

Benefits Handbook Date April 1, 2021

Pet Insurance Plan (Nationwide®)

Marsh & McLennan Companies



Pet Insurance Plan (Nationwide®)

Pet insurance, from Nationwide®, is made directly available to all eligible employees. Marsh & McLennan Companies' sole function with respect to the program is permitting it to be publicized to employees, collecting premiums through payroll deductions and remitting them to the insurer.

My Pet Protection® from Nationwide® helps you provide your pets with the care they may need¹. This plan reimburses up to 90% on vet bills including accidents, illnesses and hereditary conditions². You're free to use any vet and get additional benefits for emergency boarding, lost pet advertising and more. Plus, our 24/7 vethelpline® is available as a service to all pet insurance members.

¹ Also available with wellness.

² Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. Reimbursement options may not be available in all states.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH, an A.M. Best A+ rated company (2020); National Casualty Company (all other states), Columbus, OH, an A.M. Best A+ rated company (2020). Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2021 Nationwide.

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The Plan at a Glance

This Plan offers pet insurance to help meet the costs for caring for your pets. 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"> ▪ Pet insurance, from Nationwide, is made directly available 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 choose from 50%, 70% or 90% reimbursement to get the level of coverage that fits your needs¹. ▪ You can visit any licensed veterinarian or specialist nationwide, with no limitations¹. ▪ 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 +1 800 225 2265, Monday - Friday, 8 a.m. to 9 p.m. and Saturday 8 a.m. to 2 p.m. Eastern time and advising the member care representative of your employer. ▪ 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 Tools 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>

¹ Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. Reimbursement options may not be available in all states.

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, who are compensated as independent contractors or who are employed by any entity in Bermuda, Barbados or Cayman Islands 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 and your pet is located in the US.

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), or Security Insurance Services of Marsh & McLennan Agency LLC.

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.

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, or Security Insurance Services of Marsh & McLennan Agency LLC.

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 and advising the member care representative of your employer.

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. If you are not satisfied with your policy, Nationwide provides a money-back guarantee if Nationwide receives your written cancellation request within 10 days of your initial policy effective date. After the 10 days, Nationwide will issue a pro-rated refund of any unearned premium.

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:

- **My Pet Protection with Wellness®** – (starting at \$31/paycheck, or \$66/month¹)
- **My Pet Protection®** – (starting at \$18/paycheck, or \$40/month¹)

¹ Premiums vary based on plan type, your pet and your state of residence. Your pricing may vary depending on your employer's payment schedule. Rates and plans subject to change.

Multiple Pet Discounts

Save more when you enroll multiple pets:

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

Rates will vary and may change during your renewal period only.

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

Employees who are already enrolled will have the opportunity to change plans only during their regular renewal period by calling +1 800 225 2265. All plan changes are subject to underwriting approval. 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 discontinue coverage at any time 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 of your pet's 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. Upon renewal, you will lose any discounts that are applicable to your status as an active employee and have the option to convert to an individual policy.

How the Plan Works

Pet insurance, from Nationwide, is made directly available to all eligible employees. Marsh & McLennan Companies' sole function with respect to the program is permitting it to be publicized to employees, collecting premiums through payroll deductions and remitting them to the insurer. Generally, eligible veterinary expenses are covered after you meet your deductible and submit a claim for reimbursement for your pet. You can visit any licensed veterinarian or specialist nationwide, with no limitations. There are two options under the Plan: My Pet Protection with Wellness® and My Pet Protection®.

How does the deductible work?

A \$250 annual deductible applies to the medical coverage plans. Once you meet your deductible, you will be reimbursed up to 90% of your eligible vet bill¹. A \$7,500 maximum annual benefit applies to both plans.

¹ Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. Reimbursement options may not be available in all states.

What is a pre-existing condition?

Generally, a pre-existing condition is any illness or injury your pet had before coverage started. The definition of "pre-existing condition" in your My Pet Protection® policy plan will control. 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 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?

Applications for enrollment that are received between the 1st and 15th of the month will be effective on the first day of the next month. Applications for enrollment that are received between the 16th and the last day of the month will be effective on the first day

of the following month. 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 licensed veterinarian, anywhere—even specialists and emergency providers.

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

Yes. There is no waiting period for ACL injuries and no limitations unless the ACL injury occurred prior to the policy effective date.

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?

Take a copy of your personalized claim form to your next veterinarian visit, have your veterinarian provide your pet's diagnosis and then complete the claim form and submit it along with supporting receipts and invoices to Nationwide at:

Mail:

Nationwide Claims Department
PO Box 2344
Brea, CA 92822-2344

Fax:

(714) 989-5600 (No cover sheet necessary)

Web:

Nationwide Pet Account Access Page at my.petinsurance.com.

To obtain a claim form, visit <https://www.petinsurance.com/submit-claim>.

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.

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.

Preventive/Wellness Care

Annual examinations are covered only if you purchase the My Pet Protection with Wellness®.

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

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

Covered Services

My Pet Protection with Wellness®

- Up to 90% back on veterinary bills
- \$250 deductible
- Accidents, including poisonings and allergic reactions
- Injuries, including cuts, sprains and broken bones
- Common illnesses, including ear infections, vomiting and diarrhea
- Serious/chronic illnesses¹, including cancer and diabetes
- Hereditary and congenital conditions¹
- Surgeries and hospitalization
- X-rays, MRIs and CT scans
- Prescription medications and therapeutic diets
- Wellness exams
- Vaccinations
- Flea and tick prevention
- Spay or neuter
- Heartworm testing and prevention
- Routine blood tests
- Emergency boarding, lost pet advertising
- 24/7 **vethelpline**® is available to all pet insurance members (\$150 value).

Additional services are available.

¹ Excludes pre-existing conditions

My Pet Protection®

- Up to 90% back on veterinary bills
- \$250 deductible
- Accidents, including poisonings and allergic reactions
- Injuries, including cuts, sprains and broken bones
- Common illnesses, including ear infections, vomiting and diarrhea
- Serious/chronic illnesses¹, including cancer and diabetes
- Hereditary and congenital conditions¹
- Surgeries and hospitalization
- X-rays, MRIs and CT scans
- Prescription medications and therapeutic diets
- Emergency boarding, lost pet advertising
- 24/7 **vethelpline®** is available to all pet insurance members (a \$150 value).

¹ Excludes pre-existing conditions

Avian and Exotic Pet Plan

The Avian and Exotic Pet Plan covers medical treatments and surgeries for accidents, illnesses and diseases, including cancer. Plus, additional wellness coverage is available¹.

For more information or to enroll in the Avian and Exotic Pet Plan, call +1 800 225 2265.

¹ Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. Plans may not be available in all states. Policy eligibility may vary. Some species of avian and exotic pets are not eligible for coverage.

Eligible Avian and Exotic Pets

- Amphibians
- Birds
- Chameleons
- Chinchillas
- Ferrets

- Geckos
- Gerbils
- Guinea pigs
- Hamsters
- Iguanas
- Lizards
- Mice
- Rats
- Rabbits
- Snakes
- Tortoises
- Turtles

What's Not Covered for My Pet Protection® Plans

Pre-existing conditions

A pre-existing condition is any illness or injury your pet had before coverage started. No pet insurer covers pre-existing conditions. The good news is that not all pre-existing conditions are excluded permanently. See your My Pet Protection® plan for a full definition and explanation of pre-existing conditions.

If you have medical records from your vet showing that your pet's condition has been cured for at least six months, you may be able to get it covered.

Plan restrictions and other exclusions

We don't cover breeding, grooming/bathing, nail trims or boarding (unless you're hospitalized for more than 48 hours). Refer to the "What We Do Not Cover: Exclusions" section of your policy as well as your policy Declarations Page for more information.

Wellness, routine care and preventive care

Wellness exams, treatments and procedures are covered only if you purchase a My Pet Protection with Wellness® policy. These treatments and procedures include, but are not limited to, services such as vaccinations, flea/heartworm prevention, health screens (blood tests), and spay/neuter.

Filing a Claim

Take a copy of your personalized claim form to your next veterinarian visit, have your veterinarian provide your pet's diagnosis and then complete the claim form and submit it along with supporting receipts and invoices to Nationwide at:

Mail:

Nationwide Claims Department
PO Box 2344
Brea, CA 92822-2344

Fax:

(714) 989-5600 (No cover sheet necessary)

Web:

Nationwide Pet Account Access Page at my.petinsurance.com.

To obtain a claim form, visit <https://www.petinsurance.com/submit-claim>.

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.