

Benefits Handbook Date January 1, 2016

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*
- *Group Variable Universal Life Insurance*

Accident

- *The Voluntary AD&D Plan*
- *The Business Travel Accident Insurance Plan*

Long Term Illness

- *The Long Term Care Insurance Plan*

Umbrella Liability

- *The Personal Excess 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.

Voluntary Offerings

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 and Identity Theft Protection Benefit Program are available, as described in the *Voluntary Offerings* section of the *Employee Programs and Policies* section.