

Benefits Handbook Date October 1, 2020

# 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...
<b>Active Employee and Pre-65 Retiree Medical Plan Options</b>	
<b>Aetna Medical Plan Options</b> <ul style="list-style-type: none"> <li>▪ \$400 Deductible Plan</li> <li>▪ \$900 Deductible Plan</li> <li>▪ \$1,500 Deductible Plan</li> <li>▪ \$2,850 Deductible Plan</li> </ul>	<ul style="list-style-type: none"> <li>▪ Employees who meet the eligibility requirements for Medical coverage.</li> <li>▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage.</li> <li>▪ Choice of Broad Network and Narrow Network. Narrow Network availability is based on home zip code.</li> </ul>
<b>Anthem BlueCross BlueShield Medical Plan Options</b> <ul style="list-style-type: none"> <li>▪ \$400 Deductible Plan</li> <li>▪ \$900 Deductible Plan</li> <li>▪ \$1,500 Deductible Plan</li> <li>▪ \$2,850 Deductible Plan</li> </ul>	<ul style="list-style-type: none"> <li>▪ Employees who meet the eligibility requirements for Medical coverage.</li> <li>▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage.</li> <li>▪ Broad Network only.</li> </ul>
<b>UnitedHealthcare Medical Plan Options</b> <ul style="list-style-type: none"> <li>▪ \$400 Deductible Plan</li> <li>▪ \$900 Deductible Plan</li> <li>▪ \$1,500 Deductible Plan</li> <li>▪ \$2,850 Deductible Plan</li> </ul>	<ul style="list-style-type: none"> <li>▪ Employees who meet the eligibility requirements for Medical coverage.</li> <li>▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage.</li> <li>▪ Choice of Broad Network and Narrow Network. Narrow Network availability is based on home zip code.</li> </ul>
<b>Kaiser Medical Plan Options</b> <ul style="list-style-type: none"> <li>▪ \$400 Deductible Plan</li> <li>▪ \$900 Deductible Plan</li> <li>▪ \$1,500 Deductible Plan</li> <li>▪ \$2,850 Deductible Plan</li> </ul>	<ul style="list-style-type: none"> <li>▪ Employees who meet the eligibility requirements for Medical coverage and are located in CA, CO, GA, MD, VA, OR, WA, and DC only.</li> <li>▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage and are located in CA, CO, GA, MD, VA, OR, WA, and DC only.</li> </ul>
<b>Hawaii HMO</b>	<ul style="list-style-type: none"> <li>▪ Employees who meet the eligibility requirements for Medical coverage and are located in Hawaii.</li> <li>▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage and are located in Hawaii.</li> </ul>
<b>Hawaii PPP</b>	<ul style="list-style-type: none"> <li>▪ Employees who meet the eligibility requirements for Medical coverage and are located in Hawaii.</li> <li>▪ Retirees who meet the eligibility requirements for Pre-65 Retiree Medical coverage and are located in Hawaii.</li> </ul>