

Benefits Handbook Date January 1, 2023

Healthcare Benefits

Marsh McLennan



Healthcare Benefits

Marsh McLennan's 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's 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.

- References to Marsh McLennan mean Marsh & McLennan Companies.

Important Protections and Information

There are certain updates to your medical coverage.

- Consistent with the Federal Government's Transparency in Coverage Rule, you now have access to certain information on the cost of coverage provided for in- and out-of-network care. For more information and access to machine-readable files that contain these details, please see "Transparency in Coverage in Machine-Readable Files."
- The Public Health Service Act, as amended by the Health Care PRICE Transparency Act, contains certain protections from "surprise" and "balance" billing. For more information, please see "Your Rights and Protections Against Surprise Medical Bills."