., Suite 100 Portland, OR 97232-2099 Phone: +1 800 813 2000 Oregon/Washington Group #: 19847 Website: www.kaiserpermanente.org HMSA's Health Plan Claims Administrator Hawaii Plus HMO **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.)

For questions about	
HMSA's Preferred Provider	Claims Administrator
Plan	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.)
JnitedHealthcare	Claims Administrator
	UnitedHealthcare
	P.O. Box 740800
	Atlanta, GA 30374-0800
	Phone: +1 866 540 5954
	Website: www.myuhc.com
	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
	Website: www.express-scripts.com
Fu!	Group #: MMCRX05
Γrion	COBRA Administrator For election forms and promium poyments:
	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.

For questions about	
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)
	Standard Group #: 0313066
	Premier Group#: 0313065
Vision	
Vision Care Plan	VSP
	Phone: +1 800 877 7195
	Email: www.vsp.com
	Online chat: www.vsp.com
	Low Option Group #: 30052197
	High Option Group #: 30052197003
Spending Accounts	
Dependent Care Flexible	Claims Administrator
Savings Account	PayFlex Systems, USA
	P.O. Box 4000
	Richmond, KY 40476-4000
	Phone: +1 888 678 8242
	Fax: +1 888 238 3539
	Website: https://www.payflexdirect.com/EmployeeLogin.aspx
	Group #: 876230
Health Care Flexible	Claims Administrator
Savings Account	PayFlex Systems, USA
	P.O. Box 4000
	Richmond, KY 40476-4000 Phone: +1 888 678 8242
	Fax: +1 888 238 3539
	Website: https://www.payflexdirect.com/EmployeeLogin.aspx
	Group #: 876230
Health Savings Account	Claims Administrator
(HSA)	PayFlex Systems, USA
•	P.O. Box 4000
	Richmond, KY 40476-4000
	Phone: +1 888 678 8242
	Fax: +1 888 238 3539
	Website: https://www.payflexdirect.com/EmployeeLogin.aspx
	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: https://www.payflexdirect.com/EmployeeLogin.aspx 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	Claims Administrator
Insurance Plan	National Union Fire Insurance Company of Pittsburgh, PA, a division of American International Group (AIG)
	AIG Claims
	P.O. Box 25987
	Shawnee Mission, KS 66225
	Phone: +1 800 551 0824
	Policy Number: GTP 9129189-A
	Contacts
	For filing a claim:
	National Union Fire Insurance Company of Pittsburgh, PA, a division of American International Group (AIG)
	AIG 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 division of American International Group (AIG)
	AIG Claims
	P.O. Box 25987
	Shawnee Mission, KS 66225
	Phone: +1 800 551 0824

For questions about	
Group Variable Universal	Claims Administrator
Life Insurance Plan	Metropolitan Life Insurance Company 13045 Tesson Ferry Road Mail Code A2-10 St Louis, MO 63128
	Contacts
	For general information:
	Mercer Voluntary Benefits
	Phone: +1 800 225 2265, Monday - Friday, 8 a.m 10 p.m., Eastern time [You will be transferred to a MetLife GVUL Customer Service Representative.] For filing a claim:
	Metropolitan Life Insurance Company
	13045 Tesson Ferry Road
	Mail Code A2-10
	St Louis, MO 63128
	For appealing a claim:
	Metropolitan Life Insurance Company
	13045 Tesson Ferry Road Mail Code A2-10
	St Louis, MO 63128
	For converting your coverage:
	Mercer Voluntary Benefits
	Phone: +1 800 225 2265, Monday - Friday, 8 a.m 10 p.m., Eastern time [You will be transferred to a MetLife GVUL Customer Service Representative.]
	Website: www.metlife.com/metlife-advice
Personal Excess Liability Insurance Plan	Mercer Health & Benefits Administration Phone: +1 800 225 2265, any business day, 8 a.m. to 6 p.m. Eastern time.
	Website: www.mmcvoluntarybenefits.com
	Group #: GPE-157342816

Voluntary AD&D 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 St. Paul, MN 55164-0010
Voluntary AD&D Plan	
Voluntary AD&D Plan	,
	Claims Administrator
	National Union Fire Insurance Company, a Chartis Company 32 Old Slip, 22 nd 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:

Mercer Health & Benefits Administration

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

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:

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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	Claims Administrator
Bonus Income Plan	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	Claims Administrator
Disability	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
	+1 000 314 2002 F10111pt #1
Investment and Savings	

For questions about	
Employee 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.stockplanconnect.com Contacts Outside the United States: North and South America: +1 801 617 7417 Europe/Middle East: 34 91 050 7277 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 Companies Retirement Plan	Contacts For filing 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 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)	For filing a claim:
Companies 401(k) Savings & Investment Plan	Plan Administrator – Marsh & McLennan Companies 401(k) Savings & Investment Plan
	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
	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
	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
	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
	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

For questions about	
MMA 401(k) Savings &	Contacts
Investment Plan	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 Plan	For filing a claim:
riali	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
Employee Programs and Policies	

For questions about	
Choice Auto and Home Insurance Program	To receive a quote, apply for coverage, or ask questions: Contact: Mercer Health & Benefits Administration Phone: +1 800 225 2265, any business day, 8 a.m. to 6 p.m. Eastern time. Website: www.mmcvoluntarybenefits.com
Best Doctors Program	Claims Administrator
Dest Doctors Frogram	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 Colleague Connect (https://colleagueconnect.mmcom). Click Career & Rewards and select Employee Assistance Program (EAP) under Programs. The Employer ID to access the site is: mmc.

For questions about	
Family Resource Program	LifeCare
	Phone: +1 800 873 4636
	Website: Go to Colleague Connect (https://colleagueconnect.mmc.com). Click Career & Rewards and select LifeCare under Programs. Your Screen Name and Password should each prepopulate 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.
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 www.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.healthadvocate.com/healthymemmc 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

For questions about	
Healthyroads Program	Claims Administrator
	Healthyroads
	P.O. Box 509040
	San Diego, CA 92150-9040
	Phone: +1 877 330 2746
	Email: service@healthyroads.com
	Website: www.Healthyroads.com
	Contacts
	For filing a claim:
	Healthyroads
	Attn: Customer Service Department
	P.O. Box 509040
	San Diego, CA 92150-9040
	Phone: +1 877 330 2746
	Email: service@healthyroads.com
	For appealing a claim:
	Healthyroads
	Attn: Appeals and Grievance Department
	P.O. Box 509040
	San Diego, CA 92150-9040
	Phone: +1 877 330 2746
	Email: service@healthyroads.com
	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
	Email: support@hellowallet.com
Identity Theft Protection	InfoArmor
Benefit Program	7001 N. Scottsdale Road
	Suite 2020
	Scottsdale, AZ 85253
	Phone: +1 800 225 2265
	Website: www.mmcvoluntarybenefits.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 Email: 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	National Merit Scholarship Corporation Phone: +1 847 866 5100
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.