

Benefits Handbook Date November 1, 2016

Pet Insurance

Marsh & McLennan Companies



Pet Insurance

Marsh & McLennan Companies offers pet insurance, by Nationwide[®] to all eligible employees. In the Nation, what's precious to you is precious to us. That's why more pet owners trust us to protect their pets. From regular preventive care to unexpected illnesses, you can be reimbursed for veterinary expenses from Nationwide. You're free to visit any veterinarian worldwide – even specialists and emergency providers. You can choose the amount of coverage that's right for you: Major Medical Plan (Comprehensive) – coverage for accidents and illnesses, including cancer and the Wellness plan (Everyday Care) – coverage for the routine care your pet needs every year. Best of all, you're eligible for preferred pricing when you enroll through your employer.

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The Plan at a Glance

This Plan offers pet insurance coverage to all eligible employees. The chart below contains some important program features. For more information, see “How the Plan Works” on page 6.

Plan Feature	Highlights
How the Plan Works	<ul style="list-style-type: none"> ▪ Marsh & McLennan Companies offers pet insurance, by Nationwide, to all eligible employees. Generally, care is covered after you meet your deductible and submit a claim for reimbursement of medical expenses for your pet. ▪ You can visit any licensed veterinarian or specialist nationwide, with no limitations. ▪ See “How the Plan Works” on page 6 for details.
Eligibility	<ul style="list-style-type: none"> ▪ You are eligible to participate if you meet the eligibility requirements described under “Eligible Employees” on page 2. ▪ See “Participating in the Plan” on page 2 for details.
Enrollment	<ul style="list-style-type: none"> ▪ You may enroll your pet for pet insurance at any time by accessing Nationwide’s enrollment website, http://www.petinsurance.com/affiliates/mmc_pr, or by calling Nationwide 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. ▪ Evidence of Insurability may be required for each pet (cat, dog, bird and/or exotic pet). ▪ Once enrolled, go to Colleague Connect (https://colleagueconnect.mmc.com), click Career & Rewards and select Voluntary Benefits website under Resources to view your deduction amount. If you wish to change coverage, where eligible, you must contact the Plan Administrator.
Contact Information	<p>For more information, contact the Claims Administrator: Nationwide 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. Website: http://www.petinsurance.com/affiliates/mmc_pr Marsh & McLennan Companies does not administer this Program. Nationwide’s decisions are final and binding.</p>

Participating in the Plan

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 or who are compensated as independent contractors are not eligible to participate.

If you are an expatriate, you are not eligible to participate in this Plan unless a US mailing address is on file.

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 – Southwest (excluding MHBT Inc.) (MMA-Southwest), Marsh & McLennan Agency LLC – Northeast (excluding Corporate Consulting Services Limited) (MMA-Northeast), or Security Insurance Services and certain employees of Marsh & McLennan Agency LLC - West, the P&C client team who transferred to MMA from Marsh on January 1, 2015 (employees who are coded in PeopleSoft to Codes M66AD4 and M66AD5) (MMA-West).

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

If you are an expatriate, you are not eligible to participate in this Plan unless a US mailing address is on file.

“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 or Mercer PeoplePro).
- For MMA participants: a US regular employee of MMA-Corporate, MMA-Alaska, MMA-Southwest, MMA-Northeast, Security Insurance Services and certain employees of MMA-West.

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.

Enrollment

You may enroll your pet for pet insurance at any time by accessing Nationwide's enrollment website, http://www.petinsurance.com/affiliates/mmc_pr, or by calling +1 800 225 2265, Monday - Friday, 8 a.m. to 9 p.m. and Saturday 8 a.m. to 2 p.m. Eastern time.

Evidence of Insurability may be required for each pet (cat, dog, bird and/or exotic pet).

Can I cancel my coverage and get my money back after enrolling?

Absolutely. You can cancel anytime at my.petinsurance.com or by letting Nationwide know in writing.

There is even have a 100% money-back guarantee if you cancel within 10 days* of when your policy went into effect and they haven't reimbursed you for any claims in that time.

If you decide to cancel later on, no problem — they'll simply refund your unused premium.

* Terms may vary by state.

Evidence of Insurability

Your pet may be subject to Evidence of Insurability based on certain characteristics, such as age and breed. During the enrollment process you will be required to provide certain information about your pet. Based on your responses, you may have to provide Evidence of Insurability for your pet, including additional information about your pet's medical history. Nationwide will notify you if Evidence of Insurability is required. If your pet has a pre-existing condition or is 10 years of age or older, Nationwide will request a copy of your pet's handwritten medical history (including lab reports) for the last year. Nationwide veterinarians will review the medical history and determine if your pet is eligible for coverage or whether any exclusions need to be applied to the policy.

You must enroll each pet individually, and each pet may be subject to its own Evidence of Insurability.

If Evidence of Insurability is required, coverage starts after your pet's Evidence of Insurability application has been approved by Nationwide for pet insurance. If your pet is approved for coverage between the 1st and 15th of the month then the coverage effective date is the 1st of the next month. If your pet is approved for coverage between the 16th and the 31st of the month then the coverage effective date is the 1st of the second month following approval.

Cost of Coverage

You pay the full cost of coverage for the following options:

- **Major Medical Plan (Comprehensive)** - (starting at \$13/paycheck, or \$29/month)
- **Pet Wellness Plan Plus (Everyday Care)** - (starting at \$10/paycheck, or \$21/month)
- **Major Medical Plan (Comprehensive) AND Pet Wellness Plan Plus (Everyday Care)** - (starting at \$22/paycheck, or \$47/month) – This is a bundled plan that covers all of the above.

Multiple Pet Discounts

Save more when you enroll multiple pets:

- 1 pet = 5% discount on base medical or wellness plan
- 2-3 pets = 10% discount on base medical or wellness plan for each pet
- 4+ pets = 15% discount on base medical or wellness plan for each pet.

For a quote on the cost of coverage for your pet refer to Nationwide's Website, http://www.petinsurance.com/affiliates/mmc_pr, elect the Quick Quote link and follow the steps. You pay the full cost of coverage.

How do I pay for coverage?

You pay for coverage through after-tax payroll deductions.

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

Coverage will remain in effect, provided you continue to make the required contributions. Eligible employees may continue to make the required group rate contributions through the end of your policy period, directly to Nationwide through direct billing.

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.

Will my costs change?

Your cost for pet insurance may change. Nationwide reserves the right to change the amount you are required to contribute at any time.

Taxes

Do I pay for my coverage with before-tax or after-tax dollars?

You pay for your pet insurance with after-tax dollars.

When Coverage Starts

Coverage starts after your pet's Evidence of Insurability application has been approved by Nationwide for pet insurance. If your pet is approved for coverage between the 1st and 15th of the month then the coverage effective date is the 1st of the next month. If your pet is approved for coverage between the 16th and the 31st of the month then the coverage effective date is the 1st of the second month following approval.

For example, if your pet is approved for coverage on February 3rd, the coverage effective date would be March 1st. If your pet is approved for coverage on February 18th, the coverage effective date would be April 1st.

Policy Term

A policy term is defined as one year of coverage (that is, 12 months from the date coverage becomes effective).

Do I have to re-enroll each year?

No, generally you do not need to re-enroll each year, but each year the determination will be made and communicated whether re-enrollment will be required for the upcoming year.

Changing Coverage

You can change your level of coverage or discontinue coverage at any time.

You can increase your coverage level by accessing Nationwide's enrollment website, http://www.petinsurance.com/affiliates/mmc_pr, or by calling +1 800 225 2265. You may have to provide Evidence of Insurability to increase your pet's coverage level. Each pet may be subject to its own Evidence of Insurability.

You can decrease your pet's coverage level or discontinue enrollment by calling Nationwide at +1 800 225 2265 and speaking to a representative.

When Coverage Ends

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 Marsh & McLennan Companies, you will automatically be converted to a direct-bill payment option for your coverage. Upon renewal, you will lose any discounts that are applicable to your status as an active employee.

Portability

If your employment terminates, you can continue coverage on a group basis through the end of your policy term, provided you continue to make the required contributions to Nationwide through direct billing. When your policy term ends, you have the option to convert to an individual policy.

How the Plan Works

Marsh & McLennan Companies offers pet insurance, by Nationwide to all eligible employees. Generally, care is covered after you meet your deductible and submit a claim for reimbursement of medical expenses for your pet. You can visit any licensed veterinarian or specialist nationwide, with no limitations. There are two options under the Plan: Major Medical Plan (Comprehensive) and Pet Wellness Plan Plus (Everyday Care).

How does the deductible work?

A low annual deductible of your choice applies to the medical coverage plans. Once you meet your deductible, you will be reimbursed up to 100% of your plan's benefit schedule. There is no deductible for wellness coverage plans.

What is a pre-existing condition?

A pre-existing condition is any illness or injury your pet had before coverage started. If you have medical records from your veterinarian showing that your pet's condition has been cured for at least six months, you may be able to receive reimbursement.

What are my payment options?

Payroll deductions, monthly and annual payment options are available. For the monthly and annual options, credit cards, debit cards and checks are accepted for payment.

Are medical records required for enrollment?

Not always. Sometimes medical records are requested for clarification so Nationwide can ensure you receive all the benefits available under the plan.

Are prescriptions covered under my policy?

Yes. FDA-approved prescriptions for covered medical conditions are eligible for reimbursement.

Will a pet be dropped from coverage because of age?

No. As long as your pet is enrolled before age 10 and you keep your policy continually in force (it does not lapse or expire), your pet will not be dropped from coverage.

Once I enroll, how long before my policy is effective?

Most policies have a 10-day waiting period once your application is approved and payment is received. For questions, call +1 800 225 2265 and speak with a representative.

How does my veterinarian receive payment?

You pay your veterinarian directly and then submit a claim to Nationwide. Nationwide will adjust your claim and reimburse you according to your plan.

Does my pet insurance policy cover diagnostic testing?

Yes. You are reimbursed for diagnostic tests as long as the medical condition is covered by your plan.

Is there a list of veterinarians I have to use?

With Nationwide, you're free to visit any veterinarian, anywhere—even specialists and emergency providers.

Are anterior cruciate ligament (ACL) injuries covered by my policy?

ACL injuries that are diagnosed after you've had your policy for 12 consecutive months are covered. Both knees are covered.

What if I don't know my pet's exact age?

If you do not know your pet's age, take your pet to the veterinarian for a physical exam that includes an age estimate.

How do I file a claim?

Pay your veterinarian directly and then send Nationwide your claim form along with your itemized receipt.

You can fax your claim to 714-989-5600 or mail it to Nationwide Claims Department, P.O. Box 2344, Brea, CA 92822-2344.

Can I cancel my policy before the term is up?

Absolutely. You can cancel anytime at my.petinsurance.com or by letting Nationwide know in writing.

They even have a 100% money-back guarantee if you cancel within 10 days* of when your policy went into effect and they haven't reimbursed you for any claims in that time.

If you decide to cancel later on, no problem — they'll simply refund your unused premium.

* Terms may vary by state.

Preventive/Wellness Care

Annual examinations are covered only if you purchase the Pet Wellness Plan Plus (Everyday Care) or the bundled Major Medical Plan (Comprehensive) AND Pet Wellness Plan Plus for Cats and Dogs or the Supplemental and Routine Care Coverage Rider for Birds.

Is there a network of veterinarians that I have to use?

No. Nationwide's coverage allows you to see any licensed veterinarian or specialist nationwide. You are covered whenever you see any of these licensed care-givers.

Covered Services

Major Medical Plan (Comprehensive)

- A \$250 deductible.
- Covers accidents, including poisonings; cuts and broken bones; common illnesses such as ear infections, rashes, vomiting and diarrhea; serious/chronic illnesses including cancer, diabetes and allergies; and hereditary conditions.
- Also covers procedures and services, including surgeries, Rx medications, testing and hospitalization.

Pet Wellness Plan Plus (Everyday Care)

- No deductible.
- Maximum annual benefit \$500.
- Two physical exams per policy term.
- Behavioral exam and/or treatment.
- Vaccination or titer.
- Heartworm or FeLV/FIV test.
- Fecal test, deworming.
- Nail trim.
- Microchip.
- Flea control or heartworm prevention.
- One additional test per policy term – choose from health screen (blood test), X-rays or electrocardiogram.

Avian Option for Birds

The Avian Option for Birds covers major medical treatments and surgeries for accidents and illness, minor treatments as well as lab fees, prescriptions, x-rays and hospitalization. Your bird will also be covered for self-mutilation, feather picking, egg binding surgery, neoplasia surgery and more.

After you pay the \$50 per incident deductible, Nationwide will reimburse you up to 90% of the Benefit Schedule or 90% of veterinary bill, whichever is lower. The Avian Option for Birds allows a maximum payment of \$2,000 per incident or illness and a maximum payment of \$7,000 per policy term.

For a complete list of covered conditions, please consult the Nationwide Avian Option for Birds Benefit Schedule on Nationwide's Website: http://www.petinsurance.com/affiliates/mmc_pr.

Supplemental and Routine Care Coverage for Birds

You can purchase the Supplemental and Routine Care Coverage Rider, which enhances the scope of covered services under the Avian Option for Birds. This additional coverage rider does not have a deductible. Refer to Nationwide's Website, http://www.petinsurance.com/affiliates/mmc_pr, or call +1 800 225 2265 for more information on the supplemental and routine care coverage for birds.

Exotic Pet Option

The Exotic Pet Option covers major medical treatments and surgeries for accidents and illness, minor treatments as well as lab fees, prescriptions, x-rays and hospitalization.

After you pay the \$50 per accident or illness deductible, Nationwide will reimburse you up to 90% of the Benefit Schedule or 90% of veterinary bill, whichever is lower. The Exotic Pet Option allows a maximum payment of \$2,000 per incident or illness and a maximum payment of \$7,000 per policy term.

For a complete list of conditions covered, please consult the Nationwide Exotic Pet Option Benefit Schedule on Nationwide's Website: http://www.petinsurance.com/affiliates/mmc_pr.

Eligible Exotic Pets

Only the following animals are considered exotic pets under the Exotic Pet Option.

- Amphibians
- Chameleons
- Chinchillas
- Ferrets
- Geckos

- Gerbils
- Goats
- Guinea pigs
- Hamsters
- Hedgehogs
- Iguanas
- Lizards
- Mice
- Opossums
- Pot belly pigs
- Rats
- Rabbits
- Snakes
- Sugar gliders
- Tortoises
- Turtles

Services Not Covered

The following services are not covered under any Nationwide option:

- Congenital or hereditary defects or diseases
- Elective and cosmetic procedures
- Expression or removal of anal glands or anal sacculitis
- Breeding or conditions related to breeding
- Diagnostic tests and treatments for conditions excluded or limited by the policy
- Special diets, pet foods, vitamins, mineral supplements, boarding or transporting expenses, grooming costs
- Diseases that are preventable by vaccines
- Behavioral problems

- Orthodontics, endodontics and removal of deciduous teeth
- Diagnosis, medical management, or surgical correction of anterior cruciate ligament (ACL) damage or rupture during the first 12 calendar months of policy effectiveness.

Filing a Claim

You need to file a claim with Nationwide in order to be reimbursed for any expenses. Claim forms can be found on Nationwide's Website: http://www.petinsurance.com/affiliates/mmc_pr.

You will be reimbursed the appropriate amount as soon as Nationwide processes your claim.

You should keep copies for your records.

How do I file a claim for veterinary benefits?

- Pay for the cost at time of service.
- Complete the Nationwide Pet Insurance claim form (available at http://www.petinsurance.com/affiliates/mmc_pr under the Policyholder Portal link).
- Have an authorized veterinary staff member fill out the claim form by listing the diagnosis, signing and dating it.
- Include the original itemized receipt(s) and keep a copy for yourself.
- Mail the completed claim form and receipt(s) to:

Claims Department
P.O. Box 2344
Brea, CA 92822-2344

How long do I have to submit a claim?

You have 180 days from date of service to submit a claim and receive reimbursement.

Marsh & McLennan Companies does not administer this plan. Nationwide's decisions are final and binding.

Glossary

ACTIVELY-AT-WORK

As a new hire, you are "Actively-At-Work" on the first day that you begin fulfilling your job responsibilities with the Company at a Company-approved location. If you are absent for any reason on your scheduled first day of work, your coverage will not begin on that date. For example, if you are scheduled to begin work on August 3rd, but are unable to begin work on that day (e.g., because of illness, jury duty, bereavement or otherwise), your coverage will not begin on August 3rd. Thereafter, if you report for your first day of work on August 4th, your coverage will be effective on August 4th.