

Benefits Handbook Date January 1, 2020

Healthroads

Marsh & McLennan Companies



Healthyroads

Healthyroads offers comprehensive wellness programs designed to help you and your family members maintain and improve your health. Using the Healthyroads 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.

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 Healthyroads' 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 Healthyroads' Program.

SPD and Plan Document

This section provides a summary of Healthyroads as of January 1, 2020.

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

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The Program at a Glance

Healthyroads 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"> ▪ Healthyroads wellness benefits are designed to help you and your family maintain and improve your health. ▪ It features a Healthyroads Lifestyle Coaching Program, Healthyroads Biometric Screenings Program, Healthyroads Connected! Program and Active&Fit Direct™ Program. ▪ See “How the Program Works” on page 4 for details.
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 2. ▪ See “Participating in the Program” on page 2 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 3. ▪ 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 any of the Healthyroads wellness benefits. However, if Healthyroads provides referrals to other services, you are responsible for paying for any services you choose. <p><small>*Active&Fit Direct is 100% employee paid.</small></p>
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 + 1 844 641 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, who are compensated as independent contractors or who are employed by any entity in Bermuda, Barbados or Cayman Islands 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 – 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 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 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.

Family Member Eligibility

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

- spouse
- 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.

*Active&Fit Direct is 100% employee paid.

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
- Healthyroads Biometric Screenings Program
- Healthyroads Connected! Program
- Active&Fit Direct Program
- Healthyroads Online Wellness Resources and Tools

Will Healthyroads contact me regarding their programs?

Healthyroads will contact you if you manually opt in to receive wellness tips via email or text messaging. Healthyroads may also contact you to invite you into the Healthyroads Lifestyle Coaching program.

Healthyroads will not contact you regarding your health risks.

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

Healthyroads will contact your spouse/domestic partner, if he/she manually opts in to receive wellness tips via email or text messaging. Healthyroads may also contact your spouse/domestic partner to invite him/her into the Healthyroads Lifestyle Coaching program.

Healthyroads will not contact your spouse/domestic partner regarding his/her health risks.

If I have an authorized unpaid leave of absence, can I still participate in the Healthyroads 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 Healthyroads still provide a benefit?

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

If I die, does Healthyroads 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 PHA is available once per benefit year (January 1 – December 31). 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 of 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 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 +1 844 641 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.

* Online scheduling cannot be used to schedule appointments if you are currently enrolled in a Coaching program or if you have participated in a coaching session within the last year. In this case, you must call to schedule your appointment. Online scheduling cannot be used to schedule video or chat coaching sessions. If you are interested in using the video or chat coaching sessions, you will need to call into Healthyroads Customer Service or schedule directly with a current coach. Please note that not all coaches will be capable of providing the chat/video coaching option. If you are already working with a telephonic coach, you may have to switch if you want to utilize the video or chat coaching option.

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 are eligible to participate in the Healthyroads Lifestyle Coaching Program. If you or your family member is covered by COBRA, you can also participate in the Healthyroads Lifestyle Coaching Program.

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 immediately.

How many coaching sessions will I receive?

- You and your family members will each have eight coaching sessions available to you.
- Coaching sessions, lasting up to 30 minutes, are limited to one session per week, subject to the availability of coaching staff.

What options are available for coaching sessions?

Coaching sessions can be completed by telephone, video or chat.

Can I use various methods of coaching — i.e., 2 sessions via telephone, 4 sessions via video and 2 sessions via chat?

Yes. You or your eligible family members can use any method for coaching (telephone, video, chat or a combination of any coaching method).

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 **Healthyroads.com** and log in (or sign up, if you are not already registered). Once you're logged in successfully, go to **Coaching Program** under the Health Resources tab, click the **Enroll** button and follow the prompts. Please note* only the first coaching session can be made online. **Online scheduling is not available for video or chat.**
- Telephone: You can enroll by calling Healthyroads at +1 844 641 2746, any business day, from 8:00 a.m. to 9:00 p.m. Eastern time.

*Online scheduling cannot be used to schedule appointments if you are currently enrolled in a Coaching program or if you have participated in a coaching session within the last year. In this case, you must call to schedule your appointment. Online scheduling cannot be used to schedule video or chat coaching sessions. If you are interested in using the video or chat coaching sessions you will need to call into Healthyroads Customer Service or schedule directly with a current coach. Please note that not all coaches will be capable of providing the chat/video coaching option. If you are already working with a telephonic coach, you may have to switch if you want to utilize the video or chat coaching option.

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 [Healthyroads.com](https://www.healthyroads.com) to enroll online.

Can I enroll online for chat or video coaching sessions?

No. Online scheduling cannot be used to schedule video or chat coaching sessions. Online scheduling can only be used for telephonic coaching scheduling*.

Video or chat coaching sessions can only be scheduled by calling Healthyroads Customer Service or directly with your current coach. Please note that not all coaches will be available via the chat or video coaching option. If you and/or your spouse/domestic partner are already working with a telephonic coach, you may have to switch to a new coach if you want to utilize the video or chat coaching option.

*Online scheduling cannot be used to schedule appointments if you are currently enrolled in a Coaching program or if you have participated in a coaching session within the last year. In this case, you must call to schedule your appointment.

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 your Coaching Assessment and Pre-Coaching Profile (**this is in addition to the confidential online PHA that must be completed**). 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 the Coaching Assessment and Pre-Coaching Profile?

After you complete the Coaching Assessment and 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.

When are the Healthyroads coaches available?

Healthyroads coaches are available at +1 844 641 2746, any business day, from 8:00 a.m. to 9:00 p.m. Eastern time.

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

Healthyroads Connected! Program

The Healthyroads Connected! Program offers you the ability to track physical activity through a variety of fitness apps or devices to help you monitor your fitness and maintain your health.

How do I enroll in the Connected! Program?

Visit the Healthyroads portal through **Healthyroads.com** or Colleague Connect at <https://colleagueconnect.mmc.com>. Go to Career & Rewards and select **Healthyroads** under Tools. First-time users on the Healthyroads website will need to create a username and password. Returning members will log in using their existing username and password.

To access Connected!, follow the steps listed below:

- In the upper right hand corner of the Healthyroads website, click the drop down arrow next to your name.
- Select “Apps and Devices” from the drop down menu.
- Review the current list of available apps/devices. Hover over each image for a full list of supported apps/devices from each manufacturer.
- Click the “Connect” button for the app/device you wish to connect and then you will be directed to the manufacturer’s website.
- Log into your account for the device or app you are using and follow the manufacturer or app instructions to grant permission for data to be transferred to your Healthyroads account.
- Once completed, you will be redirected to your Healthyroads account and you will see a message that the connection is successful. You will now be able to track your steps on the Healthyroads website.

Note: your spouse/domestic partner will need to register their own device/app through their own Healthyroads account.

Once I have registered my app or device, when will my activity show on my Healthyroads account?

Most data from apps or devices are uploaded within 2 hours; however, some data may take up to 24 hours to 48 hours to display.

Will Marsh & McLennan Companies or Healthyroads provide me with an app or tracking device?

No. You are responsible for purchasing your own app or tracking device if you wish to use the Connected! Program.

What if I don’t have an app or device and I want to participate in the Connected! Program?

You will need to download or purchase an app or device from the eligible app/device list to participate in the Healthyroads Connected! Program. Neither Healthyroads, nor Marsh & McLennan Companies, covers the cost of any app or device.

What if my app or device is not on the list of eligible apps/devices through the Connected! Program?

You will not be able to participate in the Connected! Program unless you have an app or device from the listing of available apps and devices in the Connected! Program.

What happens if I lose my app or device?

If you lose your app or device all data you have completed will be stored on Healthyroads. You will need to obtain a new app or device if you wish to continue to track your steps on Healthyroads.com.

Active&Fit Direct™ Program

The Active&Fit Direct Program provides you with direct access to a national network of over 10,000 participating fitness centers and select YMCAs across the US at a cost of \$25 per month (plus a \$25 enrollment fee and applicable taxes).

How do I know if I am eligible to participate in the Active&Fit Direct Program?

You and your eligible family members that meet the plan's eligibility criteria are eligible to participate in the Active&Fit Direct Program.

How do I access the Active&Fit Direct Program?

To access the Active&Fit Direct Program, visit the Healthyroads® website at Healthyroads.com and click on the Active and Fit Direct link under the HealthyMe Toolkit.

Can I access the Active&Fit Direct Program through any other site other than Healthyroads.com?

To enroll, you **must** access Active&Fit Direct through Healthyroads.com. Once you're enrolled and have created an Active&Fit Direct account with a unique username and password, you may access the Active&Fit Direct site directly at www.activeandfitdirect.com by signing into your account.

How do I enroll in the Active&Fit Direct Program?

You may enroll in the Active&Fit Direct Program by going to the Healthyroads website at Healthyroads.com and click on the 'Active and Fit Direct' link under the HealthyMe Toolkit. The link will direct you to the Active&Fit Direct website to register and enroll. You may also access Active&Fit Direct from the Healthyroads website through Career & Rewards in Colleague Connect.

- To enroll select the 'Enroll Now' button.
- Read and agree to the Membership Terms and Conditions.
- Create an account. Enter your personal information.
- Read and agree to the Website Terms and Conditions.
- Enter payment information and select 'Pay'. You will pay a total of \$75 at registration, plus applicable taxes (\$25 enrollment fee + \$25 membership fee for current month + \$25 membership fee for next month).
- You will then be enrolled in the Active&Fit Direct Program and have access to print a fitness card, search participating fitness centers, and start working out immediately.

Once enrolled, you may view or print your fitness card and take it to any fitness center in the Active&Fit Direct network. Once the fitness center verifies your enrollment in the Active&Fit Direct Program, you will need to sign a standard membership agreement with that particular fitness center and may receive a card or key tag, as applicable, from the fitness center to check in on subsequent visits.

To obtain the fitness card, access the Active&Fit Direct website through Healthyroads.com. You will need access to a computer or mobile device to enroll and print your fitness card or you can save it to your phone. You may also call Healthyroads Customer Service at +1 844 641 2746 to have your fitness card printed and sent to you.

Is the Active&Fit Direct Program subsidized by Marsh & McLennan Companies?

No. You pay 100% of the cost to participate in the Active&Fit Direct Program.

Can I add family members to my fitness center membership through the Active&Fit Direct Program?

Yes, your eligible spouse/domestic partner who is 18 years of age or older is eligible to enroll in the Active&Fit Direct Program. Your spouse/domestic partner can access the Active&Fit Direct link through the Healthyroads website to sign up for their individual membership in the program.

Can I try out a fitness center before enrolling?

Yes, if the fitness center allows guest passes. If you are interested in a fitness center but are not ready to enroll, you may request a guest pass letter from participating fitness centers and bring it to the fitness center indicated on the letter. You must register on the Active&Fit Direct website through Healthyroads.com to obtain a guest pass.

How much does the Active&Fit Direct Program membership cost?

You pay \$25 per month (plus applicable taxes) for access to over 10,000 fitness centers and select YMCAs across the US. Upon enrollment, you pay a total of \$75 at registration, plus applicable taxes (\$25 enrollment fee + \$25 membership fee for current month + \$25 membership fee for next month). You are responsible for paying all fees via credit card or debit card to Active&Fit Direct.

You will be charged for the \$25 monthly fee regardless of the enrollment date within that month. Example: You enroll on June 25th. You pay \$25 on June 25th to access the fitness center for that month regardless of only 6 days left in the month (June 25th – June 30th).

Is there a minimum membership commitment?

Yes. There is a minimum 3-month membership commitment. After a 3-month commitment, participation is month-to-month.

Example: You enroll on June 1st, and pay \$75 upfront (plus applicable taxes) which is the \$25 enrollment fee, \$25 membership fee for the month of June and \$25 membership fee for the month of July, plus applicable taxes.

You then pay \$25 on July 1st for the month of August (3rd month of membership). After that, you are able to cancel the membership. There is a total \$100 commitment (plus applicable taxes) before you can cancel your membership.

When are monthly fees charged for the Active&Fit Direct Program?

Recurring membership fees are charged automatically on the same day each month as your enrollment date, starting the month after you enroll. The fee collected is for the following month's participation. If your payment date does not exist in a month, the fee will be charged on the closest day within the same month (e.g., if you enroll January 30, the recurring fee for February will be charged on February 28, the last day of the month). Each month's membership fee is \$25, plus applicable taxes.

Once enrolled, when can I start using the fitness center?

You have access to your fitness card as soon as you enroll on the Active&Fit Direct website and can go to the participating fitness center right away.

Do I get an Active&Fit Direct fitness card? If so, how is the card obtained?

Yes. The fitness card contains your Active&Fit Direct membership number. You need your fitness card to provide to the fitness center you selected. The fitness card is available on the Active&Fit Direct website, which can be accessed by signing into your account using your unique username and password you will create during enrollment. Once enrolled, you can print your fitness card or save it to your phone, and show it to the participating fitness center. You may also call Healthyroads Customer Service at + 1 844 641 2746 to have your fitness card printed and sent to you.

If I am already enrolled in a fitness center, how do I transfer my membership to the Active&Fit Direct Program?

Active&Fit Direct network fitness centers allow you to cancel or suspend current memberships so you may enroll in the Active&Fit Direct Program at no penalty. If you decide to cancel your Active&Fit Direct enrollment, and the original fitness center membership was suspended (and not canceled), your original membership can be reinstated. If your current fitness center is not part of the Active&Fit Direct network, you should sign into your Active&Fit Direct account to find a participating fitness center.

Do I have to pay a fitness center directly to participate in the Active&Fit Direct Program?

No. You pay your required Active&Fit Direct fees directly to the Active&Fit Direct Program; you will not pay anything to the fitness center to enroll. However, you are responsible for paying any fees associated with upgrading your fitness center standard membership directly to the fitness center, if you choose to. Any non-standard fitness center services that typically require an additional fee are not included in the Active&Fit Direct Program.

What are the features available on the Active&Fit Direct website?

You can search for a participating fitness center, view billing information, print a fitness card, and more.

What happens if my fitness center is not participating in the Active&Fit Direct Program?

If your fitness center is not listed on the Active&Fit Direct website, you may nominate the fitness center by providing the name, address, and phone number on the Active&Fit Direct website. The fitness center will be contacted for possible addition to the Active&Fit Direct network. Check back periodically to see if your nominated fitness center has been added to the Active&Fit Direct network. Nominating a fitness center does not guarantee that it will be added to the Active&Fit Direct network.

How do I cancel my enrollment?

You can cancel your enrollment through the Active&Fit Direct website after the minimum 3-month membership commitment has been met and paid for. To cancel, you will need to sign into your Active&Fit Direct account and click **My Account** from the drop down menu below your name. You will then be able to access the **Cancel Program Enrollment** link under the **Program Enrollment** section.

For example, you enroll on June 1. The 3-month membership commitment, based on your enrollment date of June 1, is the months of June, July and August. On June 1, you pay the \$25 enrollment fee, \$25 membership fee for June and \$25 membership fee for July (plus applicable taxes). On July 1, you pay the \$25 membership fee (plus applicable taxes) for the month of August. On July 2*, you cancel your membership. Your cancellation on July 2 means that your last day of participation in the Active&Fit Direct program will be August 31. You will no longer be charged a monthly membership fee starting August 1.

*You can cancel your membership any day from July 2 through July 31 and not be charged the monthly membership fee on August 1.

Can I continue my enrollment in the Active&Fit Direct Program if I terminate employment?

Yes. You can continue your enrollment in the Active&Fit Direct Program after you terminate your employment. Access to Active&Fit Direct would be directly through the Active&Fit Direct website, www.activeandfitdirect.com using the username and password you created during enrollment.

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, including MP3 downloads for stress management techniques and healthy recipes
- Daily wellness email tips
- Daily wellness text messaging tips
- Health education resources
- Health condition centers
- Online Classes with certificates of completion
- Searchable drug and herb databases
- Lifestyle Coaching Program
- Connected! Program
- Active&Fit Direct 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 the 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 Healthroads?

No. In order for you and Marsh & McLennan Companies to realize the benefit of the Healthroads programs, Healthroads 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 Healthroads conform to my HIPAA privacy rights?

Yes. Healthroads receives personal health information in a manner permitted by HIPAA. Marsh & McLennan Companies has a Business Associate Agreement in place with Healthroads, as required by HIPAA. The Business Associate Agreement obligates Healthroads 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 Healthroads do with the personal health information it receives from my health plan?

Healthroads is part of your Marsh & McLennan Companies medical plan. As such, Healthroads is subject to the privacy rules under the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"). This means that Healthroads only may use or disclose your health information for a medical plan purpose. Healthroads 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 Healthroads. 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 Healthroads wellness benefits and to develop other programs and initiatives.

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).

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).

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

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.

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 cover a spouse or domestic partner, you will be required to certify in the Mercer Marketplace Benefits Enrollment Website that your spouse or domestic partner meets the eligibility criteria as defined below.

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 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.