

Benefits Handbook Date January 1, 2023

Identity Protection Benefit Program

Marsh McLennan



Identity Protection Benefit Program

Identity protection solutions, supplied by Allstate Identity Protection, are made directly available to all eligible employees (family or household members are also eligible for coverage). Marsh McLennan's sole function with respect to the program is permitting it to be publicized to employees, collecting premiums through payroll deductions and remitting them to Allstate Identity Protection.

Allstate Identity Protection (Pro and Pro+ plans) delivers comprehensive financial and identity monitoring designed to protect yourself and your family from emerging identity threats.

The service will monitor your financial transactions, social media, student loans, retirement accounts and more. If fraud occurs, Allstate Identity Protection will fully manage restoring your identity. You get up to \$1,000,000 in reimbursement for stolen funds and associated out-of-pocket costs.

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The Plan at a Glance

Allstate Identity Protection’s technology detects fraud at the source (when your information is used to apply for accounts) to catch misuse sooner, minimize and prevent damages. 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"> ▪ Allstate Identity Protection offers many benefit features with its comprehensive proactive services. ▪ Identity monitoring and additional protection services. ▪ Includes credit monitoring, an annual credit report, and monthly credit scores. Allstate Identity Protection Pro+ includes unlimited credit reports from TransUnion, and an annual credit report from all three credit bureaus. Allstate Identity Protection Pro provides an annual credit report from TransUnion only. ▪ See “How the Plan Works” on page 6 for details.
Eligibility	<ul style="list-style-type: none"> ▪ You are eligible to participate in this plan if you meet the eligibility requirements described under “Eligible Employees” on page 2. ▪ Your family and household members are also eligible for coverage under this plan. ▪ See “Participating in the Plan” on page 2 for details.
Family and Household Member Eligibility	<ul style="list-style-type: none"> ▪ Your family and household members can use the Identity Protection Benefit Program if they meet the eligibility requirements described under “Family Member Eligibility” on page 3. ▪ 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 family and household members in the Identity Protection Benefit Program at any time during the year. ▪ To make an initial election, go to Voluntary Benefits (www.mmcvoluntarybenefits.com) or Colleague Connect at https://mmcglobal.sharepoint.com/sites/Home. Go to Pay & Benefits and select Mercer Voluntary Benefits under Benefits.
Contact Information	<p>For more information, contact:</p> <p>Allstate Identity Protection 7350 N Dobson Rd. Suite 101 Scottsdale, AZ 85256</p> <p>Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration) Phone: +1 800 225 2265</p> <p>Monday through Friday, 8 a.m. to 9 p.m. and Saturday 8 a.m. to 2 p.m. Eastern time.</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.

All family or household members are 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 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 expatriates, 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 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 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 section to Marsh & McLennan Companies mean Marsh McLennan.

Family Member Eligibility

Your family and household members may be eligible to use the Identity Protection Benefit Program. A family and household member is your:

- spouse
- domestic partner
- child for whom you are the legal guardian
- child of a domestic partner
- legally adopted child
- biological child
- stepchild
- parent over the age of 65
- parent-in-law over the age of 65
- grandparent over the age of 65.

Enrollment

You can enroll for coverage for yourself and any household or family member in the Identity Protection Benefit Program at any time during the year. To make an initial election, go to Voluntary Benefits at www.mmcvoluntarybenefits.com or Colleague Connect at <https://mmcglobal.sharepoint.com/sites/Home>. Go to **Pay & Benefits** and select **Mercer Voluntary Benefits** under Benefits.

When can I enroll in the Plan?

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

How do I enroll for Allstate Identity Protection?

You can enroll for Allstate Identity Protection for yourself and all household or family members by going to Voluntary Benefits at www.mmcvoluntarybenefits.com or Colleague Connect at <https://mmcglobal.sharepoint.com/sites/Home>. Go to **Pay & Benefits** and select **Mercer Voluntary Benefits** under Benefits. After you make the initial election for the Identity Protection Benefit Program, Allstate Identity Protection will email you welcome and ongoing material using the email address provided at time of enrollment. If you provided no email address at the time of enrollment, you will instead be mailed a welcome letter to your address on file.

How do I change my Allstate Identity Protection coverage?

You can change your Allstate Identity Protection coverage by going to Voluntary Benefits at www.mmcvoluntarybenefits.com or Colleague Connect at <https://mmcglobal.sharepoint.com/sites/Home>. Go to **Pay & Benefits** and select **Mercer Voluntary Benefits** under Benefits.

To discontinue coverage, call Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration) at +1 800 225 2265.

Can I cancel Allstate Identity Protection at any time?

You can cancel your protection at any time. After you cancel coverage, your payroll deductions will stop.

Cost of Coverage

You pay the full cost for your Allstate Identity Protection coverage. Allstate Identity Protection Pro and Allstate Identity Protection Pro+ offer two flat rates—one for employee only and one for employee plus family or household members. Your cost is listed below.

	Semi-Monthly Cost	Weekly Cost
Employee (Pro)	\$3.48	\$1.60
Employee + family (Pro)	\$5.98	\$2.76
Employee (Pro+)	\$4.48	\$2.07
Employee + family (Pro+)	\$7.98	\$3.68

For billing inquiries, call Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration) at +1 800 225 2265.

How do I pay for Allstate Identity Protection coverage?

You pay for Allstate Identity Protection 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 payments.

Do I have to make contributions to my Allstate Identity Protection coverage if I become disabled?

You must continue to pay for Allstate Identity Protection coverage if you become disabled and chose to continue coverage.

Will my cost change?

Your costs for Allstate Identity Protection coverage may change. Generally, if the cost changes, it will occur on January 1.

Allstate Identity Protection 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 Allstate Identity Protection coverage with after-tax dollars.

When Coverage Starts

Identity Protection Benefit Program coverage starts once you make the initial election on the Voluntary Benefits website at www.mmcvoluntarybenefits.com or Colleague Connect at <https://mmcglobal.sharepoint.com/sites/Home>. Go to **Pay & Benefits** and select **Mercer Voluntary Benefits** under Benefits. Identity Monitoring, \$1,000,000 Identity Theft Insurance Policy, and Internet Surveillance begin once you have finalized your enrollment. Log into your online account or call Allstate Identity Protection to access WalletArmor, CreditArmor (credit monitoring and reports), SocialArmor, and Digital Identity tools for additional protection. You may also call our Privacy Advocate team at any time.

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.

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 Allstate Identity Protection through direct billing. Please make sure to contact Allstate Identity Protection within 90 days of your employment terminating to set up direct billing, otherwise your record is expunged, and the discount no longer applies.

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

Allstate Identity Protection delivers comprehensive financial and identity monitoring designed to help you protect yourself and your family against the impact of identity theft. Allstate Identity Protection is available in two comprehensive packages with Allstate Identity Protection Pro and Allstate Identity Protection Pro+.

Both products include:

- Protection for the entire family* (“under roof, under wallet”)
- Senior family coverage for parents, parent-in-laws, and grandparents 65+
- Financial transaction monitoring
- Improved Identity Health Status
- Rapid alerts
- Dark web monitoring for personal data and passwords
- Data breach notification
- Social media account takeover monitoring
- Lost wallet protection
- Accounts secured with two-factor and biometric authentication
- Monthly updated credit score and annual credit report from TransUnion
- Full-service 24/7 fraud remediation with a highly trained in-house expert
- 401(k) and HSA reimbursement up to \$50K for Pro subscribers and up to \$1M for Pro+ subscribers**
- Up to \$1 million reimbursement for identity theft expense and stolen funds+**
- Remediation available for pre-existing conditions at no additional cost

In addition, Allstate Identity Protection Pro+ offers:

- 3 Credit Bureau Monitoring: TransUnion, Equifax and Experian
- Allstate Digital FootprintSM with personalized online account discovery, privacy insights, privacy management tools, and data breach notifications
- Allstate Security ProSM
- Unemployment insurance fraud center with specialized support
- IP address monitoring
- 401(k) and HSA account monitoring
- Student loan activity alerts
- Tri-bureau credit monitoring
- Unlimited Transunion credit scores
- Annual tri-bureau report and score
- Credit freeze assistance
- Credit lock (adults & minors)
- Credit report disputes
- Fraud Resolution Tracker
- Stolen tax refund advance
- Stolen wallet emergency cash**
- Up to \$1 million 401(k)/HSA fraud reimbursement**

Identity theft can happen to anyone. Allstate Identity Protection can help you be prepared and help protect your identity and finances from a growing range of threats.

Terms and conditions apply. Certain features require additional activation and will not be available until a later date. Product may be updated or modified prior to availability. Allstate Identity Protection is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation.

* Only available with a family plan.

** Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

† For Allstate Identity Protection Pro+ members, the aggregate limit for an individual or family plan is \$1 million in one year.

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Covered Services

Comprehensive monitoring and alerts

Allstate Identity Protection's proprietary monitoring platform detects high-risk activity to provide rapid alerts, so you can detect fraud at its earliest sign, enabling quick restoration for minimal damage and stress.

Social account takeover media monitoring

You can add your and your family's social media accounts and get notified of suspicious activity that could indicate hacking or account takeover. You can even add YouTube accounts and we'll monitor comments for cyberbullying, threats, and explicit content.

Lost wallet protection

You can store critical information in your secure portal, which conveniently holds important information from credit cards, credentials, and documents. Should you lose your wallet, you'll be able to easily access and replace the contents.

Stolen wallet emergency cash**

Allstate Identity Protection will reimburse you up to \$500 for cash you had in your wallet when it was lost or stolen, after providing a police report.

Allstate Security ProSM

Allstate Identity Protection will provide real-time, personalized content about heightened security risks. Alerts leverage internal data to inform you about emerging threats, how they may affect users, and what steps you can take to better protect yourself.

High-risk transaction monitoring

Allstate Identity Protection will send alerts for non-credit-based activity that could indicate fraud, such as a wire transfer or an electronic document signature that matches your information.

Financial transaction monitoring

Alerts triggered from sources such as bank accounts, thresholds, credit and debit cards, 401(k)s, and other investment accounts help you take control of your finances.

Unemployment fraud center with dedicated support

Allstate Identity Protection's unemployment fraud center ensures that victims have the tools and support they need for a quicker and easier resolution of their case, saving time and stress. Our dedicated specialists are available 24/7 to help you unravel unemployment fraud.

IP address monitoring

Allstate Identity Protection will look for malicious use of your IP addresses. IP addresses may contribute to a profile of an individual, which — if compromised — can lead to identity theft. **Available with Allstate Identity Protection Pro+.**

Allstate Digital FootprintSM

The internet knows a lot about you, but it doesn't have to. Now, you can see where your personal information lives online, so you can take action and help protect it.

- Track where you've been online
- Spot possible threats
- Learn how to take action

Available with Allstate Identity Protection Pro+.

Identity Health Status

A unique tool, viewable within the Allstate Identity Protection portal and in your monthly status email that communicates a snapshot of your overall identity health risk level. An enhanced algorithm and deep analytics provides an ability to spot fraud trends quickly and alert you, to help you stay one step ahead.

Solicitation reduction

Allstate Identity Protection will aid you in opting in or out of the National Do Not Call Registry, credit offers, and junk mail.

Data breach notifications

Allstate Identity Protection will send alerts every time there's a data breach affecting you directly so you can take action immediately.

Credit monitoring and alerts

Allstate Identity Protection will alert for transactions like new inquiries, accounts in collections, new accounts, and bankruptcy filings. Allstate Identity Protection Pro+ also provides credit monitoring from all three bureaus, which may make spotting and resolving fraud faster and easier.

Credit assistance

Allstate Identity Protection will help you freeze your credit files with the major credit bureaus. You can even dispute credit report items from your portal.

Sex offender notifications

If a sex offender is registered in a nearby area, Allstate Identity Protection will notify you and provide a photo and physical description.

Mobile app

Access the entire Allstate Identity Protection portal on the go! Available for iOS and Android.

Protect the entire family

The program covers those who live in your household and those you take care of financially—everyone that’s “under roof and wallet.” If they are dependent on you financially or live under your roof, they’re covered.*††

Senior family coverage, including parents, in-laws, and grandparents age 65+

The family plan covers your parents, parents-in-laws, and grandparents over the age of 65, regardless of their living or financial situation*. **Available with Allstate Identity Protection Pro+.**

Customer care

Should fraud or identity theft occur, Allstate Identity Protection is available 24/7 to fully restore compromised identities, even if the fraud or identity theft occurred prior to enrollment. Allstate Identity Protection’s Customer Care team is able to handle and remediate every type of identity fraud case. Allstate Identity Protection fully manages participants’ restoration cases, helping them save time, money, and stress.

24/7 U.S. based customer care center

Allstate Identity Protection’s customer care team is available 24/7.

Dark web monitoring

In-depth monitoring goes beyond just looking out for your Social Security number. Bots and human intelligence scour closed hacker forums for compromised credentials and other personal information. Allstate Identity Protection will alert you if you have been compromised. Users can track:

- Social Security number
- Email address
- Usernames and passwords
- Credit card numbers
- Debit card numbers
- Driver’s license number
- Medical ID number
- IP address
- Gamer credentials

If you fall victim to fraud, Allstate Identity Protection will reimburse your out-of-pocket costs.** Allstate Identity Protection will also reimburse you for stolen funds up to \$1 million.** Coverage includes funds stolen from:

- Employee HSA, 401(k), 403(b), and other investment accounts that traditional banks may not cover
- SBA loans
- Unemployment benefits

With Allstate Identity Protection Pro+, you'll get expanded financial protection, including coverage for stolen tax refunds and expense reimbursement for home title fraud and professional fraud**

Robocall blocker

Robocalls persist, despite the Do Not Call Registry and regulatory restrictions. These calls can pose a risk, as many are scams with the goal of soliciting personal information or money. The robocall blocker can help intercept scam and telemarketing calls before they reach our participants.

Ad blocker

Members can set up automated blocking for unwanted advertisements, prevent data gathering by online trackers, and whitelist websites they trust.

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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.