

Benefits Handbook Date March 1, 2016

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...

Kaiser***Claims Administrator*****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
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.)

For questions about...

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.)

UnitedHealthcare
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
 Group #: MMCRX05

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.

Dental

For questions about...

Dental Plan	<p><i>Claims Administrator</i> 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</p>
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Vision

Vision Care Plan	<p>VSP Phone: +1 800 877 7195 Email: www.vsp.com Online chat: www.vsp.com Low Option Group #: 30052197 High Option Group #: 30052197003</p>
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Spending Accounts

Dependent Care Flexible Savings Account	<p><i>Claims Administrator</i> Trion Spending Account Service Center FSA Claims Processing 2300 Renaissance Blvd. King of Prussia, PA 19406 Phone: +1 866 324 4087 Fax: +1 888 788 1928 Website: https://trion.lh1ondemand.com Group #: 36-26688272</p>
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Health Care Flexible Savings Account	<p><i>Claims Administrator</i> Trion Spending Account Service Center FSA Claims Processing 2300 Renaissance Blvd. King of Prussia, PA 19406 Phone: +1 866 324 4087 Fax: +1 888 788 1928 Website: https://trion.lh1ondemand.com Group #: 36-26688272</p>
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Health Savings Account (HSA)	<p><i>Claims Administrator</i> Trion Spending Account Service Center FSA Claims Processing 2300 Renaissance Blvd. King of Prussia, PA 19406 Phone: +1 866 324 4087 Fax: +1 888 788 1928 Website: https://trion.lh1ondemand.com Group #: 36-26688272</p>
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For questions about...

Limited Purpose Health
Care Flexible Savings
Account

Claims Administrator

Trion Spending Account Service Center
FSA Claims Processing
2300 Renaissance Blvd.
King of Prussia, PA 19406
Phone: +1 866 324 4087
Fax: +1 888 788 1928
Website: <https://trion.lh1ondemand.com>
Group #: 36-26688272

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 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
Life Insurance Plan**
Claims Administrator

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

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

Voluntary AD&D Plan**Claims Administrator**

National Union Fire Insurance Company, an AIG 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:**

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

For appealing a claim:

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

For converting your coverage:

AIG
 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:**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...	
Employee Stock Purchase Plan	<p>For more information after stock is purchased, contact the Plan's service provider, Morgan Stanley:</p> <p>Morgan Stanley Wealth Mgmt Global Stock Plan Services 4343 Easton Commons, 2nd Floor Columbus, OH 43219 Phone: +1 877 281 3287 or +1 801 617 7417 Website: www.stockplanconnect.com</p> <p>Contacts</p> <p>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</p>
Benefit Equalization Plan	<p>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</p> <p>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</p>
Marsh & McLennan Companies Retirement Plan A	<p>Contacts</p> <p>For filing a claim: Plan Administrator – Marsh & McLennan Companies Retirement Plan A c/o Global Benefits Department, 6th Floor Marsh & McLennan Companies, Inc. Waterfront Corporate Center 121 River Street Hoboken, NJ 07030-5794</p> <p>For appealing a claim: Plan Administrator – Marsh & McLennan Companies Retirement Plan A c/o Global Benefits Department, 6th Floor Marsh & McLennan Companies, Inc. Waterfront Corporate Center 121 River Street Hoboken, NJ 07030-5794</p>

For questions about...	
Marsh & McLennan Companies Retirement Plan B	<p>Contacts</p> <p>For filing a claim: Plan Administrator – Marsh & McLennan Companies Retirement Plan B c/o Global Benefits Department, 6th Floor Marsh & McLennan Companies, Inc. Waterfront Corporate Center 121 River Street Hoboken, NJ 07030-5794</p> <p>For appealing a claim: Plan Administrator – Marsh & McLennan Companies Retirement Plan B c/o Global Benefits Department, 6th Floor Marsh & McLennan Companies, Inc. Waterfront Corporate Center 121 River Street Hoboken, NJ 07030-5794</p>
Marsh & McLennan Companies 401(k) Savings & Investment Plan	<p>Contacts</p> <p>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</p> <p>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</p>

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 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: 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 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 Program (EAP)	Claims Administrator 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.mmc.com). 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	<p>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 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 www.backup.brighthorizons.com. The login information for the website is as follows: username = MMCo and password = 4Backup.</p>
Health Advocate Program	<p>Claims Administrator Health Advocate 3043 Walton Road, Suite 150 Plymouth Meeting, PA 19426 Phone: +1 866 799 2488 Website: www.healthadvocate.com/healthymemmc</p> <p>Contacts</p> <p>For filing a claim: Health Advocate 3043 Walton Road, Suite 150 Plymouth Meeting, PA 19426</p> <p>For appealing a claim: Health Advocate 3043 Walton Road, Suite 150 Plymouth Meeting, PA 19426</p> <p>For COBRA coverage: Trion Phone: +1 866 324 4087</p>

For questions about...	
Healthroads Program	<p><i>Claims Administrator</i> Healthroads P.O. Box 509040 San Diego, CA 92150-9040 Phone: +1 877 330 2746 Email: service@healthroads.com Website: www.Healthroads.com</p> <p><i>Contacts</i> For filing a claim: Healthroads Attn: Customer Service Department P.O. Box 509040 San Diego, CA 92150-9040 Phone: +1 877 330 2746 Email: service@healthroads.com</p> <p>For appealing a claim: Healthroads Attn: Appeals and Grievance Department P.O. Box 509040 San Diego, CA 92150-9040 Phone: +1 877 330 2746 Email: service@healthroads.com</p> <p>For COBRA coverage: Trion Phone: +1 866 324 4087</p>
HelloWallet	<p>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</p>
Identity Theft Protection Benefit Program	<p>InfoArmor 7001 N. Scottsdale Road Suite 2020 Scottsdale, AZ 85253 Phone: +1 800 225 2265 Website: www.mmcvoluntarybenefits.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 Email: 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>National Merit Scholarship Corporation Phone: +1 847 866 5100</p>
Transportation Reimbursement Incentive Program (TRIP)	<p>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</p>
Tuition Assistance	<p>Contact your Human Resources representative or your manager.</p>