

Benefits Handbook Date July 1, 2019

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: 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

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

(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...

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/Southwest and Central WA)

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.kp.org**Kaiser Permanente – Washington (WA area outside of Southwest and Central WA)**

Kaiser Foundation Health Plan of the Washington

Kaiser Permanente Claims Administration

P.O. Box 34585

Seattle, WA 98124-1585

Phone: +1 888 901 4636

Washington Group #: 25988

Website: www.kp.org/wa

For questions about...	
HMSA's Health Plan Hawaii Plus HMO	<p><i>Claims Administrator</i> 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.)</p>
HMSA's Preferred Provider Plan	<p><i>Claims Administrator</i> 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.)</p>
UnitedHealthcare	<p><i>Claims Administrator</i> 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.)</p> <p><i>Pharmacy Benefits Manager</i> Express Scripts P.O. Box 2187 Lee's Summit, MO 64063-2187 Phone: +1 800 987 8360 Website: www.express-scripts.com Group #: MMCRX05</p>

For questions about...

**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 #: 36-2668272

**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 #: 36-2668272

**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 #: 36-2668272

For questions about...

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:

Metropolitan Life Insurance Company
Group Life Claims
P.O. Box 3016
Utica, NY 13504

For appealing a claim:

Metropolitan Life Insurance Company
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 (National Union), an AIG Company

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824

Policy Number: GTP 9129189-B

Contacts**For filing a claim:**

National Union Fire Insurance Company of Pittsburgh, Pa (National Union), an AIG Company

AIG

A&H Claims Division

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824

Fax: +1 866 893 8574

Email: AandH.ClaimsSubmissions@AIG.com

For appealing a claim

National Union Fire Insurance Company of Pittsburgh, Pa (National Union), an AIG Company

AIG

A&H Claims Division

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824

Fax: +1 866 893 8574

Email: AandH.ClaimsSubmissions@AIG.com

For questions about...

**Group Variable Universal
Life Insurance Plan
(GVUL)*****Claims Administrator***

Metropolitan Life Insurance Company
 13045 Tesson Ferry Road
 Mail Code A2-10
 St Louis, MO 63128
 Group #: 0105231

Contacts**For general information:**

Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration)

Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time. [You will be transferred to a MetLife GVUL Customer Service Representative.]

Website: www.metlife.com/mybenefits

Enter "Marsh & McLennan Companies, Inc – GVUL." in the Account Sign in box.

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 (provided by Mercer Health & Benefits Administration)

Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 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*****Claims Administrator***

Chubb Insurance Company
 Group #: GPE-157342816

Contacts**For general information:**

Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration)

Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time..

Website: www.mmcvoluntarybenefits.com

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

For questions about...

Voluntary AD&D Plan**Claims Administrator**

National Union Fire Insurance Company of Pittsburg, Pa (National Union), an AIG Company

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824

Active Group #: PAI 9131403

Retired Group #: PAI 8062289

(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 Pittsburg, Pa (National Union), an AIG Company

AIG

A&H Claims Division

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824

For appealing a claim:

National Union Fire Insurance Company of Pittsburg, Pa (National Union), an AIG Company

AIG

A&H Claims Division

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824

For converting your coverage:

AIG – American Home Assurance Company

c/o Reuben Warner Associates

1655 Richmond Avenue

Staten Island, New York 10312

Phone: +1 800 421 3005

Fax: +1 718 477 7366

For questions about...

Disability

Basic Long Term Disability
Claims Administrator

The Hartford Life and Accident Insurance Company
 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 Life and Accident Insurance Company
 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 and Accident Insurance Company
 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 Life and Accident Insurance Company
 Appeals Unit
 P.O. Box 14087
 Lexington, KY 40512-4087
 Fax: +1 855 339 7249

**Optional Long Term
 Disability**
Claims Administrator

The Hartford Life and Accident Insurance Company
 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 Life and Accident Insurance Company
 Appeals Unit
 P.O. Box 14087
 Lexington, KY 40512-4087
 Fax: +1 855 339 7249

For questions about...	
Short Term Disability	<p>Claims Administrator The Hartford Life and Accident Insurance Company</p> <p>Employee Service Center (Leave Management Team) +1 866 374 2662 Prompt #7</p>
Individual Disability Insurance	<p>Claims Administrator Unum Group The Benefits Center P.O. Box 100262 Columbia, SC 29202-3262 Phone: +1 888 226 7959 (Monday – Friday, 8:00 am to 8:00 pm ET) Fax: +1 866 562 4794 Email: benefitsintake@unum.com www.unum.com/claims</p> <p>For filing an appeal: Unum Group The Appeals Unit PO Box 15112 Worcester, MA 01615-0112 Fax: 1 866 562 4794</p>
Investment and Savings	
Employee Stock Purchase Plan	<p>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</p> <p>Contacts Stock Plan Services: +1 800 544 9354 TDD/Hearing Impaired: +1 800 610 4015</p> <p>Outside the United States: Stock Plans Services International: Fidelity.com/globalcall</p>

For questions about...

Benefit Equalization Plan

Plan Administrator – Benefit Equalization Plan
 c/o Global Benefits Department, 3rd 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, 3rd 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, 3rd 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, 3rd Floor
 Marsh & McLennan Companies, Inc.
 Waterfront Corporate Center
 121 River Street
 Hoboken, NJ 07030-5794

**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, 3rd 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, 3rd 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, 3rd 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, 3rd 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, 3rd 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, 3rd 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, 3rd 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, 3rd 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	<p>Claims Administrator Metropolitan Life Insurance Company P.O. Box 80826 Lincoln, NE 68501-0826 Phone: +1 800 GET MET8 (+1 800 438 6388) Website: https://www.metlife.com/mmc/index.html</p>
Choice Auto and Home Insurance Program	<p>To receive a quote, apply for coverage, or ask questions: Contact Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration) Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time. Website: www.mmcvoluntarybenefits.com</p>
Critical Illness	<p>Claims Administrator Metropolitan Life Insurance Company P.O. Box 80826 Lincoln, NE 68501-0826 Phone: +1 800 GET MET8 (+1 800 438 6388) Website: https://www.metlife.com/mmc/index.html</p>
Hospital Indemnity	<p>Claims Administrator Metropolitan Life Insurance Company P.O. Box 80826 Lincoln, NE 68501-0826 Phone: +1 800 GET MET8 (+1 800 438 6388) Website: https://www.metlife.com/mmc/index.html</p>
Identity Protection Benefit Program	<p>InfoArmor 7001 N. Scottsdale Road Suite 2020 Scottsdale, AZ 85253 Contact Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration) Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time. Website: www.mmcvoluntarybenefits.com</p>

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 Plan	<p><i>Claims Administrator</i> Unum 1 Fountain Square Chattanooga, TN 37402 Phone: +1 800 635 5597 Group #: 0008604789</p> <p><i>Contact</i> Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration) Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time.</p> <p><i>Contacts</i> 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</p> <p>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</p>
Pet Insurance Plan	<p><i>Claims Administrator</i> Nationwide Website: www.petinsurance.com/affiliates/mmc_pr.</p> <p><i>Contacts</i> For general information: Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration) Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time. Website: www.mmcvoluntarybenefits.com</p>
PlanSmart® Financial Wellness Program	<p>Metropolitan Life Insurance Company (MetLife) Phone: +1 855 203 6842, any business day, from 9:00 a.m. to 8:00 p.m. Eastern time. Website: www.myplansmart.com Next to Get Started enter “MMC” and click Go. MetLife administers the PlanSmart® Financial Wellness program, but has arranged for EY (Ernst & Young LLP) to provide guidance and coaching online and by phone.</p>

For questions about...

Additional Programs

**Ayco's SurvivorSupport®
Financial Counseling
Service**

The Ayco Company, L.P., A Goldman Sachs Company
One Wall Street
Albany, NY 12205
Phone: +1 800 235 3417. Normal business hours are Monday through Friday, 8:00 a.m. – 5:00 p.m. Eastern time, with evening appointments available.

Best Doctors Program
Claims Administrator

Best Doctors
1 Boston Place, 32nd Floor
Boston, MA 02108
Phone: +1 866 904 0910
Website: <http://bestdoctors.com/healthymemmc>

Contacts
For filing a claim:

Best Doctors
1 Boston Place, 32nd Floor
Boston, MA 02108

For appealing a claim:

Best Doctors
1 Boston Place, 32nd Floor
Boston, MA 02108

For COBRA coverage:

Trion
Phone: +1 866 324 4087

**Bright Horizons Back-Up
Care**

Bright Horizons Back-Up Care
Phone: +1 877 242 2737 – 24 hours a day, 7 days a week
Website: Go to www.backup.brighthorizons.com.
First time user: Username is MMCo and password is 4Backup. Upon registration, create a Username and Password.

For questions about...

**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: www.mycigna.com

The Employer ID is **mmc**. The Employer ID is needed only for initial registration. Upon registration, create a User ID and Password.

Family Resource Program

LifeCare

Phone: +1 877 399 8235

Website: <http://member.lifecare.com>

First time user: registration code is MMC and member ID is Employee ID.

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	<p><i>Claims Administrator</i> Healthyroads P.O. Box 509040 San Diego, CA 92150-9040 Phone: +1 844 641 2746 Email: service@healthyroads.com Website: www.Healthyroads.com</p> <p><i>Contacts</i> For filing a claim: Healthyroads Attn: Customer Service Department P.O. Box 509040 San Diego, CA 92150-9040 Phone: +1 844 641 2746 Email: service@healthyroads.com</p> <p>For appealing a claim: Healthyroads Attn: Appeals and Grievance Department P.O. Box 509040 San Diego, CA 92150-9040 Phone: +1 844 641 2746 Email: service@healthyroads.com</p> <p>For COBRA coverage: Trion Phone: +1 866 324 4087</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>
MSK Direct Program	<p><i>MSK Direct</i> Hours: Any business day, from 8:30 a.m. to 5:30 p.m. Eastern time Phone: +1 844 MMC 2MSK (+1 844 662 2675)</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>
<i>Educational Programs</i>	
Scholarship Program	<p>National Merit Scholarship Corporation Phone: +1 847 866 5100</p>