

Benefits Handbook Date January 1, 2022

SWORD Health Prevention Program

Marsh McLennan



SWORD Health Prevention Program

The SWORD Health Prevention program is a virtual program to help avoid back, joint, and muscle pain.*

Note: *Your rights in connection with this program are not governed by the Employment Retirement Income Security Act of 1974 (ERISA).*

For information on virtual physical therapy available to eligible medical plan participants through SWORD Health, refer to the Aetna, Anthem and/or UnitedHealthcare sections in Healthcare under Medical Coverage Options.

* This is a wellness program separate from the Virtual Physical Therapy program offered under the Marsh McLennan medical plans, for which SWORD Health is the medical provider.

Plan Summary

This section provides a summary of SWORD Health Prevention program as of January 1, 2022.

The Program at a Glance

The SWORD Health Prevention program is a virtual program to help avoid back, joint, and muscle pain. The chart below contains some important program features. For more information, see “How the Program Works” on page 4.

This wellness program is separate from the Virtual Physical Therapy program offered under the Marsh McLennan medical plans, for which SWORD Health is the medical provider. For information on virtual physical therapy available to eligible medical plan participants through SWORD Health, refer to the Aetna, Anthem and/or UnitedHealthcare sections in Healthcare under Medical Coverage Options.

| Program Feature | Highlights |
|----------------------------------|--|
| How the Program Works | <ul style="list-style-type: none"> ▪ The SWORD Health Prevention program is a virtual program to help avoid back, joint, and muscle pain. ▪ See “How the Program Works” on page 4 for details. |
| Eligibility | <ul style="list-style-type: none"> ▪ You are eligible to participate in this program if you meet the eligibility requirements described under “Eligible Employees” on page 2. ▪ See “Participating in the Program” on page 2 for details. |
| Family Member Eligibility | <ul style="list-style-type: none"> ▪ Your family members age 18 or older can use the SWORD Health Prevention program if they meet the eligibility requirements described under “Family Member Eligibility” on page 3. ▪ See “Participating in the Program” on page 2 for details. |
| Enrollment | <ul style="list-style-type: none"> ▪ Coverage is automatic for eligible employees. |
| Cost | <ul style="list-style-type: none"> ▪ There is no cost to you or your eligible family members. |
| 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. ▪ Your specific name and medical information will NOT be shared with anyone. ▪ See “How the Program Works” on page 4 for details. |
| Contact Information | <p>For more information and how to enroll, contact: SWORD Health Hours: Monday through Friday, 8:00 am - 6:00 pm Eastern Time Phone: +1 888 492 1860 Website: join.swordhealth.com/mm/ Email: help@swordhealth.com SWORD Health administers this program for Marsh McLennan.</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 set forth below, 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 are eligible if you are an employee age 18 or older 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.

Eligible MMA Employees

You are eligible if you are an employee age 18 or older 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 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 MMA PCS – National.

In addition, references in this section to Marsh & McLennan Companies mean Marsh McLennan.

Family Member Eligibility

Your ELIGIBLE FAMILY MEMBERS age 18 or older can use SWORD Health Prevention program. An eligible family member is your:

- Spouse or domestic partner
- Children

When Coverage Starts and Ends

You are covered under this program on your first day of employment or the date you become eligible.

Coverage ends on the date when the first of the following occurs:

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

Cost

There is no cost to you or your eligible family members.

Note: This is a wellness program separate from the Virtual Physical Therapy program offered under the Marsh McLennan medical plans, for which SWORD Health is the medical provider.

Converting to an Individual Policy

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

No. You can't convert this coverage to an individual policy when your coverage ends.

COBRA Coverage

Can I continue coverage through COBRA?

Coverage ends on your termination date.

Coordination with Medical Plan

The SWORD Health Prevention program is NOT health insurance and is not a replacement for health care coverage. Rather, the program service is designed to help avoid pain via prevention.

How the Program Works

The SWORD Health Prevention program is virtual program to help avoid back, joint, and muscle pain.

What conditions does SWORD Health Prevention Program treat?

The SWORD Health Prevention Program addresses pain prevention in the back, shoulder, neck, hip, pelvic area, knee, elbow, ankle, and wrist.

How can I access the SWORD Health Prevention Program?

The SWORD Health Prevention Program can be accessed by the SWORD Health mobile app. The SWORD Health app is available in the App Store for iOS devices and on Google Play for Android devices.

For information on the program and how to enroll, visit join.swordhealth.com/mm/.

What is the SWORD Health Prevention Program?

The SWORD Health Prevention Program* is based on education and targeted exercise to prevent back, muscle, and joint pain and/or injury before it starts. The SWORD Health Prevention Program is offered to eligible members through the SWORD Health mobile app.

*This is a wellness program separate from the Virtual Physical Therapy program offered under the Marsh McLennan medical plans, for which SWORD Health is the medical provider.

What are the components of the SWORD Health Prevention Program?

There are three main components of the SWORD Health Prevention Program:

1. **Learn and Prevent:** Educational videos explain how back, joint, and muscle pain starts and teach you specific mobility and strength exercises to help you prevent pain.
2. **Ask a Physical Therapist:** On-demand chat feature to answer questions anytime, anywhere*.
3. **Stay on Track:** Features such as notifications and the ability to track goals, pain, and functional improvements help you stay on track.

*This tool will not assist you or a healthcare provider with the diagnosis of any healthcare condition, nor provide treatment advice that is personalized to you. It does not create a patient-provider relationship between you and a SWORD Health physical therapist. If you have concerns regarding your health, you should talk with your healthcare provider.

How can I access the SWORD Health Prevention Program?

The SWORD Health Prevention Program can be accessed by the SWORD Health mobile app, which also includes a chat feature to speak with a physical therapist in real time.* The SWORD Health app is available in the App Store for iOS devices and on Google Play for Android devices.

*This tool will not assist you or a healthcare provider with the diagnosis of any healthcare condition, nor provide treatment advice that is personalized to you. It does not create a patient-provider relationship between you and a SWORD Health physical therapist. If you have concerns regarding your health, you should talk with your healthcare provider.

Do I have to follow the recommendation of the SWORD Health Prevention program?

No. The information you receive from SWORD Health is intended to help you make informed decisions.

If I have an authorized unpaid leave of absence, can I still participate in the SWORD Health Prevention program?

Coverage for you and your eligible family members continues for the duration of your authorized unpaid leave of absence.

If I become disabled, does the SWORD Health Prevention program still provide a benefit?

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

If I no longer satisfy the SWORD Health Prevention program's eligibility requirements

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

If my family member loses eligibility status

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

Services Provided

The SWORD Health Prevention Program will:

- provide educational information to avoid pain
- areas of focus include back, shoulder, neck, knee, elbow, hip, ankle, wrist and pelvic area.

Do I have to use the SWORD Health Program?

- No. Participation is completely voluntary.

Maximum

There is no limit to how often you can use SWORD Health Prevention Program.

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 anyone **without your prior authorization**, and will never be shared with Marsh McLennan.

Additional Information

For more information about the SWORD Health Prevention program and how to enroll, visit join.swordhealth.com/mm/.

Glossary

ACTIVELY-AT-WORK

You are “Actively-At-Work” if you are fulfilling your job responsibilities at a company-approved location on the day coverage is supposed to begin (e.g., you are not out ill or on a leave of absence).

ELIGIBLE MARSH & MCLENNAN 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).

ELIGIBLE MMA EMPLOYEES

As used throughout this document, “MMA employees” are defined as employees 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).

ELIGIBLE FAMILY MEMBERS

You eligible family member meets the eligibility criteria as defined below.

Spouse/Domestic Partner means:

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
- 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 reserves the right to require documentary proof of your domestic partnership or marriage at any time, for the purpose of determining benefits eligibility. If requested, you must provide documents verifying the registration of your domestic partnership with a state or local authority, your cohabitation and/or mutual commitment, or a marriage license that has been approved by a state or local government authority.

Child/Dependent Child means:

- Your biological child
- A child for whom you or your spouse are the legally appointed guardian with full financial responsibility
- The child of a domestic partner
- Your stepchild
- Your legally adopted child or a child or child placed with you for adoption.

Note: Any child that meets one of these eligibility requirements and who is incapable of self support by reason of a total physical or mental disability as determined by the Claims

Administrator, may be covered beyond the end of the calendar year in which the child attains age 26.

Dependent children are eligible for coverage until the end of the calendar year in which they attain age 26. This eligibility provision applies even if your child is married, has access to coverage through his or her employer, doesn't attend school full-time or live with you, and is not your tax dependent.

The Company has the right to require documentation to verify the relationship (such as a copy of the court order appointing legal guardianship). Company medical coverage does not cover foster children or other children living with you, including your grandchildren, unless you are their legal guardian with full financial responsibility—that is, you or your spouse claims them as a dependent on your annual tax return.