

Benefits Handbook Date November 1, 2012

Healthcare Benefits Marsh & McLennan Companies



Healthcare Benefits

Marsh & McLennan Companies' healthcare benefits include:

- *Medical Plans*
- *Dental Plan*
- *Vision Plans*

The *Participating in Healthcare Benefits* section and *Participating in Pre-65 Retiree Medical Coverage* section describe the rules the Marsh & McLennan Companies healthcare plans share in common regarding eligibility, enrollment, and other plan provisions that determine how you and your eligible family members may participate in the plans.