

Benefits Handbook Date January 1, 2013

Medical Coverage Options

Marsh & McLennan Companies



Medical Coverage Options

If you are eligible for Marsh & McLennan Companies medical coverage, you may have more than one medical plan to choose from.

Available Options

Medical Plan	Available to...
Active Employee and Pre-65 Retiree Medical Plan Options	
CDHP	<ul style="list-style-type: none"> ▪ Employees who meet the eligibility requirements for Medical coverage ▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage
PPO	<ul style="list-style-type: none"> ▪ Employees who meet the eligibility requirements for Medical coverage ▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage
Aetna EPO	<ul style="list-style-type: none"> ▪ Employees who meet the eligibility requirements for Medical coverage and are located in an zip code location where Aetna EPO offers the greatest access and discounts ▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage and are located in an Aetna EPO service area
BCBS EPO	<ul style="list-style-type: none"> ▪ Employees who meet the eligibility requirements for Medical coverage and are located in a zip code location where BCBS EPO offers the greatest access and discounts ▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage and are located in a BCBS EPO service area
UHC EPO	<ul style="list-style-type: none"> ▪ Employees who meet the eligibility requirements for Medical coverage and are located in an zip code location where UHC EPO offers the greatest access and discounts ▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage and are located in a UHC EPO service area
Kaiser HMO	<ul style="list-style-type: none"> ▪ Employees who meet the eligibility requirements for Medical coverage and are located in California ▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage and are located in California
Hawaii HMO	<ul style="list-style-type: none"> ▪ Employees who meet the eligibility requirements for Medical coverage and are located in Hawaii ▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage and are located in Hawaii.

Medical Plan	Available to...
Hawaii PPP	<ul style="list-style-type: none">▪ Employees who meet the eligibility requirements for Medical coverage and are located in Hawaii▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage and are located in Hawaii.
Post 65 Retiree Medical Plan Option	
Comprehensive Medical Plan	Retirees who meet the eligibility requirements for Post 65 Retiree Medical coverage