

Benefits Handbook Date September 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.*

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For questions about...

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Medical

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**Aetna**

***Claims Administrator***

Aetna  
 P.O. Box 981106  
 El Paso, TX 79998-1106  
 Phone: +1 866 210 7858  
 Website: www.aetna.com  
 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

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**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

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 For questions about...
 

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**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](http://www.kaiserpermanente.org)

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**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](http://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.)

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For questions about...

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**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](http://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.)

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**UnitedHealthcare**

***Claims Administrator***

UnitedHealthcare  
 P.O. Box 740800  
 Atlanta, GA 30374-0800  
 Phone: +1 866 540 5954  
 Website: [www.myuhc.com](http://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](http://www.express-scripts.com)  
 Group #: MMCRX05

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**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.

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Dental

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 For questions about...
 

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**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](http://www.metlife.com/mybenefits) (enter "Marsh & McLennan Companies" in the form to enter your company name)  
 Standard Group #: 0313066  
 Premier Group#: 0313065

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## Vision

**Vision Care Plan****VSP**

Phone: +1 800 877 7195  
 Email: [www.vsp.com](http://www.vsp.com)  
 Online chat: [www.vsp.com](http://www.vsp.com)  
 Low Option Group #: 30052197  
 High Option Group #: 30052197003

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## 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

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**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

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**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

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For questions about...

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**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

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Insurance

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**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

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For questions about...

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**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

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For questions about...

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**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](http://www.metlife.com/metlife-advice)

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**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](http://www.mmcvoluntarybenefits.com)

Group #: GPE-157342816

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For questions about...

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**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

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**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:**

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 ext. 320

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 For questions about...
 

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 Disability
 

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**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

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**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

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**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

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For questions about...

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**Short Term Disability****Claims Administrator**

The Hartford Life Insurance Companies

**Employee Service Center**

(Leave Management Team)

+1 866 374 2662 Prompt #7

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Investment and Savings

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**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](http://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](http://Fidelity.com/globalcall)**Benefit Equalization Plan**

Plan Administrator – Benefit Equalization Plan

c/o Global Benefits Department, 3<sup>rd</sup> Floor

Marsh &amp; 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, 3<sup>rd</sup> Floor

Marsh &amp; McLennan Companies, Inc.

Waterfront Corporate Center

121 River Street

Hoboken, NJ 07030-5794

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 For questions about...
 

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**Marsh & McLennan  
Companies Retirement  
Plan**
**Contacts**
**For filing a claim:**

 Plan Administrator – Marsh & McLennan Companies Retirement  
Plan

 c/o Global Benefits Department, 3<sup>rd</sup> Floor

Marsh &amp; 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, 3<sup>rd</sup> Floor

Marsh &amp; McLennan Companies, Inc.

Waterfront Corporate Center

121 River Street

 Hoboken, NJ 07030-5794
 

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**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, 3<sup>rd</sup> Floor

Marsh &amp; 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, 3<sup>rd</sup> Floor

Marsh &amp; McLennan Companies, Inc.

Waterfront Corporate Center

121 River Street

 Hoboken, NJ 07030-5794
 

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For questions about...

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**MMA 401(k) Savings & Investment Plan**

**Contacts**

**For filing a claim:**

Plan Administrator – MMA 401(k) Savings & Investment Plan  
c/o Global Benefits Department, 3<sup>rd</sup> 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, 3<sup>rd</sup> Floor

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

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**Supplemental Savings & Investment Plan**

**Contacts**

**For filing a claim:**

Plan Administrator – Supplemental Savings & Investment Plan  
c/o Global Benefits Department, 3<sup>rd</sup> 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, 3<sup>rd</sup> Floor

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

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**Supplemental Retirement Plan**

Plan Administrator – Supplemental Retirement Plan  
c/o Global Benefits Department, 3<sup>rd</sup> 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, 3<sup>rd</sup> Floor

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

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Employee Programs  
and Policies

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***Voluntary Offerings***

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For questions about...

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<b>Accident Insurance</b>	Claims Administrator Metropolitan Life Insurance Company P.O. Box 80826 Lincoln, NE 68501-0826 Phone: +1 800 GET MET8 Website: <a href="https://www.metlife.com/mmc/index.html">https://www.metlife.com/mmc/index.html</a>
<b>Choice Auto and Home Insurance Program</b>	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: <a href="http://www.mmcvoluntarybenefits.com">www.mmcvoluntarybenefits.com</a>
<b>Critical Illness</b>	Claims Administrator Metropolitan Life Insurance Company P.O. Box 80826 Lincoln, NE 68501-0826 Phone: +1 800 GET MET8 Website: <a href="https://www.metlife.com/mmc/index.html">https://www.metlife.com/mmc/index.html</a>
<b>Hospital Indemnity</b>	Claims Administrator Metropolitan Life Insurance Company P.O. Box 80826 Lincoln, NE 68501-0826 Phone: +1 800 GET MET8 Website: <a href="https://www.metlife.com/mmc/index.html">https://www.metlife.com/mmc/index.html</a>
<b>Identity Protection Benefit Program</b>	InfoArmor 7001 N. Scottsdale Road Suite 2020 Scottsdale, AZ 85253 Phone: +1 800 225 2265 Website: <a href="http://www.mmcvoluntarybenefits.com">www.mmcvoluntarybenefits.com</a>

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For questions about...

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**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](http://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](http://www.mmcvoluntarybenefits.com)

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 For questions about...
 

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**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

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**Pet Insurance Plan**

Nationwide  
 Phone: +1 800 225 2265  
 Website: [www.petinsurance.com/affiliates/mmc\\_pr](http://www.petinsurance.com/affiliates/mmc_pr)

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***Additional Programs***


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For questions about...

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**Best Doctors Program**

Claims Administrator  
 Best Doctors  
 1 Boston Place, 32<sup>nd</sup> Floor  
 Boston, MA 02108  
 Phone: +1 866 904 0910  
 Website: <http://bestdoctors.com/healthymemmc>  
 Contacts  
**For filing a claim:**  
 Best Doctors  
 1 Boston Place, 32<sup>nd</sup> Floor  
 Boston, MA 02108  
**For appealing a claim:**  
 Best Doctors  
 1 Boston Place, 32<sup>nd</sup> Floor  
 Boston, MA 02108  
**For COBRA coverage:**  
 Trion  
 Phone: +1 866 324 4087

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**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](http://www.backup.brighthorizons.com)**.  
 The login information for the website is as follows: username = MMCo and password = 4Backup.

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**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**.

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For questions about...

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<b>Family Resource Program</b>	<p>LifeCare          Phone: +1 800 873 4636          Website: Go to Colleague Connect (<a href="https://colleagueconnect.mmc.com">https://colleagueconnect.mmc.com</a>). Click Career &amp; 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>
<b>Health Advocate Program</b>	<p>Claims Administrator          Health Advocate          3043 Walton Road, Suite 150          Plymouth Meeting, PA 19426          Phone: +1 866 799 2488          Website: <a href="http://www.healthadvocate.com/healthymemmc">www.healthadvocate.com/healthymemmc</a>          Contacts  <b>For filing a claim:</b>          Health Advocate          3043 Walton Road, Suite 150          Plymouth Meeting, PA 19426  <b>For appealing a claim:</b>          Health Advocate          3043 Walton Road, Suite 150          Plymouth Meeting, PA 19426  <b>For COBRA coverage:</b>          Trion          Phone: +1 866 324 4087</p>

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For questions about...

<p><b>Healthroads Program</b></p>	<p>Claims Administrator                  Healthroads                  P.O. Box 509040                  San Diego, CA 92150-9040                  Phone: +1 877 330 2746                  Email: service@healthroads.com                  Website: www.Healthroads.com                  Contacts  <b>For filing a claim:</b>                  Healthroads                  Attn: Customer Service Department                  P.O. Box 509040                  San Diego, CA 92150-9040                  Phone: +1 877 330 2746                  Email: service@healthroads.com  <b>For appealing a claim:</b>                  Healthroads                  Attn: Appeals and Grievance Department                  P.O. Box 509040                  San Diego, CA 92150-9040                  Phone: +1 877 330 2746                  Email: service@healthroads.com  <b>For COBRA coverage:</b>  <b>Trion</b>  <b>Phone: +1 866 324 4087</b></p>
<p><b>HelloWallet</b></p>	<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>
<p><b>Matching Gifts to Education Program</b></p>	<p>Marsh &amp; McLennan Companies Matching Gifts to Education Program                  Phone: +1 877 427 4483                  Fax: +1 609 799 8019                  Email: mmc@easymatch.com</p>
<p><b>MSK Direct Program</b></p>	<p>T USÁÖá^&amp;c                  P[ ~ !•KÖE ^ Á•ã ^••Áæ Æ[ { Á KÉÁÈ Æ Á KÉÁ È ÆÖæ c!} Áá ^                  ÚQ} ^KÉFÁ I I Á T ÔÁCT ÚSÁÖFÁ I I Á Î GÁ Î Î D</p>
<p><b>Transportation Reimbursement Incentive Program (TRIP)</b></p>	<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>

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For questions about...

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***Educational Programs***

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**Scholarship Program**

National Merit Scholarship Corporation  
Phone: +1 847 866 5100

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**Tuition Assistance**

Contact your Human Resources representative or your manager.

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