

Benefits Handbook Date September 1, 2013

Identity Theft Plan

Marsh & McLennan Companies



Identity Theft Plan

Marsh & McLennan Companies offers identity theft solutions, supplied by ID TheftSmart™, to all eligible employees (spouses or approved domestic partners are also eligible for coverage). The services include credit monitoring, to alert you of activity most commonly associated with identity theft. You also have access to restoration services, to help restore your credit and identity if your personal information has been stolen and used fraudulently. For the restoration process, Kroll Inc. supports ID TheftSmart, providing investigative services and restoration case management. Marsh US Consumer serves as the Program Administrator.

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The Plan at a Glance

The Identity Theft Plan provides a continuous credit monitoring service, which will alert you of activity most commonly associated with identity theft. It will also help you restore your identity if it has been used fraudulently. For the restoration process, Kroll Inc. supports ID TheftSmart, providing investigative services and managing the detailed processes involved in providing restoration. Marsh US Consumer serves as the Program Administrator. 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"> ▪ ID TheftSmart provides a credit file monitoring service through Experian (the credit repository) that will alert you to five types of credit activity commonly associated with identity theft. Experian will monitor your credit file daily and report any activity to you. ▪ If you suspect you have become a victim of identity theft, ID TheftSmart will assign a licensed investigator to work with you to help correct any identity theft issues you may have with affected agencies and institutions (credit card companies, financial institutions, Department of Motor Vehicles, etc.). This licensed investigator will work with you until you verify that the issue is resolved.
Eligibility	<ul style="list-style-type: none"> ▪ 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)). ▪ You are eligible if you are an employee classified on payroll as a U.S. regular employee of Marsh & McLennan Agency – Corporate (MMA-Corporate), Insurance Alliance, a Marsh & McLennan Agency LLC company (Insurance Alliance), Marsh & McLennan Agency LLC – Northeast (MMA-Northeast) or Marsh & McLennan Agency LLC – Alaska (MMA-Alaska). ▪ Your spouse or approved domestic partner is also eligible for coverage under this plan. ▪ See “Participating in the Plan” on page 2 for details.
Enrollment	<ul style="list-style-type: none"> ▪ You can enroll for coverage for yourself and your spouse or approved domestic partner in the Identity Theft Plan at any time during the year. ▪ Make an initial election on the Voluntary Benefits Personal Advisor website accessible via PeopleLink (www.mmcpeoplelink.com).
Contact Information	<p>For more information, contact: ID TheftSmart P.O. Box 14524 Des Moines, IA 50306 Phone: +1 800 225 2265, prompt #2</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.

Your spouse or approved domestic partner is also eligible for coverage under this Plan.

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 MMA and any of its subsidiaries).

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

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 expatriates 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 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 can enroll for coverage for yourself and your spouse or approved domestic partner in the Identity Theft Plan at any time during the year. Make an initial election on the Voluntary Benefits Personal Plans Advisor website accessible via PeopleLink (www.mmcpeoplelink.com) under the Finances tab. Select My Benefits from the right navigation bar and click PersonalPlansAdvisor. After this initial enrollment, you will receive a membership kit in the mail. The membership kit will contain two personal membership cards, a membership guide and a consumer report and monitoring authorization form. You must fill out the enclosed consumer report and monitoring authorization form and return it to the ID TheftSmart administrator to begin your credit file monitoring service and receive your free credit report.

When can I enroll in the Plan?

You can enroll in the Plan at any time during the year.

How do I enroll for ID TheftSmart coverage?

You can enroll for ID TheftSmart coverage for yourself and your spouse or approved domestic partner by signing on to the Voluntary Benefits Personal Plans Advisor website accessible via PeopleLink (www.mmcpeoplelink.com) under the Finances tab. Select My Benefits from the right navigation bar and click PersonalPlansAdvisor. After you make the initial election for the Identity Theft Plan, ID TheftSmart will send you a membership kit. The membership kit will contain two personal membership cards, a membership guide and a consumer report and monitoring authorization form. After receiving these materials, you must fill out and return the enclosed consumer report and monitoring authorization form. The form must be returned in order to begin your credit file monitoring service and receive your free credit report. More information about the Plan's features and benefits can be found in the membership kit.

How do I change my ID TheftSmart coverage?

You can elect coverage by signing on to the Voluntary Benefits Personal Plans Advisor website accessible via PeopleLink (www.mmcpeoplelink.com) under the Finances tab. Select My Benefits from the right navigation bar and click PersonalPlansAdvisor.

To discontinue enrollment, call Marsh US Consumer at +1 800 225 2265 and speak to a service representative. If you have employee plus spouse or approved domestic partner coverage, your spouse or approved domestic partner must be on the call with you to discontinue coverage.

Note: If you discontinue participation in the Plan, you will not be allowed to re-enroll in the Plan for 12 months from the date you chose to discontinue participation. The 12-month waiting period also applies for changes made during Annual Enrollment.

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

You can cancel coverage and receive your money back within 30 days of the date you receive your membership materials. To cancel coverage, you will need to call Marsh US

Consumer at +1 800 225 2265 and speak to a service representative. A refund check will be mailed to your address within 4-8 weeks of the cancellation.

You will not be allowed to re-enroll in the Plan for 12 months from the date you choose to cancel coverage.

Cost of Coverage

You pay the full cost for your ID TheftSmart coverage. There are two flat rates—one for employee only and one for employee plus spouse or approved domestic partner. You will receive a discount on your membership from rates offered to the public. Your cost is listed below.

	Semi-Monthly Cost	Weekly Cost
Employee	\$4.48	\$2.07
Employee + spouse or approved domestic partner	\$6.96	\$3.21

For billing inquiries, call the Employee Service Center at +1 866 374 2662.

How do I pay for ID TheftSmart coverage?

You pay for ID TheftSmart coverage through after-tax payroll deductions.

How do I make contributions while I take a paid leave of absence?

Your coverage will remain in effect. Your contributions will continue to be withheld from your pay.

How do I make contributions while I take an unpaid leave of absence?

Eligible employees may continue to make the required contributions at the group rate through electronic funds transfer or credit card payment.

Do I have to make contributions to my ID TheftSmart coverage if I become disabled?

You must continue to pay for ID TheftSmart coverage if you become disabled and chose to continue coverage.

Will my cost change?

Your costs for ID TheftSmart coverage may change. Generally, these changes occur each January 1.

The Company reserves the right to change the amount you are required to contribute at any time.

Taxes

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

You pay for ID TheftSmart coverage with after-tax dollars.

When Coverage Starts

Identity Theft Plan coverage starts once you make the initial election on the Voluntary Benefits Personal Plans Advisor website. While restoration benefits begin immediately upon enrollment, the credit file monitoring service is not activated until you return the consumer report and monitoring authorization form that is included in the membership kit.

When will my credit file monitoring service begin?

Your credit file monitoring service will begin once you fill out and return the consumer report and monitoring authorization form. The form will be included in your membership kit along with two personal membership cards and the membership guide. The membership kit will be mailed to you after you make the initial election for the Identity Theft Plan on the Voluntary Benefits Personal Plans Advisor website. The form must be returned in order to begin your credit file monitoring service and receive your free credit report.

When Coverage Ends

Coverage ends when the first one 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.

You can continue coverage on a group basis if you terminate your employment.

Note: If you discontinue participation in the Plan, you will not be allowed to re-enroll in the Plan for 12 months from the date you chose to discontinue participation. The 12-month waiting period also applies to changes made during Annual Enrollment.

Portability

Can I continue coverage on a group basis when my employment terminates?

Yes, you can continue coverage on a group basis when your employment terminates, provided you continue to make the required contributions directly to ID TheftSmart through direct billing.

If I choose to continue coverage on a group basis, are post-employment contribution rates higher than employee rates?

No, post-employment contribution rates are not higher than employee rates.

How the Plan Works

Once you enroll in the Identity Theft Plan, you will receive via the mail a membership kit that will contain two personal membership cards, a membership guide and a consumer report and monitoring authorization form. If you suspect you have become a victim of identity theft, call the toll-free number on your membership card. ID TheftSmart will then assign a licensed investigator to work with you to help correct any identity theft issues you may have with affected agencies and institutions (credit card companies, financial institutions, Department of Motor Vehicles, etc.). This licensed investigator will work with you until you verify that the issue is resolved.

Covered Services

ID TheftSmart provides a credit file monitoring service through Experian (the credit repository) that will alert you to five types of credit activity commonly associated with identity theft. After you complete and return the consumer report and monitoring authorization form that is included in the membership kit, Experian will monitor your credit file daily and report any activity to you in an email to your valid email address, or in a direct mailing to you if no valid email address is on file.

The five items that will cause an alert to be sent to you are:

- A request or report of credit using your name and Social Security Number, but at an address that differs from your current address on file;
- An opening of credit in your name;
- Any negative information that has been reported to the credit repository;
- A change to your public record, such as a bankruptcy or lien report to the credit repository; and
- An inquiry into your credit information from a creditor or other authorized party, such as an employer.

If you believe your identity has been stolen or fraudulently used, call the toll-free number on your membership card to be assigned a licensed investigator who will help you

complete steps to make sure your credit and identity are securely restored. For a list of these steps, refer to the Detailed List of Covered Services section.

You will automatically receive one free up-to-date credit report based on data from Experian after you have completed and returned the consumer report and monitoring authorization form that is included in the membership kit. A detailed analysis of your credit score will be included with your free credit report. (This free credit report is provided in addition to the credit reports that you are entitled to under the Fair Credit Reporting Act, which requires each of the nationwide credit repositories—Equifax, Experian, and TransUnion—to provide you with a free copy of your credit report, at your request, once every 12 months.)

For a list of specific services ID TheftSmart can provide to you, refer to the Detailed List of Covered Services section.

Detailed List of Covered Services

What steps will ID TheftSmart take once my identity has been stolen?

After you or the credit file monitoring service report that your identity has been stolen, ID TheftSmart will assign you a licensed investigator. (If you are reporting the incident, you will have to call the toll-free number on your membership card.) Your licensed investigator will help you complete steps to restore your identity, listed below in four phases.

- **Phase 1**—Upon initial reporting that you have an identity theft issue, your licensed investigator will:
 - Assist in organizing details of the fraud and identifying the nature of the fraud.
 - Educate you on the process, your responsibilities and your rights as a fraud victim.
 - Assist in gathering and completing paperwork, including police reports.
 - Send a Fraud Packet to you, including a list of contact phone numbers for immediate fraud alerts.
 - Issue a Fraud Alert to all three credit repositories (Equifax, Experian, and TransUnion).
- **Phase 2**—Within 24 hours of receipt of your signed Limited Power of Attorney form,* your licensed investigator will issue Fraud Alerts to the following organizations:
 - Social Security Administration
 - Federal Trade Commission
 - U.S. Postal Service

- **Phase 3**—After receipt of your signed Limited Power of Attorney form* (which will be provided by the investigator) and credit report, your licensed investigator will:
 - Issue Fraud Victim statements.
 - Work with all three credit repositories to restore credit accuracy.
 - Review credit history with you and verify if the fraud includes:
 - Public Records—Liens, judgments, bankruptcies
 - Credit Accounts—New and/or derogatory (a credit account is considered derogatory if payments have not been made)
 - Addresses
 - Prior Employment
 - Issue a Fraud Alert to and work with affected financial institutions and credit card companies.
- **Phase 4**—During the case-closing process, your licensed investigator will:
 - Provide a credit bureau report follow-up 120 days after the resolution of your identity theft issue.
 - Update your member information.
 - Continue restoration until you verify that your issue has been resolved.

* These restoration services require that you sign a Limited Power of Attorney and return it to ID TheftSmart. Your signed Limited Power of Attorney allows investigators the legal rights to become your advocate—to work on your behalf—and is an essential part of restoring your identity and credit.

Additional Services

Are there additional services ID TheftSmart can provide to me if my identity has been stolen?

Yes, ID TheftSmart will provide special services if a fraud issue warrants them, as determined by the investigator. Listed below are the available, optional, services that ID TheftSmart can perform for you at no additional cost.

- Determine if creditors wrongly extended credit under fraudulent circumstances.
- Confirm your contact information with creditors.
- Instruct creditors and collection agencies to freeze all open accounts.
- Notify and work with collection agencies of affected creditors.
- Turn over any current accounts to fraud and request that affidavits of documentation be sent to you.

- Search criminal data in your county of residence to look for criminal activity being committed in your name.
- Search the U.S. Criminal Records Indicator (a wide variety of national criminal databases).
- Search the Department of Motor Vehicles records in the state where your license was issued.
- Perform a Social Security trace to look for additional addresses that may be attached to your name.
- Perform a Social Security Death Index search to verify that you have not been reported as deceased to the Social Security Administration for insurance fraud or other reasons.
- Perform a check clearinghouse search to determine if you have been submitted as having been involved in fraudulent banking activities.
- Notify and work with the Department of Motor Vehicles.
- Notify and work with law enforcement personnel.
- Use licensed attorneys where appropriate to perform any of these duties.
- Offer additional assistance from our Fraud Solutions Group.
- Provide a list of attorneys to you who may be able to help with legal issues. Any subsequent relationship is exclusively between you and the attorney.

Services Not Covered

Are any services excluded by ID TheftSmart?

Yes, there are several Restoration Service Exclusions. In these situations, ID TheftSmart will not assist you in restoring your identity or your credit.

- **Family Member:** A spouse, domestic partner or a child participated in, directed or had prior knowledge of your identity theft.
- **Dishonest Acts:** The victim of the fraud personally participated in, directed or had prior knowledge of the dishonest, criminal, malicious or fraudulent act.
- **Pre-existing Stolen Identity Event Limitations:** You have an identity theft situation that you had knowledge of or should have had knowledge of, based on information provided to you, prior to your enrollment in ID TheftSmart.
- **Membership Status:** ID TheftSmart does not provide services while you are not an active, paid member.

- **Financial Loss:** ID TheftSmart does not cover any of your financial losses, including but not limited to stolen money from your wallet, unauthorized purchases of retail goods and services online, by phone, mail or direct.
- **A stolen identity event does not include** the theft or unauthorized or illegal use of your business name, d/b/a, or any other method of identifying your business activity.

Glossary

AFTER-TAX PAYCHECK DEDUCTIONS

Deductions taken from your pay after Social Security (FICA and Medicare) and federal unemployment insurance (FUTA) taxes and other applicable federal, state and local taxes are withheld.

ELIGIBLE 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.

ELIGIBLE 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).