Benefits Handbook Date July 1, 2024

## **Healthcare Benefits**

Marsh McLennan



Benefits Handbook Healthcare Benefits

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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-ofnetwork 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."