

Benefits Handbook Date January 1, 2025

# **WINFertility (“WIN”) Infertility Educational Support and Resources**

Marsh McLennan

# WINFertility (“WIN”) Infertility Educational Support and Resources

*WIN Infertility Educational Support and Resources\* provides a digital platform with educational resources and support about family building, including the causes and treatment of medical infertility to help you make informed choices.*

## Plan Summary

This section provides a summary of WIN Infertility Educational Support and Resources as of January 1, 2025.

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

*For information on infertility benefits available to eligible medical plan participants through WIN, refer to the Aetna, Anthem and/or Surest sections in Healthcare under Medical Coverage Options.*

\* This is family forming infertility support and educational resources separate from the WIN infertility coverage (medical care and prescription drugs costs) offered under the Marsh McLennan medical plans, for which WIN is the medical provider.

## The Program at a Glance

WIN Infertility Educational Support and Resources provides a digital platform with educational resources and support about family building and the causes and treatment of medical infertility to help you make informed choices. The chart below contains some important program features. For more information, see “How the Program Works” on page 3.

This is separate from the WIN infertility coverage (medical care and prescription drug costs) offered under the Marsh McLennan medical plans, for which WIN is the medical provider. For information on infertility benefits available to eligible medical plan participants through WIN, refer to the Aetna, Anthem and/or Surest sections in Healthcare under Medical Coverage Options.

<b>Program Feature</b>	<b>Highlights</b>
<b>How the Program Works</b>	<ul style="list-style-type: none"> <li>▪ WIN Infertility Educational Support and Resources is a digital platform with educational resources and support about family building and the causes and treatment of medical infertility to help you make informed choices.</li> <li>▪ See “How the Program Works” on page 3 for details.</li> </ul>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>▪ You are eligible to participate in this program if you meet the eligibility requirements described under “Eligible Employees” on page 2.</li> <li>▪ See “Participating in the Program” on page 2 for details.</li> </ul>
<b>Enrollment</b>	<ul style="list-style-type: none"> <li>▪ Coverage is automatic for eligible employees.</li> </ul>
<b>Cost</b>	<ul style="list-style-type: none"> <li>▪ There is no cost to you.</li> </ul>
<b>Confidentiality</b>	<ul style="list-style-type: none"> <li>▪ Your privacy is guaranteed. Reporting of information adheres to Health Insurance Portability and Accountability Act (HIPAA) privacy laws.</li> <li>▪ Your specific name and medical information will NOT be shared with anyone.</li> <li>▪ See “How the Program Works” on page 3 for details.</li> </ul>
<b>Contact Information</b>	<p>For more information and how to enroll, contact:            WIN            Hours: Monday through Friday, 9:00 am - 9:00 pm Eastern Time            Phone: +1 844 446 2329            Website: <a href="https://managed.winfertility.com/mmc-2">https://managed.winfertility.com/mmc-2</a>            WIN 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.

### 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 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 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 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, or MMA PCS – National.

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

## When Coverage Starts and Ends

You are covered 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.

**Note:** This is separate from the WIN infertility coverage (medical care and prescription drug costs) offered under the Marsh McLennan medical plans, for which WIN is the medical provider. For information on infertility benefits available to eligible medical plan participants through WIN, refer to the Aetna, Anthem and/or Surest sections in Healthcare under Medical Coverage Options.

## 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?***

No. Coverage ends on your termination date.

## Coordination with Medical Plan

WIN Infertility Educational Support and Resources is NOT health insurance and is not a replacement for health care coverage. Rather, it is designed to provide educational resources and support about family building and the causes and treatment of medical infertility to help you make informed choices.

## How the Program Works

WIN Infertility Educational Support and Resources is a digital platform with educational resources and support about family building and the causes and treatment of medical infertility to help you make informed choices.

WIN Infertility Educational Support and Resources is offered to eligible employees through the WINFamily mobile app.

## ***For which situations does WIN Infertility Educational Support and Resources provide support?***

WIN Infertility Educational Support and Resources addresses family building for all family structures as well as the causes and treatment of medical infertility to help you make informed choices.

## ***How can I access WIN Infertility Educational Support and Resources?***

WIN Infertility Educational Support and Resources can be accessed through the WINFamily mobile app. The WINFamily mobile app is available in the App Store or Google Play. Use code MMC18 to create an account.

For information on the program and how to enroll, visit <https://managed.winfertility.com/mmc-2>.

## ***What are the components of WIN Infertility Educational Support and Resources?***

WIN Infertility Educational Support and Resources provides individualized support and educational resources to help navigate your family-building journey.

You have access to:

- A Nurse Care Advocate who will provide support, including education, guidance, and emotional support.
- Nurse Care Advocates are available on-call 24/7 and can be reached through the WIN Family App for the following:
  - Assistance in selecting an in-network provider based on your individual treatment needs, goals and preferences if enrolled in an Aetna, Anthem or Surest medical plan.
  - Assistance in navigating your medical plan provider search if not enrolled in an Aetna, Anthem or Surest medical plan.
  - Support to help you understand complex information such as common causes, testing and treatment options, as well as medication guidance.
  - Assistance with understanding reproductive and family needs, such as menopause, pregnancy, postpartum and parenting.
- Mind and body well-being guidance provided by WIN’s Behavioral Health Care Advocates and in-house Nutritional Health Coaches.
  - WIN’s Behavioral Health Care Advocates are Licensed Clinical Social Workers experienced in Reproductive Behavioral Health, serving as personal advocates to help you develop healthy coping strategies to navigate the emotional challenges that can arise during your family-building journey.

- WIN’s in-house health coaches provide support in developing personal health goals and a nutrition plan to address your individual challenges, preferences, and dietary needs.

### ***How can I access WIN Infertility Educational Support and Resources?***

WIN Infertility Educational Support and Resources can be accessed through the WINFamily mobile app. The WINFamily mobile app is available in the App Store or Google Play. Use code MMC18 to create an account.

### ***Do I have to follow the recommendation of WIN Infertility Educational Support and Resources?***

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

### ***If I have an authorized unpaid leave of absence, can I still use WIN Infertility Educational Support and Resources?***

Coverage for you continues for the duration of your authorized unpaid leave of absence.

### ***If I become disabled, does WIN Infertility Educational Support and Resources still provide a benefit?***

During a period of approved disability, you remain eligible for coverage.

### ***If I no longer satisfy the WIN Infertility Educational Support and Resources’ eligibility requirements***

Your coverage ends on the date you no longer satisfy the eligibility requirements.

### ***Do I have to use the WIN Infertility Educational Support and Resources?***

No. Participation is completely voluntary.

## **Maximum**

There is no limit to how often you can use WIN Infertility Educational Support and Resources.

## **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 Infertility Educational Support and Resources and how to enroll, visit <https://managed.winfertility.com/mmc-2>.

## Glossary

### ACTIVELY-AT-WORK

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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)

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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

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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), or Marsh & McLennan Agency LLC, Private Client Services – National Region (MMA PCS –National).