

Benefits Handbook Date July 1, 2024

Choice Auto and Home Insurance Program

Marsh McLennan



Choice Auto and Home Insurance Program

Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration) offers you the Choice Auto and Home Insurance Program. In most states, this program offers you special group rates and policy discounts on auto, home, condo and renters insurance that may not be available to the general public.

Contents

Choice Auto and Home Insurance Program	1
The Program at a Glance	1
Participating in the Program	3
Eligible Employees	3
Enrollment	4
Cost of Coverage	4
When Coverage Starts and Ends	4
Changing Coverage	5
How the Program Works	6
Insurance Through the Program	6
Filing a Claim.....	9

The Program at a Glance

The Choice Auto and Home Insurance Program offers you a variety of coverages available through the program for property such as auto, home, condo, rental, boat, mobile home or other recreational vehicles. The chart below contains some important program features. For more information, see “How the Program Works” on page 6.

Program Feature	Highlights
How the Program Works	<ul style="list-style-type: none"> ▪ The Choice Auto and Home Insurance Program is subject to insurance company approval. ▪ You choose an insurance plan based on factors you customarily consider when arranging personal insurance coverage. ▪ You pay for coverage through payroll deductions. If you prefer, you can be billed directly or set up an electronic funds transfer for your coverage. ▪ See “How the Program Works” on page 6 for details.
Eligibility	<ul style="list-style-type: none"> ▪ You are eligible to participate in this program if you meet the eligibility requirements set forth below. ▪ See “Participating in the Program” on page 3 for details.
Enrollment	<ul style="list-style-type: none"> ▪ You may enroll in this program at any time. To receive a quote and apply for coverage, call Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration) at +1 800 225 2265 Monday - Friday, 8 a.m. to 9 p.m. and Saturday, 8 a.m. to 2 p.m. Eastern time. ▪ Once enrolled, go to Colleague Connect (https://mmcglobal.sharepoint.com/sites/Home). Go to Pay & Benefits and select Mercer Voluntary Benefits under Benefits to view your deduction amount. If you wish to change coverage, where eligible, contact Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration).
Choice Auto and Home Insurance Program Website	<ul style="list-style-type: none"> ▪ You can obtain additional information on the program as well as online auto quotes by going to Voluntary Benefits (www.mmcvoluntarybenefits.com). ▪ You may also call the Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration) Choice Auto and Home Insurance Program Quote Line at +1 800 225 2265, Monday - Friday, 8 a.m. to 9 p.m. and Saturday, 8 a.m. to 2 p.m. Eastern time, to speak with a licensed representative. The representative can provide you with up to four comparative quotes in a matter of minutes.

Program Feature	Highlights
Primary Carriers	<p>The Choice Auto and Home Insurance Program primary participating carriers are:</p> <ul style="list-style-type: none"> ▪ Farmers GroupSelectSM ▪ Liberty Mutual ▪ Travelers ▪ Safeco[®] Insurance ▪ Progressive <p>Note: Auto insurance and home insurance may not be available from all carriers in all states and may not be offered in this program.</p> <p>Employee discounts are not available from all carriers and only available to those who qualify. Coverages, discounts and billing options are subject to state availability, individual qualification, and/or the insuring company's underwriting guidelines. Individual savings may vary and are not guaranteed.</p>
Contact Information	<p>For more information, contact:</p> <p>Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration)</p> <p>Phone: +1 800 225 2265, Monday - Friday, 8 a.m. to 9 p.m. and Saturday, 8 a.m. to 2 p.m. Eastern time.</p> <p>Marsh McLennan does not administer this plan. Mercer Health & Benefits Administration's decisions are final and binding.</p>

Participating in the Program

The following section provides information on how you start participating in the program.

If you are an employee of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies and you meet the requirements set forth below, you become eligible on your eligibility date.

Eligible Employees

To be eligible for the benefits described in this Benefits Handbook you must meet the eligibility criteria listed below.

Marsh & McLennan Companies Employees (other than MMA)

You are eligible if you are an employee classified on payroll as a US regular employee of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies (other than Marsh & McLennan Agency LLC and any of its subsidiaries (MMA)).

Individuals who are classified on payroll as temporary employees, who are compensated as independent contractors or who are employed by any entity in Bermuda, Barbados or Cayman Islands are not eligible to participate.

MMA Employees

You are eligible if you are an employee classified on payroll as a US regular employee of Marsh & McLennan Agency LLC – Corporate (MMA-Corporate), Marsh & McLennan Agency LLC – Alaska (MMA-Alaska), Marsh & McLennan Agency LLC – Northeast (MMA-Northeast), Security Insurance Services of Marsh & McLennan Agency LLC or Marsh & McLennan Agency LLC, Private Client Services – National Region (MMA PCS – National).

Individuals who are classified on payroll as temporary employees or who are compensated as independent contractors are not eligible to participate.

Your Eligibility Date

There is no waiting period if you are Actively-At-Work. Your eligibility date is the first day you are Actively-At-Work on or after your date of hire.

“You,” “Your,” and “Employee”

As used throughout this plan summary, “employee”, “you” and “your” always mean:

- For Marsh & McLennan Companies participants: a US regular employee of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies (other than MMA).
- For MMA participants: a US regular employee of MMA-Corporate, MMA-Alaska, MMA-Northeast), Security Insurance Services of Marsh & McLennan Agency LLC or Marsh & McLennan Agency LLC, Private Client Services – National Region (MMA PCS – National).

In addition, references in this document to Marsh & McLennan Companies mean Marsh McLennan.

Enrollment

You may enroll in this program at any time.

To receive a quote and apply for coverage, call Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration) at +1 800 225 2265 Monday - Friday, 8 a.m. to 9 p.m. and Saturday, 8 a.m. to 2 p.m. Eastern time.

Cost of Coverage

Payment Options

The program offers a variety of payment options:

- after-tax payroll deduction
- mortgage billing for homeowners insurance
- direct billing
- electronic funds transfer.

How do I pay for coverage if I take an unpaid leave of absence?

Coverage may continue during the leave of absence provided you pay the required contributions. Payroll deductions for coverage will resume when you return to active employment.

How do I pay for coverage if I take a paid leave of absence?

Coverage will remain in effect. Your cost for coverage will continue to be withheld from your pay.

Discounts Available

While some discounts vary by state, other discounts that may be available include:

- **Home:** new home, security device, multi-policy.
- **Auto:** multi-car, garaging, anti-theft, good student, safety devices (air bags, anti-lock brakes), automatic seat belts, driver safety courses.

Note: Massachusetts residents may be eligible for a special group discount off state-mandated auto insurance rates.

When Coverage Starts and Ends

Your coverage begins when your coverage has been bound by the selected carrier.

Coverage ends when the first of the following occurs:

- the date of your death
- the date the program is terminated
- the date you no longer meet the eligibility requirements

- the date you discontinue coverage
- the date you terminate your employment
- the last date you've paid contributions if you do not make the required contributions.

Note: Upon termination from the Company, you can request to be converted to a direct bill payment option for your coverage by contacting Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration). Upon renewal, you will lose any discounts that are applicable to your status as an active employee per your state's guidelines. As a retiree you continue to be eligible for any Company group discounts.

Changing Coverage

What happens if I retire or leave the Company?

Since payroll deduction is no longer available, you can request to be converted to direct billing by contacting Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration). Once on direct bill you may change to electronic funds transfer by contacting your carrier for the proper forms. As a retiree, you continue to be eligible for any Company group discounts.

Whether you retire or leave the Company, you can continue your coverage without interruption.

Auto/Home Policies Purchased Prior to April 15, 1999

I first purchased an auto/home policy prior to April 15, 1999 (that is, prior to MetLife Auto & Home® (now Farmers GroupSelectSM) being associated with the Choice Auto and Home Insurance Program). To whom do I go for information regarding change of coverage, to update my address or to file a claim?

Several carriers provided insurance to Marsh McLennan employees prior to MetLife Auto & Home® (now Farmers GroupSelectSM).

- **The Hartford.** To change coverage amounts, to update your address information or to file a claim, contact The Hartford at +1 877 287 6221.
- **Chubb.** To change coverage amounts, to update your address information or to file a claim, contact Chubb at +1 800 248 2275.

Missing information for auto/home policies purchased prior to April 15, 1999

I first purchased one or more auto/home policies prior to April 15, 1999 (that is, prior to MetLife Auto & Home® (now Farmers GroupSelectSM) being associated with the Choice Auto and Home Program) but cannot locate my policy documents and cannot remember the name of the carrier. What should I do?

Contact each of the carriers mentioned above and MetLife Auto & Home® (now Farmers GroupSelectSM) to confirm whether you have coverage. It is possible to have more than one policy with more than one carrier.

How the Program Works

Your participation is voluntary and is subject to insurance company approval. The actual insurance plan is an individual plan that you choose, based on factors you customarily consider when arranging personal insurance coverage. For example, in considering auto insurance, the insurance company may consider:

- make, model and age of the vehicle
- where you live/where the vehicle is kept (urban, rural, suburban geography)
- whether the vehicle is garaged or not
- what safety features the vehicle has
- whether the vehicle is used for work or leisure, or is mixed use
- how many miles are driven annually
- the individual's driving record
- who else in your family is licensed to drive an automobile.

Primary Carriers

The Choice Auto and Home Insurance Program primary participating carriers are:

- Farmers GroupSelectSM
- Liberty Mutual
- Travelers
- Safeco[®] Insurance
- Progressive

Note: Discounts may not be available in all states and may vary based on individual circumstances.

Insurance Through the Program

There are a variety of coverages available through the program for the following types of property:

- auto
- home
- boat
- recreational vehicle

- rental (for personal property in a rental apartment OR for a building you own that you rent out to others)
- condo
- mobile home.

The following is a brief summary of the coverage you can elect with the Auto Insurance and Home Insurance policy options*:

Auto Insurance

- **Liability:** Applies to property damage or injuries that you cause to others while driving.
- **Medical:** Applies to medical treatment for you and your passengers if you are injured in a covered accident.
- **Collision/comprehensive:** Collision covers the damage to your auto up to the actual cash value of your auto in an accident that you cause. Comprehensive covers other kinds of damage or loss from theft, vandalism, fire, glass breakage, and more.
- **Uninsured/underinsured Drivers:** Applies to your costs if a driver could not pay for injuries to you and/or your passengers.
- **Other Options:** Towing and rental reimbursement are also available.

Home Insurance

Home insurance coverage typically includes:

- **Dwelling:** Covers your residence and an attached garage.
- **Other Structures:** Covers a detached garage, shed, barn or fence.
- **Personal Property:** Covers the contents of your home.
- **Personal Liability:** Covers bodily injury and property damage for which you are legally responsible. Helps pay for expenses created in the event that a physical injury or accidental damage to someone's property is caused by you, residents of your household or your pets.
- **Additional Living Expenses:** Pays for extra living expenses if you have to move out of your home during repairs.

* You should carefully review the terms of an individual policy before enrolling in your personal insurance coverage. In the event any conflict arises between this Benefits Handbook and the insurance policy, then the insurance policy will always control. Discounts may not be available in all states and may vary based on individual circumstances.

Advertisement produced on behalf of the following specific insurers and seeking to obtain business for insurance underwritten by Farmers Property and Casualty Insurance (a MA & MN licensee) and certain of its affiliates: Economy Fire & Casualty Company, Economy Premier Assurance Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company (a MN licensee), Farmers Direct Property and Casualty Insurance Company (CA Certificate of Authority: 6730; Warwick, RI), Farmers Group Property and Casualty Insurance Company (CA COA: 6393; Warwick, RI), or Farmers Lloyds Insurance Company of Texas, all with administrative home offices at 700 Quaker Lane, Warwick, RI 02886. Company names approved in domiciliary states; approval pending non-domiciliary states. Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify. Policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, contact your local representative or the company.

Insurance is underwritten by The Travelers Indemnity Company or one of its property casualty affiliates, One Tower Square, Hartford, CT 06183. In CA: Insurance is underwritten by Travelers Commercial Insurance Company, One Tower Square, Hartford, CT 06183, Certificate of Authority # 6519, or Travelers Property Casualty Insurance Company, One Tower Square, Hartford, CT 06183, Certificate of Authority # 6521, State of Domicile: Connecticut. In FL: Homeowners insurance is not currently offered for new business. In TX: Auto insurance is offered by Travelers Texas MGA, Inc. and underwritten by Consumers County Mutual Insurance Company (CCM). CCM is not a Travelers company. Coverages, discounts, special program rates or savings, billing options, and other features are subject to availability and individual eligibility. Not all features available in all areas. © 2021 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries.

Coverage provided and underwritten by Liberty Mutual Insurance Company or its subsidiaries or affiliates, 175 Berkeley Street, Boston, MA. Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. The program cannot guarantee coverage. A consumer report from a consumer reporting agency and/or motor vehicle report, on all drivers on your policy, may be obtained where state laws and regulations allow. In TX, coverage provided and underwritten by one or more of the following companies: Liberty Insurance Corporation, Liberty Lloyds of Texas Insurance Company, Liberty Mutual Fire Insurance Company, and Liberty County Mutual Insurance Company. Liberty Mutual Insurance products are not available through Mercer in California. Learn more about our privacy policy at libertymutual.com/privacy. ©2021 Liberty Mutual Insurance.

Insurance is offered by Safeco Insurance Company of America and/or its affiliates, with a principal place of business at 175 Berkeley Street, Boston, MA 02116. In Texas, insurance is offered by one or more of the following Safeco Insurance companies: Safeco Insurance Company of America, Safeco Insurance Company of Illinois, Safeco Insurance Company of Indiana, Safeco Lloyds Insurance Company, Liberty County Mutual Insurance Company, and General Insurance Company of America. The materials herein are for informational purposes only. Nothing stated herein creates a contract. All statements made are subject to provisions, exclusions, conditions, and limitations of the applicable insurance policy. If the information in these materials conflicts with the policy language that it describes, the policy language prevails. Coverages and features not available in all states. Eligibility is subject to meeting applicable underwriting criteria. Learn more about our privacy policy at libertymutual.com/privacy.

Auto insurance is provided and serviced by Progressive Casualty Ins. Co. & its affiliates, Mayfield Village, OH, and in Texas by Progressive County Mutual Ins. Co., Austin, TX. Home and renters policies are provided and serviced by Progressive's affiliates, American Strategic Insurance Corp. & its affiliates, St. Petersburg, FL and in Texas by ASI Lloyds, Dallas, TX. Progressive does not offer insurance premium payroll deduction. For California residents only: Homeowners insurance provided by ASI Select Insurance Company in California and American Strategic Insurance Corp. and its affiliates in other states. Auto, motorcycle, and ATV insurance provided by Progressive West Insurance Company and its affiliates in California.

Actual coverage, programs, services, discounts, and credits vary by state. Not all options and coverages are available in all states; terms and conditions apply.

Marsh Affinity Group Services, a service of Seabury & Smith, receives compensation for services to provide this program. These services may include enrollments, ongoing servicing, billing, marketing, brokerage, customer administration and claim servicing and communications. Call +1 800 225 2265 for specific details.

Filing a Claim

Contact Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration) at +1 800 225 2265 Monday -Friday, 8 a.m. to 9 p.m. and Saturday, 8 a.m. to 2 p.m. Eastern time. Select your carrier from the options listed and enter the option for claims.