

Benefits Handbook Date November 1, 2012

Insurance Benefits

Marsh & McLennan Companies



Insurance Benefits

The Company provides employer-paid and employee-paid group term and personal life insurance plans to cover you and your eligible family members in case of death, accidental death or dismemberment, or long term illness. The Company also offers additional personal and property liability coverage above the limits of your other insurance plans.

Generally, the plans provide the following types of insurance coverage:

Group Term Life

- *The Basic Life Insurance Plan*
- *The Optional Life Insurance Plan*
- *The Spouse Life Insurance Plan*
- *The Dependent Children Life Insurance Plan*

Accident

- *The Personal Accident Insurance Plan*
- *The Business Travel Accident Insurance Plan*

Long Term Illness

- *The Long Term Care Insurance Plan*

Umbrella Liability

- *The Group Umbrella Liability Insurance Plan*

The insurance participation section describes the rules the Marsh & McLennan Companies insurance 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.

Other Protection

In addition to the insurance described in this section, additional coverages such as: Choice Auto and Home Insurance Program, Personal (Whole) Life Insurance Plan, Pet Insurance Plan, Legal Assistance Plan and Identity Theft Plan are available, as described in the *Other Protection* section of the *Employee Programs and Policies* section.