Benefits Handbook Date March 1, 2017

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 P.O. Box 370010 Denver, CO 80237-9998

Phone: +1 888 865 5813 Georgia Group #: 10165

Kaiser Permanente – MAS (Virginia/Maryland/Washington D.C.)

Kaiser Permanente P.O. Box 371860

Denver, CO 80237-9998 Phone: +1 800 777 7902

Virginia/Maryland/Washington D.C. Group #: 23042 **Kaiser Permanente – NW (Oregon/Washington)**Kaiser Foundation Health Plan of the Northwest

Kaiser Permanente Claims Administration

P.O. Box 370050

Denver, CO 80237-9998 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.)

HMSA's Preferred Provider Plan HMSA
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.
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 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
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
Health Savings Account (HSA)	Claims Administrator Trion Spending Account Service Center 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

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: +1 877 275 6387

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	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

For questions about	
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 P.O. Box 25987
	Shawnee Mission, KS 66225
	Phone: +1 800 551 0824
	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:
	ASU Claima Divisia
	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: +1 718 477 3700

For questions about	
Disability	
Basic Long Term Disability	Claims Administrator The Hartford Life Insurance Companies P.O. Box 14306 Lexington, KY 40512-4306 Phone: +1 866 432 6727 Fax: +1 866 411 5613 Policy #: GLT-342134 For filing an appeal: The Hartford Appeals Unit P.O. Box 14087 Lexington, KY 40512-4087 Fax: +1 855 339 7249
Long Term Disability Bonus Income Plan	Claims Administrator The Hartford Life Insurance Companies P.O. Box 14306 Lexington, KY 40512-4306 Phone: +1 866 432 6727 Fax: +1 866 411 5613 Policy #: GLT-204034 For filing an appeal: The Hartford Appeals Unit P.O. Box 14087 Lexington, KY 40512-4087 Fax: +1 855 339 7249
Optional Long Term Disability	Claims Administrator The Hartford Life Insurance Companies P.O. Box 14306 Lexington, KY 40512-4306 Phone: +1 866 432 6727 Fax: +1 866 411 5613 Policy #: GLT-342135 For filing an appeal: The Hartford Appeals Unit P.O. Box 14087 Lexington, KY 40512-4087 Fax: +1 855 339 7249

For questions about	
Short Term Disability	Claims Administrator The Hartford Life Insurance Companies Employee Service Center (Leave Management Team)
Investment and Savings	+1 866 374 2662 Prompt #7
Employee Stock Purchase Plan	For more information after stock is purchased, contact the Plan's service provider, Fidelity Investments: Attn: Employee Stock Plan Services 100 Howe Drive Mailzone HSGD Covington, KY 41015 Website: www.netbenefits.com Contacts Stock Plan Services: +1 800 544 9354 TDD/Hearing Impaired: +1 800 610 4015 Outside the United States: Stock Plans Services International: Fidelity.com/globalcall
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

For questions about	
Marsh & McLennan Companies Retirement	Contacts 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
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 Plan	For filing 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
	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	
Voluntary Offerings	
Accident Insurance	Claims Administrator Metropolitan Life Insurance Company P.O. Box 80826 Lincoln, NE 68501-0826 Phone: +1 800 GET MET8 Website: https://www.metlife.com/mmc/index.html
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
Critical Illness	Claims Administrator Metropolitan Life Insurance Company P.O. Box 80826 Lincoln, NE 68501-0826 Phone: +1 800 GET MET8 Website: https://www.metlife.com/mmc/index.html
Hospital Indemnity	Claims Administrator Metropolitan Life Insurance Company P.O. Box 80826 Lincoln, NE 68501-0826 Phone: +1 800 GET MET8 Website: https://www.metlife.com/mmc/index.html
Identity Protection Benefit Program	InfoArmor 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.mmcvoluntarybenefits.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.mmcvoluntarybenefits.com

For questions about	
Personal Life Insurance	Claims Administrator
Plan	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
Pet Insurance Plan	Nationwide
	Phone: +1 800 225 2265
	Website: www.petinsurance.com/affiliates/mmc_pr.

For questions about	
Additional Programs	
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:
Bright Horizons Back-up Care Advantage Program	Trion
	Phone: +1 866 324 4087
	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.
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	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.
Health Advocate Program	Claims Administrator
	Health Advocate
	3043 Walton Road, Suite 150
	Plymouth Meeting, PA 19426 Phone: +1 866 799 2488
	1 1101101 1 1 000 1 00 = 100
	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
Matching Gifts to	Marsh & McLennan Companies Matching Gifts to Education
Education Program	Program
	Phone: +1 877 427 4483
	Fax: +1 609 799 8019 Email: mmc@easymatch.com
Transportation	
Transportation Reimbursement Incentive	WageWorks Phone: +1 877 924 3967, any business day, from 9 a.m. to 8 p.m.
Program (TRIP)	Eastern time
J (- /	Website: www.wageworks.com
	-
	Group #: 1732
Educational Programs	Group #: 1732
Educational Programs Scholarship Program	National Merit Scholarship Corporation
<u>, </u>	