

Benefits Handbook Date November 1, 2012

# Pet Insurance

## Marsh & McLennan Companies



## Pet Insurance

*Marsh & McLennan Companies offers pet insurance, supplied by Veterinary Pet Insurance, Co. (VPI) 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 four options under the Plan: a Superior or Standard Option for cats and dogs, an Avian Option for birds and an Exotic Pet Option.*

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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
<b>How the Plan Works</b>	<ul style="list-style-type: none"> <li>▪ Marsh &amp; McLennan Companies offers pet insurance, supplied by Veterinary Pet Insurance, Co. (VPI), 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.</li> <li>▪ You can visit any licensed veterinarian or specialist nationwide, with no limitations.</li> <li>▪ See “How the Plan Works” on page 6 for details.</li> </ul>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>▪ You are eligible if you are an employee classified on payroll as a U.S. regular employee of Marsh &amp; McLennan Companies or any subsidiary or affiliate of Marsh &amp; McLennan Companies (other than Marsh &amp; McLennan Agency LLC and any of its subsidiaries (MMA)).</li> <li>▪ You are eligible if you are an employee classified on payroll as a U.S. regular employee of Marsh &amp; McLennan Agency – Corporate (MMA-Corporate), Houston, Woodard, Eason, Gentle, Tomforde, and Anderson, Inc. d/b/a Insurance Alliance (Insurance Alliance), Marsh &amp; McLennan Agency LLC – Northeast (MMA-Northeast) or Marsh &amp; McLennan Agency LLC – Alaska (MMA-Alaska).</li> <li>▪ See “Participating in the Plan” on page 2 for details.</li> </ul>
<b>Enrollment</b>	<ul style="list-style-type: none"> <li>▪ You may enroll your pet for pet insurance at any time by accessing VPI’s enrollment website, <a href="http://www.petinsurance.com/affiliates/mmc_pr">http://www.petinsurance.com/affiliates/mmc_pr</a>, or by calling VPI at +1 800 225 2265.</li> <li>▪ Evidence of Insurability may be required for each pet (cat, dog, bird and/or exotic pet).</li> <li>▪ Once enrolled, you may view your deduction amount by signing in to PeopleLink (<a href="http://www.mmcpeoplelink.com">www.mmcpeoplelink.com</a>). Select the <b>Finances</b> tab and under <b>Voluntary Benefits</b> click Pet Insurance. Then go to <b>Take Action</b> in the right navigation bar and select <b>Enroll, view, change benefits</b>. If you wish to change coverage, where eligible, you must contact the Plan Administrator.</li> </ul>
<b>Contact Information</b>	<p>For more information, contact the Claims Administrator:            Veterinary Pet Insurance, Co. (VPI)            Phone: +1 800 225 2265, prompt #3            Website: <a href="http://www.petinsurance.com/affiliates/mmc_pr">http://www.petinsurance.com/affiliates/mmc_pr</a>.            Marsh &amp; McLennan Companies does not administer this Program. VPI’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 U.S. 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 U.S. mailing address is on file.

#### *MMA Employees*

You are eligible if you are an employee classified on payroll as a U.S. regular employee of MMA-Corporate, Insurance Alliance, MMA-Northeast or MMA-Alaska.

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 U.S. mailing address is on file.

### Your Eligibility Date

	No Waiting Period
<b>Marsh &amp; McLennan Companies (other than MMA)</b>	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.
<b>MMA-Corporate, Insurance Alliance, MMA-Northeast or MMA-Alaska</b>	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 U.S. regular employee of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies (other than MMA and any of its subsidiaries).
- For MMA participants: a U.S. regular employee of MMA-Corporate, Insurance Alliance, MMA-Northeast or MMA-Alaska.

## Enrollment

You may enroll your pet for pet insurance at any time by accessing VPI's enrollment website, [http://www.petinsurance.com/affiliates/mmc\\_pr](http://www.petinsurance.com/affiliates/mmc_pr), or by calling +1 800 225 2265. Sign in to PeopleLink ([www.mmcpeoplelink.com](http://www.mmcpeoplelink.com)), select the **Finances** tab and under **Voluntary Benefits**, click Pet Insurance. Then go to **Related Sites** in the right navigation bar and select **VPI Pet Insurance**. 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?***

VPI provides a 10-day money back guarantee from the time you enroll. To cancel coverage you will need to call VPI +1 800 225 2265 and speak to a representative.

## 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. VPI 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, VPI will request a copy of your pet's handwritten medical history (including lab reports) for the last year. VPI 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 VPI for pet insurance. If your pet is approved for coverage between the 1<sup>st</sup> and 15<sup>th</sup> of the month then the coverage effective date is the 1<sup>st</sup> of the next month. If your pet is approved for coverage between the 16<sup>th</sup> and the 31<sup>st</sup> of the month then the coverage effective date is the 1<sup>st</sup> of the second month following approval.

## Cost of Coverage

The cost of the Superior Option for Cats and Dogs, the Standard Option for Cats and Dogs, the Cancer Rider for Cats and Dogs, the Avian Option for Birds, and the Exotic Pet Option depends on specific factors associated with your pet, such as age or breed. For a quote on the cost of coverage for your pet refer to VPI's Website, [http://www.petinsurance.com/affiliates/mmc\\_pr](http://www.petinsurance.com/affiliates/mmc_pr), elect the Quick Quote link and follow the steps. You pay the full cost of coverage. The cost of the Vaccination and Routine Care Rider for Cats and Dogs, and the Supplemental and Routine Care Rider for Birds is \$99 per policy term.

The Program offers the following discounts on the cost of coverage for the base options (it does not apply to the Lost/Found Registration, described below, or other optional coverage):

- 5% for 1 pet
- 10% for 2 to 3 pets
- 15% for 4 or more pets

Discounts will be applied at time of enrollment.

### ***What is the Lost & Found Registry Registration fee?***

The one-time mandatory \$12 Lost & Found Registry registration fee (\$6.00 at renewal) is required when you enroll your cat or dog. You will receive a durable pet ID tag for your cat or dog that displays the pet's policy number and the VPI Registry's toll-free number. If your pet becomes lost, the finder can contact the Registry to help find your pet. Plus, it shows that your pet is VPI-insured, so the finder can confidently seek veterinary help if your pet is sick or injured.

### ***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 VPI 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. VPI 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 VPI for pet insurance. If your pet is approved for coverage between the 1<sup>st</sup> and 15<sup>th</sup> of the month then the coverage effective date is the 1<sup>st</sup> of the next month. If your pet is approved for coverage between the 16<sup>th</sup> and the 31<sup>st</sup> of the month then the coverage effective date is the 1<sup>st</sup> of the second month following approval.

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

### ***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 VPI's enrollment website, [http://www.petinsurance.com/affiliates/mmc\\_pr](http://www.petinsurance.com/affiliates/mmc_pr), or by calling +1 800 225 2265. Sign in to PeopleLink ([www.mmcpeoplelink.com](http://www.mmcpeoplelink.com)), select the **Finances** tab and under **Voluntary Benefits**, click Pet Insurance. Then go to **Related Sites** in the right navigation bar and select **VPI Pet Insurance**. 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 VPI 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 VPI 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, supplied by Veterinary Pet Insurance, Co. (VPI) 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 four options under the Plan: a Superior or Standard Option for cats and dogs, an Avian Option for birds and an Exotic Pet Option.

### ***Preventive/Wellness Care***

Annual examinations are covered only if you purchase the Vaccination and Routine Care Coverage Rider 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. VPI's coverage allows you to see any licensed veterinarian or specialist nationwide. You are covered whenever you see any of these licensed care-givers.

### ***What is the maximum benefit per accident or illness for each coverage level?***

- Superior Option for Cats and Dogs – \$4,500
- Standard Option for Cats and Dogs – \$2,500
- Avian Option for Birds – \$2,000
- Exotic Pet Option – \$2,000

### ***What is the maximum benefit per policy term for each coverage level?***

- Superior Option for Cats and Dogs – \$14,000
- Standard Option for Cats and Dogs – \$9,000
- Avian Option for Birds – \$7,000
- Exotic Pet Option – \$7,000

### ***Are there limits for pre-existing conditions?***

A pet's pre-existing conditions are not covered by any VPI option.

### ***Are prescriptions covered by VPI coverage?***

Yes. FDA prescriptions for covered veterinary conditions are covered up to the benefit allowance.

## Covered Services

There are four options under the Plan: a Superior or Standard Option for cats and dogs, an Avian Option for birds and an Exotic Pet Option.

### Superior and Standard Options for Cats and Dogs

When you enroll a cat or dog, you may choose either the Superior Option or the Standard Option. These options help you pay for health care for your cat or dog.

The Superior and the Standard options each cover the same basic benefits. The difference is the cost and the maximum level of coverage of each option.

The options cover most veterinary expenses for your pet after you meet your deductible. If your option covers a certain treatment, file a claim with VPI to be reimbursed.

The chart below contains some important plan features and coverage amounts for cats and dogs only.

Plan feature	Coverage amount for cats and dogs	
	VPI Superior Option	VPI Standard Option
<b>Deductible (per accident or illness)</b>	\$50	\$50
<b>Coinsurance (after deductible is paid)</b>	VPI pays up to 90% of the Benefit Schedule, (or 90% of the veterinary bill, whichever is lower) You pay the remaining cost	VPI pays up to 90% of the Benefit Schedule, (or 90% of the veterinary bill, whichever is lower) You pay the remaining cost
<b>Copayments</b>	None	None
<b>Prescription drugs</b>	FDA prescriptions for covered medical conditions are paid as part of the Benefit Allowance for that medical condition (go to <a href="http://www.petinsurance.com/affiliates/mmc_pr">http://www.petinsurance.com/affiliates/mmc_pr</a> ) for information about Benefit Allowances)	FDA prescriptions for covered medical conditions are paid as part of the Benefit Allowance for that medical condition (go to <a href="http://www.petinsurance.com/affiliates/mmc_pr">http://www.petinsurance.com/affiliates/mmc_pr</a> ) for information about Benefit Allowances)
<b>Maximum benefit per accident or illness</b>	\$4,500	\$2,500
<b>Maximum benefit per policy term*</b>	\$14,000	\$9,000

\*A policy term is defined as one year of coverage.

Refer to the VPI Superior Option Benefit Schedule and the VPI Standard Option Benefit Schedule for more information about types and cost of specific services available under each option. You can find the Benefit Schedules on VPI's Website: [http://www.petinsurance.com/affiliates/mmc\\_pr](http://www.petinsurance.com/affiliates/mmc_pr).

Refer to the "Additional Coverage" section to view specialized information about additional coverage options available under the Plan. Refer to the "Services Not Covered" section to find out about the services that are not covered under the Plan.

## 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, VPI 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 VPI Avian Option for Birds Benefit Schedule on VPI's Website: [http://www.petinsurance.com/affiliates/mmc\\_pr](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 VPI's Website, [http://www.petinsurance.com/affiliates/mmc\\_pr](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, VPI 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 VPI Exotic Pet Option Benefit Schedule on VPI's Website: [http://www.petinsurance.com/affiliates/mmc\\_pr](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

## Additional Coverage

### ***Vaccination and Routine Care Coverage Rider***

You can purchase the Vaccination and Routine Care Coverage Rider, which expands the covered services of the Superior and Standard options, as shown in the chart below. This coverage rider does not have a deductible.

For a complete list of additional coverage and annual benefit allowances, please consult the VPI Vaccination and Routine Care Coverage Benefit Schedule on VPI's Website: [http://www.petinsurance.com/affiliates/mmc\\_pr](http://www.petinsurance.com/affiliates/mmc_pr).

## Cancer Rider

You can purchase the VPI Cancer Rider, which expands your pet's cancer coverage. The Superior and Standard options cover most types of cancer, including skin cancer, breast cancer, bone cancer, and leukemia. However, the Cancer Rider adds coverage for rare congenital and hereditary cancers. Pre-existing cancer conditions that developed before enrollment are not covered.

Benefit	Coverage Under Superior and Standard Options	Coverage Under Optional Vaccination and Routine Care Coverage Rider Only
<b>Accidents</b>	√	
<b>Annual Exam</b>		√
<b>Cancer Treatments</b>	√	
<b>Heartworm Protection</b>		√
<b>Hospitalization</b>	√	
<b>Illnesses</b>	√	
<b>MRI, CAT Scans, and X-rays</b>	√	
<b>Prescription Flea Control</b>		√
<b>Prescription Medication</b>	√	
<b>Spay and Neuter</b>		√
<b>Surgeries</b>	√	
<b>Vaccinations</b>		√

## Services Not Covered

The following services are not covered under any VPI 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 VPI in order to be reimbursed for any expenses. Claim forms can be found on VPI's Website: [http://www.petinsurance.com/affiliates/mmc\\_pr](http://www.petinsurance.com/affiliates/mmc_pr).

You will be reimbursed the appropriate amount as soon as VPI 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 VPI Pet Insurance claim form (available at [http://www.petinsurance.com/affiliates/mmc\\_pr](http://www.petinsurance.com/affiliates/mmc_pr)).
- 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. VPI's decisions are final and binding.

## Glossary

### ACTIVE WORK STATUS

You must be actively-at-work during your approved scheduled work week and not on any type of leave.

### ACTIVELY-AT-WORK

You are "actively at work" if you are fulfilling your job responsibilities at a Company-approved location on the day coverage is supposed to begin (e.g., you are not out ill or on a leave of absence).

### MMA EMPLOYEES

As used throughout this document, "MMA Employees" are defined as employees classified on payroll as U.S. regular employees of MMA-Corporate, Insurance Alliance, MMA-Northeast or MMA-Alaska.

### MARSH & MCLENNAN COMPANIES EMPLOYEES (OTHER THAN MMA)

As used throughout this document, "Marsh & McLennan Companies Employees (other than MMA)" are defined as employees classified on payroll as U.S. regular employees of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies (other than MMA and any of its subsidiaries).