

Benefits Handbook Date January 1, 2013

# **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*