

Benefits Handbook Date October 1, 2020

# Voluntary Offerings

## Marsh & McLennan Companies



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*The Voluntary Offerings subsection describes the Personal Life Insurance, Choice Auto and Home Insurance Program, Pet Insurance Plan (Nationwide), Pet Insurance Plan (TrustedPals™), Identity Protection Benefit Program, Accident Insurance Plan, Critical Illness Plan, and Hospital Indemnity Plan, and PlanSmart® Financial Wellness.*