

Benefits Handbook Date November 1, 2014

Healthroads

Marsh & McLennan Companies



Healthroads

Healthroads offers comprehensive wellness programs designed to help you and your family members maintain and improve your health. Using the Healthroads wellness benefits can open your eyes to new ways of thinking about your health. It can also connect you with health professionals who specialize in the steps you want to take, and choices you want to make.

SPD and Plan Document

This section provides a summary of Healthroads as of July 1, 2014.

This section, together with the Administrative Information section and the applicable section about participation, forms the Summary Plan Description and plan document of Healthroads.

A Note about ERISA

The Employee Retirement Income Security Act of 1974 (ERISA) is a federal law that governs many employer-sponsored plans including this one. Your ERISA rights in connection with Healthroads' Program are detailed in the Administrative Information section and that, together with this section and the applicable section about participation constitute the Summary Plan Description for Healthroads' Program.

The Program at a Glance

Healthroads offers comprehensive wellness programs. The chart below contains some important program features. For more information, see "How the Program Works" on page 4.

Program Feature	Highlights
How the Program Works	<ul style="list-style-type: none"> ▪ Healthroads wellness benefits are designed to help you and your family maintain and improve your health. ▪ It features a Healthroads Lifestyle Coaching Program, Healthroads Connected! Program and Healthroads Biometric Screenings Program. ▪ Employees and their eligible spouse or domestic partner can earn incentives for completing certain health activities. ▪ See "How the Program Works" on page 4 for details.

Program Feature	Highlights
Eligibility	<ul style="list-style-type: none"> ▪ You are eligible to participate in the Healthyroads wellness benefits if you meet the eligibility requirements described under “Eligible Employees” on page 3. ▪ See “Participating in the Program” on page 3 for details.
Family Member Eligibility	<ul style="list-style-type: none"> ▪ Your family members can use Healthyroads if they meet the eligibility requirements described under “Family Member Eligibility” on page 4. ▪ See “Participating in the Program” on page 3 for details.
Enrollment	<ul style="list-style-type: none"> ▪ Coverage is automatic.
Cost	<ul style="list-style-type: none"> ▪ There is no cost to you for using any of the Healthyroads wellness benefits. However, if Healthyroads provides referrals to other services, you are responsible for paying for any services you choose.
Confidentiality	<ul style="list-style-type: none"> ▪ Your privacy is guaranteed. Reporting of information adheres to Health Insurance Portability and Accountability Act (HIPAA) privacy laws. ▪ See “How the Program Works” on page 4 for details.
Contact Information	<p>For more information:</p> <ul style="list-style-type: none"> ▪ Contact Healthyroads at +1 877 330 2746 or email: service@healthyroads.com. ▪ Visit www.Healthyroads.com. <p>Healthyroads administers its wellness benefits for Marsh & McLennan Companies. Healthyroads’ decisions are final and binding and Marsh & McLennan Companies does not have any authority to change Healthyroads’ decisions.</p>

Participating in the Program

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 described, you become eligible on your eligibility date.

Your eligible family members are also covered under this program.

Eligible Employees

To be eligible for the benefits described in this section you must meet the eligibility criteria listed below.

Marsh & McLennan Companies Employees (other than MMA)

You may be eligible to participate in the Healthyroads wellness benefits 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)). Spouses and domestic partners may participate.

Individuals who are classified on payroll as temporary employees or who are compensated as independent contractors are not eligible to participate in the Healthyroads wellness benefits.

Eligible MMA Employees

You may be eligible to participate in the Healthyroads wellness benefits 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 (including Prescott Paillet Benefits) (collectively MMA Southwest) (MMA-Southwest), Marsh & McLennan Agency LLC – Northeast (MMA-Northeast), or Security Insurance Services of Marsh & McLennan Agency. Spouses and domestic partners may participate.

Individuals who are classified on payroll as temporary employees or who are compensated as independent contractors are not eligible to participate in the Healthyroads wellness benefits.

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).
- For MMA participants: a US regular employee of MMA-Corporate, MMA-Alaska, MMA-Southwest, MMA-Northeast, or Security Insurance Services of Marsh & McLennan Agency.

Incentives

You may be eligible to earn incentives by completing certain health initiatives. See “Incentives” on page 5 for more information.

Family Member Eligibility

Your family members may be eligible to use Healthyroads. A family member is your:

- spouse
- approved domestic partner.

When Coverage Starts and Ends

You are covered under this program on the later of your first day of employment or eligibility.

Coverage ends when the first of the following occurs:

- the date you no longer meet the eligibility requirements
- the date you terminate employment
- the date of your death
- the date the program is terminated.

Cost

There is no cost to you for using any of the Healthyroads wellness benefits. However, if Healthyroads provides referrals to other services, you are responsible for paying for any services you choose.

Converting to an Individual Policy

Can I convert this coverage to an individual policy when my coverage ends?

No. You cannot convert this coverage to an individual policy when your coverage ends.

COBRA Coverage

Can I continue coverage through COBRA?

Yes. You can continue coverage under this program through COBRA if you experience a COBRA QUALIFYING EVENT and register your event within the legally allowable time frame.

How do I apply for COBRA?

For more information about your rights and coverage options under the Consolidated Omnibus Budget Reconciliation Act, see “Continuing Coverage” in the *Participating in Healthcare Benefits* section.

How the Program Works

Healthyroads offers comprehensive wellness programs designed to help you improve and maintain your health, including a:

- Healthyroads Lifestyle Coaching Program

- Healthroads Connected! Program
- Healthroads Biometric Screenings Program

Incentives

If you are eligible, you and your spouse/approved domestic partner may be eligible to receive incentives by completing certain health activities.

The specific incentives available and the steps you need to take to receive them may change periodically. For more information on incentives, please view the “Incentives” page of the Healthroads website (www.Healthroads.com). If you have additional questions, please contact Healthroads at +1 877 330 2746.

Will Healthroads contact me regarding their programs?

Healthroads will only contact you if you manually opt in to receive wellness tips via email or text messaging.

Healthroads will not contact you regarding your health risks. If you are interested in participating in a Healthroads Lifestyle Coaching Program, sign up online by going to www.Healthroads.com or call +1 877 330 2746, any business day, from 8 a.m. to 9 p.m. Eastern time.

Will Healthroads try to contact other family members about their own health?

Healthroads will only contact your spouse/approved domestic partner, if he/she manually opts in to receive wellness tips via email or text messaging.

Healthroads will not contact your spouse/approved domestic partner regarding his/her health risks. If your spouse/approved domestic partner are interested in participating in a Healthroads Lifestyle Coaching Program, your spouse/approved domestic partner can sign up online by going to www.Healthroads.com or call +1 877 330 2746, any business day, from 8 a.m. to 9 p.m. Eastern time.

If I have an authorized unpaid leave of absence, can I still participate in the Healthroads wellness benefits?

If Marsh & McLennan Companies grants you an authorized unpaid leave of absence, coverage for you and your eligible family members continues for the duration of your authorized unpaid leave of absence.

If I become disabled, does Healthroads still provide a benefit?

During a period of approved disability, you and your eligible family members remain eligible for coverage.

If I die, does Healthroads still provide a benefit to my eligible family members?

If you die while you are an active employee, your eligible family members may be eligible for coverage under the Consolidated Omnibus Budget Reconciliation Act

(COBRA). For information on COBRA, see “Continuing Coverage” in the *Participating in Healthcare Benefits* section.

If I no longer satisfy Healthyroads’ eligibility requirements, what happens to my Healthyroads benefits?

Your coverage ends on the date you no longer satisfy Healthyroads’ eligibility requirements. Coverage for eligible family members ends when yours does.

When coverage ends, COBRA coverage may be available, as described under “Continuing Coverage” in the *Participating in Healthcare Benefits* section.

If my family member loses eligibility status, what happens to their Healthyroads benefits?

If your family member no longer meets the eligibility requirements, his or her coverage ends.

Family members who lose coverage may be eligible for coverage under COBRA provisions as described under “Continuing Coverage” in the *Participating in Healthcare Benefits* section.

Personal Health Assessment

The Personal Health Assessment is a short questionnaire about your health status, nutritional and fitness habits, tobacco usage, etc. Your answers are used to provide you with an overview of your current risk for health problems. The Personal Health Assessment (PHA) is confidential, free and completely voluntary.

The initial PHA is available once per benefit year (July 1 – June 30). Taking the PHA will instantly provide you with an overall health score of your current health status and some recommendations.

What happens after I complete the PHA?

Based on the results of your Personal Health Assessment, you will receive recommendations and an action plan for improving your results. This will come in the form a Personal Scorecard. Keep in mind, only Healthyroads has access to the information you enter in your PHA.

With the Healthyroads Personal Scorecard, you can view a complete, yet easy-to-read summary of the results from your initial PHA and/or biometric screening—all in one place. It’s personalized and specific to you, and it offers a tailored action plan based on your results and your readiness to change.

Lifestyle Coaching Program

Healthyroads Lifestyle Coaching Programs give you information you need to change your everyday habits and reduce the risks of serious health conditions that can result from obesity, smoking, and other unhealthy behaviors.

You may schedule your first Healthyroads Lifestyle Coaching Program session online, or by calling Healthyroads' Customer Service at +1 877 330 2746, any business day, from 8:00 a.m. to 9:00 p.m. Eastern time.

You can receive confidential guidance from a Healthyroads coach by phone or from an "Ask a Coach" feature on the Healthyroads website.

What can I expect to learn from a Lifestyle Coaching Program?

A Healthyroads Lifestyle Coaching Program can help you identify lifestyle changes that may make a difference in your health, help you set personal wellness goals, and keep you on track to meet those goals. The Healthyroads coaches have a variety of health-related backgrounds, including exercise physiology and nutrition. You will be paired with a coach based on your personal goals.

How do I know if I am eligible to participate in a Lifestyle Coaching Program?

You and your family members that meet the plan's eligibility criteria and complete a biometric screening and Personal Health Assessment are eligible to participate in the Healthyroads Lifestyle Coaching Program. If you or your family member is covered by COBRA, complete a biometric screening and Personal Health Assessment, you can also participate in Healthyroads Lifestyle Coaching Program but you will not be entitled to any company-paid incentives.

When can I begin participating in a Lifestyle Coaching Program?

You and your family members that meet the plan's eligibility criteria can begin participating in a Lifestyle Coaching Program once both a biometric screening and the Personal Health Assessment have been completed.

How do I enroll in a Lifestyle Coaching Program?

There are two ways you can enroll in a Lifestyle Coaching Program. You can:

- Go online: Go to www.Healthyroads.com and log in (or sign up, if you are not already registered). Once you're logged in successfully, go to "Phone-based Coaching" under the "My Programs" tab, click the "Enroll" button and follow the prompts.
- Telephone: You can enroll by calling Healthyroads at +1 877 330 2746, any business day, from 8:00 a.m. to 9:00 p.m. Eastern time.

What if I prefer not to provide Lifestyle Coaching Program enrollment over the phone?

- If you prefer not to enroll over the phone, you can enroll online. Please visit www.Healthyroads.com to enroll online.

Will I need to fill out anything prior to speaking with a Healthyroads' coach?

Prior to enrolling in a Healthyroads Lifestyle Coaching Program, you must complete a Pre-Coaching Profile. You will be asked about a finite list of critical conditions that are

known to hinder safe participation in a Healthyroads Lifestyle Coaching Program and to attest that they you can participate safely.

Healthyroads may require you to obtain medical advice or examination before participating in a coaching program to ensure you have an appropriate medical diagnosis and are receiving appropriate treatment for any reported symptom(s) or underlying medical condition(s). Healthyroads Lifestyle Coaching Program is not a medical or mental (psychological) condition treatment intervention.

What happens after I complete a Pre-Coaching Profile?

After you complete a Pre-Coaching Profile and the enrollment process, Healthyroads will help you in a specific area of focus (Weight Management, Tobacco Cessation, Stress Management or Health Improvement). At each session, during ongoing participation, coaching staff will ask you if you have had any change in your medical or mental health since your last session. If you advise the coach of a change or if the coach recognizes symptoms of ill health, you will be re-asked about critical conditions and you will need to re-attest to your ability to safely participate.

Will any of my Personal Health Information be shared with Marsh & McLennan Companies?

Marsh & McLennan Companies wants you to be healthy and respects your privacy. The Company will not receive any personally identifiable health information — including your responses to the Personal Health Assessment, your biometric screening results, or information from coaching discussions.

Marsh & McLennan Companies will receive aggregate information on overall participation in the Healthyroads Lifestyle Coaching Program, but this information will not include any individual data.

How many coaching sessions will I receive?

- Based on your biometric results and your responses from your Personal Health Assessments, you will have anywhere from eight to 24 coaching sessions available to you. Your coach will be able to confirm the total number of session available to you.
- Coaching sessions are limited to one call per week, subject to the availability of coaching staff.

When are the Healthyroads coaches available?

Healthyroads coaches are available to speak with eligible participants at +1 877 330 2746, any business day, from 7:00 a.m. to 10:00 p.m. Eastern time and 10:00 a.m. to 7:00 p.m. Eastern time on Saturday.

Your coach will work with you to schedule calls at a convenient time.

Healthyroads Online Wellness Resources and Tools

Healthyroads.com provides you with a comprehensive, interactive and integrated wellness website. The variety of tools and resources help you learn and gather information about a wide range of health topics. Components include:

- Personal Health Assessment (PHA)
- Personal Scorecard (personalized custom member report)
- Managed health improvement blog
- Daily wellness email tips
- Health education resources
- Health condition centers
- E-coaching courses and certificates of completion
- Searchable drug and herb databases
- Stress-Less MP3 downloads
- Fitness club discount affinity program.

Complete Confidentiality

Your privacy is guaranteed just as it is for your other health information. Reporting of information adheres to strict Health Insurance Portability and Accountability Act (HIPAA) privacy laws. Your specific name and medical information will NOT be shared with Marsh & McLennan Companies. Only non-identifying and aggregate information will be used for program evaluation and improvement purposes.

Healthyroads wellness benefits were designed to provide for your privacy and to comply with all federal and state privacy laws, including the Health Insurance Portability and Accountability Act of 1996 (HIPAA). Personal health information is maintained by Healthyroads and is not maintained on Marsh & McLennan Companies data systems. Healthyroads may also send your PHA information to the Aetna, Anthem Blue Cross Blue Shield and UnitedHealthcare medical plans.

All information provided through Healthyroads is available for review by you, your doctors, and other health care professionals. Safeguards have been implemented to prevent your personal information from being seen by or shared by other persons. No Marsh & McLennan Companies employee will see your health information submitted on the Healthyroads website. Marsh & McLennan Companies will receive aggregate reports to review the performance of the program.

By enrolling in a Marsh & McLennan Companies medical plan you consent to the terms and conditions of Healthyroads, as they may be amended from time to time. If you are enrolled in an Aetna, UnitedHealthcare, or Anthem BlueCross BlueShield medical plan, your Personal Health Assessment/biometric information may be transmitted by

Healthyroads to the plan as part of your participation in a Marsh & McLennan Companies medical plan.

Will Healthyroads try to contact other family members about my health?

No. Healthyroads will not discuss your health with other members of your family.

How does Healthyroads get personal health information about me and my eligible family members?

Healthyroads' services are additional benefits provided under the Marsh & McLennan Companies health plan. As such, Healthyroads will have access to your Personal Health Assessment/biometric information.

Since Healthyroads is acting on behalf of the health plan, it is subject to the same legal restrictions regarding your health information as the health plan. Healthyroads is required under Federal law and applicable state laws to protect your health care information and to use it only for purposes permitted under the applicable laws and as outlined in our legal agreement. Your personal health information is not shared with other parties unrelated to the health plan unless you give authorization. Your personal health information is not shared with Marsh & McLennan Companies.

You have every right to be informed about who gets your health care information and why. If you have additional concerns, please contact the Marsh & McLennan Companies Employee Service Center at +1 866 374 2662.

Will Healthyroads share my personal health information with other medical plans?

Yes. Healthyroads may send your personal health information to the Aetna, Anthem Blue Cross Blue Shield or UnitedHealthcare medical plans.

Is my health plan allowed to share my personal health information with Healthyroads?

Yes. Under the Federal law known as the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"), your personal health information is protected but can be shared by your health plan in connection with health care treatment and health care operations; your consent is not required. The services offered by Healthyroads are generally considered health care operations, including activities like quality assessment and improvement and medical review.

Can I prohibit my health plan from sharing my personal health information with Healthyroads?

No. In order for you and Marsh & McLennan Companies to realize the benefit of the Healthyroads programs, Healthyroads must have access to your Personal Health Assessment/biometric information. Under HIPAA, that information can be shared, subject to the conditions mentioned in this section; your consent is not required.

Does the sharing of personal health information with Healthyroads conform to my HIPAA privacy rights?

Yes. Healthyroads receives personal health information in a manner permitted by HIPAA. Marsh & McLennan Companies has a Business Associate Agreement in place with Healthyroads, as required by HIPAA. The Business Associate Agreement obligates Healthyroads to protect your personal health information as required by HIPAA. If you would like a copy of the Marsh & McLennan Companies Notice of Privacy Practices, which outlines the process for registering a complaint in the event that you feel your privacy rights have been violated, please contact the Marsh & McLennan Companies Employee Service Center at +1 866 374 2662.

What does Healthyroads do with the personal health information it receives from my health plan?

Healthyroads is part of your Marsh & McLennan Companies medical plan. As such, Healthyroads is subject to the privacy rules under the Health Insurance Portability and Accountability Act of 1996 (“HIPAA”). This means that Healthyroads only may use or disclose your health information for a medical plan purpose. Healthyroads may not use or disclose your information for a non-plan purpose.

Does Marsh & McLennan Companies receive my personal health information?

No. Marsh & McLennan Companies does not receive any claims information regarding your ‘condition’ or medical status or any information you may provide in your PHA or to Healthyroads. The Personal Health Assessment, Online Wellness Programs, Health Improvement Programs and other services available are completely confidential and administered by third party vendors. Only aggregate group information, which is not identifiable to any individual, will be available to Marsh & McLennan Companies. This aggregate information will be used to help assess the success of the Healthyroads wellness benefits and to develop other programs and initiatives.

Does Marsh & McLennan Companies know if I have earned an incentive gift card?

Healthyroads will inform Marsh & McLennan Companies if you receive an incentive gift card so that Marsh & McLennan Companies can withhold the applicable taxes, but Marsh & McLennan Companies is not informed about whether the incentive was earned by you or by your spouse or domestic partner, or the program in which you participated.

Glossary

ACTIVELY AT WORK

You are “actively at work” if you are fulfilling your job responsibilities at a Marsh & McLennan Companies approved location on the day coverage is supposed to begin (e.g., you are not out ill or on a leave of absence).

APPROVED SPOUSE AND DOMESTIC PARTNER

Adding a spouse or same gender or opposite gender domestic partner to certain benefits coverage is permitted upon employment or during the Annual Enrollment period for coverage effective the following January 1st if you satisfy the plans' criteria, or immediately upon satisfying the plans' criteria if you previously did not qualify. To obtain spousal or domestic partner coverage, you will need to complete an Affidavit of Eligible Family Membership declaring that:

Spouse / Domestic Partner

- You have already received a marriage license from a US state or local authority, or registered your domestic partnership with a US state or local authority.

Spouse Only

- Although not registered with a US state or local authority, your relationship constitutes a marriage under US state or local law (e.g. common law marriage or a marriage outside the US that is honored under US state or local law).

Domestic Partner Only

- Although not registered with a US state or local authority, your relationship constitutes an eligible domestic partnership. To establish that your relationship constitutes an eligible domestic partnership you and your domestic partner must:
 - be at least 18 years old
 - not be legally married, under federal law, to each other or anyone else or part of another domestic partnership during the previous 12 months
 - currently be in an exclusive, committed relationship with each other that has existed for at least 12 months and is intended to be permanent
 - not be Medicare eligible
 - currently reside together, and have resided together for at least the previous 12 months, and intend to do so permanently
 - have agreed to share responsibility for each other's common welfare and basic financial obligations
 - not be related by blood to a degree of closeness that would prohibit marriage under applicable state law.
- Marsh & McLennan Companies reserves the right to require documentary proof of your domestic partnership at any time, for the purpose of determining benefits eligibility. If requested, you must provide documents verifying either the registration of your domestic partnership with a state or local authority or your cohabitation and/or mutual commitment.

Once your Affidavit of Eligible Family Membership is completed and processed, you may cover the dependent child(ren) of your spouse or domestic partner.

Go to Colleague Connect (www.colleagueconnect.mmc.com), click **Career & Rewards** and select **ibenefitcenter** under Resources.

ELIGIBLE MMA EMPLOYEES

As used throughout this document, "MMA Employees" are defined as employees classified on payroll as US regular employees of MMA-Corporate, MMA-Alaska, MMA-Southwest, MMA-Northeast, or Security Insurance Services of Marsh & McLennan Agency.

ELIGIBLE MARSH & MCLENNAN COMPANIES EMPLOYEES (OTHER THAN MMA)

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

QUALIFYING EVENT

A “qualifying event” under COBRA includes loss of coverage as a result of your leaving Marsh & McLennan Companies (other than for your gross misconduct); a reduction of hours; your death, divorce or legal separation; your eligibility for Medicare, or a dependent child’s loss of dependent status; or, if you are a retiree, loss of coverage due to Marsh & McLennan Companies filing for bankruptcy.