

Benefits Handbook Date November 1, 2012

Disability Coverage

Marsh & McLennan Companies



Disability Coverage

The Company provides employer paid and employee paid disability policy/plans to help continue your income and provide other assistance in case you become disabled and cannot work.

This Company's disability plans include:

- *The Short-Term Disability Benefits Policy*
- *The Basic Long-Term Disability Plan*
- *The Optional Long-Term Disability Plan*
- *The Long-Term Disability Bonus Income Plan*