

Benefits Handbook Date March 1, 2017

LifeCare® Family Resource
Program
Marsh & McLennan Companies



LifeCare® Family Resource Program

The Company recognizes the challenges you may encounter in trying to balance work and family responsibilities. Over the course of your life, you may have many questions on family issues. The Family Resource Program, offered through LifeCare®, offers employees and their family members expert advice, personal consultations and qualified referrals to resources in your area or nationwide to help you better manage personal life needs such as: child care and parenting, adult care and aging, education, adoption, health and wellness, relocation and everyday needs.

The Program at a Glance

The Family Resource Program can help you balance work and personal responsibilities by giving you access to providers, information and resources. 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"> ▪ The Family Resource Program is accessible 24/7 via telephone and online to help with virtually any life need. ▪ The program offers access to Bachelor’s and Master’s level specialists with education and training in one specialty area (e.g. child care, adult care, etc.) who provide expert guidance, pre-screened referrals and information for helpful providers and resources nationwide. The specialist will help you evaluate your situation, research and explain the options in your community and send you relevant materials and referrals. You can also log on to the LifeCare website to access helpful content and tools such as Provider Locators, webinars, articles, videos and LifeMart, an employee discount center featuring brand-name discounts to save you money on everyday needs. ▪ See “How the Program Works” on page 4 for details.
Employee Eligibility	<ul style="list-style-type: none"> ▪ You are eligible to participate in this program if you meet the eligibility requirements described below. ▪ See “Participating in the Program” on page 2 for details.
Family and Household Member Eligibility	<ul style="list-style-type: none"> ▪ Your family and household members can use the Family Resource Program if they meet the eligibility requirements described below. ▪ See “Participating in the Program” on page 2 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 the Family Resource Program. If the program provides referrals to other services, you are responsible for paying for any services you choose
Contact Information	<p>For more information, contact: LifeCare®, 24 hours a day, 7 days a week Phone: +1 800 873 4636 Website: Go to Colleague Connect (https://colleagueconnect.mmc.com). Click Career & Rewards and select LifeCare® under Programs. Your LifeCare® Screen Name and Password should each pre-populate with MMCUSER. If the Screen Name and Password are not pre-populated, to access the LifeCare® website, enter MMCUSER as both your Screen Name and Password.</p> <p>Marsh & McLennan Companies does not administer this program. LifeCare®’s decisions are final and binding.</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 and you meet the requirements set forth below, you become eligible on your eligibility date.

Your eligible family and household members are also covered under this program.

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 Mercer PeoplePro)

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 Mercer PeoplePro).

Individuals who are classified on payroll as temporary employees or who are compensated as independent contractors 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 (MMA).

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.

Family Member and Household Member Eligibility

Your family and household members can use the Family Resource Program. A family and household member is your:

- domestic partner
- child for whom you are the legal guardian
- child of a domestic partner
- legally adopted child

"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 or Mercer PeoplePro).
- For MMA participants: a US regular employee of MMA.

- biological child
- spouse
- stepchild
- any individual who currently resides with you.
- any adult for whom you assume primary caregiving responsibilities (spouse, parent, grandparent).

For your child to be covered, your child must be:

- dependent on you for maintenance and support,
- unmarried, and
- under 19 years of age, *or*
- under 25 years of age if a full-time student in a college or other accredited institution (generally those with 12 or more accredited hours of course work per semester, or full-time as determined by the school) and not employed on a full-time basis.

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.

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 the Family Resource Program. If the program 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 can't convert this coverage to an individual policy when your coverage ends.

How the Program Works

The Family Resource Program is administered by LifeCare®, a nationwide counseling, education and referral service. The experienced specialists at LifeCare® can help you locate the providers, information and resources you need to balance work and personal responsibilities.

You and your family members can call toll-free 24/7/365 to speak with Bachelor's or Master's level specialists in their fields (child care, elder care, etc.) who provide unlimited phone consultations, relevant educational materials, and confirmed referrals to help them with any life need, including but not limited to:

Child Care & Parenting		
<ul style="list-style-type: none"> ▪ Pregnancy & Adoption ▪ Child care options (centers, in-home care, etc.) 	<ul style="list-style-type: none"> ▪ Education & Schooling ▪ Special needs 	<ul style="list-style-type: none"> ▪ Parenting infants to teens ▪ Managing work and family
Senior Care/Caregiving		
<ul style="list-style-type: none"> ▪ Care options and living arrangements ▪ Caregiver concerns ▪ Emergency and respite care ▪ Hospice services 	<ul style="list-style-type: none"> ▪ Information on diseases and conditions ▪ Meal delivery programs ▪ In-home care and services ▪ Transportation services 	<ul style="list-style-type: none"> ▪ Medicare, Medicaid and Social Security ▪ Retirement ▪ Senior health and safety ▪ Support groups
Wellness		
<ul style="list-style-type: none"> ▪ Fitness programs ▪ Prevention 	<ul style="list-style-type: none"> ▪ Nutrition ▪ Stress management 	<ul style="list-style-type: none"> ▪ Weight loss ▪ Safety
Daily Needs		
<ul style="list-style-type: none"> ▪ Home improvement ▪ Pet care 	<ul style="list-style-type: none"> ▪ Automotive services ▪ Relocation 	<ul style="list-style-type: none"> ▪ Consumer information ▪ Cleaning services

You can also log on to the website to interact with specialists or access self-service information and tools, including:

- A searchable network of millions of providers, including: child and adult care providers; schools; fitness centers and more
- Helpful content to help with life events and all of the topics above

- Live and on-demand webinars
- Monthly live talks hosted by experts in their fields
- Financial articles, calculators, and budgeting tools
- Up-to-date wellness information, quizzes, and tools

Plus, save money on everyday products and services via LifeMart, the employee discount platform, conveniently accessible from the website.

The Program Specialist

When you call, you will be connected to a Family Resource Program specialist most qualified to address your concern. For instance, if you need child care, you will speak with a specialist who has education and training in the child care field; while members seeking assistance with elder care will speak to trained and educated specialists who have experience and training in social work and gerontology, for example.

These specialists are accessible 24/7/365 to provide expert guidance, relevant information and personalized referrals to providers that meet your unique needs—in terms of care, budget, location and any special request. The specialist will help you evaluate your situation, research and explain the options in your community and send you relevant materials and referrals.

The program aims to give you information you can use to evaluate providers and determine which one, if any, is best for you. The choice of services is always yours.

Referrals

When discussing potential providers with you, the specialist will give you information on care providers; operating hours; fees and subsidies; licensing; accreditations (if any); and policies for individuals with special needs.

Referrals can be relayed via phone and conveniently posted to an area of the website personalized for each employee. Information and referrals can also be e-mailed.

The Company hopes that this benefit will help you to manage work and family responsibilities and save time and money with personal life needs. It is important to remember, however, that the Family Resource Program provides referrals and not recommendations. You are responsible for selecting the services that best suit your needs. You pay any costs associated with the services you choose.

Neither the Company nor the Family Resource Program guarantees the quality of providers. The program aims to give you information you can use to evaluate providers and determine which one, if any, is best for you. The choice of services is always yours.

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 COMPANIES EMPLOYEES (OTHER THAN MERCER PEOPLEPRO)

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 Mercer PeoplePro).

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 (MMA).

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 domestic partner coverage, you will need to agree to the 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 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.

In order to cover the child(ren) of a domestic partner, you will be required to agree to the Affidavit of Eligible Family Membership. Go to Colleague Connect (<https://colleagueconnect.mmc.com>), click **Career & Rewards** and select **Mercer Marketplace benefits enrollment website** under Resources.