

Benefits Handbook Date July 1, 2012

Contact Information

Marsh & McLennan Companies



Contact Information

For questions not answered in this handbook, or to follow up on a claim, learn more about a network, etc., please use the contact information below.

For questions about...

Medical

**Blue Cross Blue Shield
Exclusive Provider
Organization (EPO)**

Claims Administrator

Empire BlueCross BlueShield
P.O. Box 5076
Middletown, N.Y. 10940
Phone: +1 866 219 8695
Web site: <http://www.empireblue.com/mmc/>
Group #: 295648

(Be sure to check your claim form or instructions for the address of the claims processing office.)

Pharmacy Benefits Manager

Medco Health Solutions
P.O. Box 2187
Lee's Summit, MO 64063-2187
Phone: +1 800 987 8360
Web site: www.medco.com

**CA North and South –
Kaiser Foundation Health
Plan**

Claims Administrator

Kaiser Permanente
393 East Walnut Street
Pasadena, CA 91188
Phone: +1 800 464 4000
Website: www.kaiserpermanente.org
Northern California Group #: 8656
Southern California Group #: 102756

For questions about...

Consumer Directed Health Plan (CDHP)
Claims Administrator

Aetna
 P.O. Box 843
 Blue Bell, PA 19422-0843
 Phone: +1 866 210 7858
 Website: www.aetna.com/docfind/custom/mmc
 Group #: 876230

(Be sure to check your claim form or instructions for the address of the claims processing office.)

Fax: +1 952 594 6500

Pharmacy Benefits Manager

Medco Health Solutions
 P.O. Box 2187
 Lee's Summit, MO 64063-2187
 Phone: +1 800 987 8360
 Web site: www.medco.com

HMSA's Health Plan Hawaii Plus HMO
Claims Administrator

HMSA
 P.O. Box 860
 Honolulu, HI 96808-0860
 Phone: +1 808 948 6372
 Website: www.hmsa.com
 Group #: 96770-1 and 96770-3 (COBRA)

(Be sure to check your claim form or instructions for the address of the claims processing office.)

HMSA's Preferred Provider Plan
Claims Administrator

HMSA
 P.O. Box 860
 Honolulu, HI 96808-0860
 Phone: +1 808 948 6111
 Website: www.hmsa.com
 Group #: 96770-1 and 96770-3 (COBRA)

(Be sure to check your claim form or instructions for the address of the claims processing office.)

For questions about...

**Preferred Provider
Organization (PPO)**
Claims Administrator

Aetna
 P.O. Box 843
 Blue Bell, PA 19422-0843
 Phone: +1 866 210 7858
 Web site: www.aetna.com/docfind/custom/mmc
 Group #: 876230

(Be sure to check your claim form or instructions for the address of the claims processing office.)

Pharmacy Benefits Manager

Medco Health Solutions
 P.O. Box 2187
 Lee's Summit, MO 64063-2187
 Phone: 800-987-8360
 Web site: www.medco.com

**United Health Care
Exclusive Provider
Organization (EPO)**
Claims Administrator

United Healthcare
 P.O. Box 740800
 Atlanta, GA 30374-0800
 Phone: +1 866 540 5954
 Web site: www.myuhc.com/groups/mmc
 Group #: 098400

(Be sure to check your claim form or instructions for the address of the claims processing office.)

Pharmacy Benefits Manager

Medco Health Solutions
 P.O. Box 2187
 Lee's Summit, MO 64063-2187
 Phone: +1 800 987 8360
 Web site: www.medco.com

Trion
COBRA Administrator

For election forms and premium payments:

Trion Group, Inc.
 P.O. Box 2672
 Omaha, NE 68108-2672

For all other correspondence:

Trion Group, Inc.
 2300 Renaissance Boulevard
 King of Prussia, PA 19406

Phone: +1 866 324 4087 Monday through Friday, 8:30 a.m. to 5:30 p.m., Eastern time.

Website: <http://www.cobra-link.com/>

Retiree Medical Billing Administrator

Trion Group, Inc.
 Phone: +1 866 324 4087 Monday through Friday, 8:30 a.m. to 5:30 p.m., Eastern time.

For questions about...

Retiree Medical

Comprehensive Medical Plan (CMP)
Claims Administrator

United Healthcare
 P.O. Box 740800
 Atlanta, GA 30374-0800
 Phone: +1 800 645 6555
 Website: www.myuhc.com/groups/mmc
 Group #: 98400

(Be sure to check your claim form or instructions for the address of the claims processing office.)

Pharmacy Benefits Manager

Medco Health Solutions
 P.O. Box 2187
 Lee's Summit, MO 64063-2187
 Phone: +1 800 987 8360
 Web site: www.medco.com

Dental

Dental Plan
Claims Administrator

Metropolitan Life Insurance Company (MetLife)
 One Madison Avenue
 New York, NY 10010
 Phone: +1 800 942 0854
 Web site: www.metlife.com/mybenefits (enter "MMC" in the form to enter your company name)
 Group #: 302176

Vision

Vision Care Plan

VSP
 Phone: +1 800 877 7195
 Email: www.vsp.com
 Online chat: www.vsp.com
 Group #: 12222153

Vision Discount Program

VSP
 Phone: +1 800 877 7195
 Email: www.vsp.com
 Online chat: www.vsp.com
 Group #: 12235617

Spending Accounts

Dependent Care Flexible Savings Account
Claims Administrator

Aetna FSA
 P.O. Box 4000
 Richmond, KY 40476-4000
 Phone: +1 888 238 6226
 Fax: +1 888 238 3539
 Group #: 876230

For questions about...

Health Care Flexible Savings Account***Claims Administrator***

Aetna FSA
 P.O. Box 4000
 Richmond, KY 40476-4000
 Phone: +1 888 238 6226
 Fax: +1 888 238 3539
 Group #: 876230

Health Savings Account (HSA)***Claims Administrator***

Aetna HSA
 P.O. Box 4000
 Richmond, KY 40476-4000
 Phone: +1 888 238 6226
 Fax: +1 888 238 3539
 Group #: 876230

Limited Purpose Health Care Flexible Savings Account***Claims Administrator***

Aetna FSA
 P.O. Box 4000
 Richmond, KY 40476-4000
 Phone: +1 888 238 6226
 Fax: +1 888 238 3539
 Group #: 876230

Insurance

Basic Life Insurance Plan***Claims Administrator***

Metropolitan Life Insurance Company
 200 Park Avenue
 New York, NY 10166
 Group #: 1098400

(Be sure to check your claim form for the address of the claims processing office.)

Contacts**For general information:**

Employee Service Center
 Phone: +1 866 374 2662 Monday through Friday, 8 a.m. to 8 p.m., Eastern time.

For filing a claim:

MetLife
 Group Life Claims
 P.O. Box 3016
 Utica, NY 13504

For appealing a claim:

MetLife
 Group Life Claims
 P.O. Box 3016
 Utica, NY 13504

For converting your coverage:

Metropolitan Life Insurance Company
 Phone: +1 877 431 1167

For questions about...

**Business Travel Accident
Insurance Plan**

Claims Administrator

National Union Fire Insurance Company of Pittsburgh, PA (a member company of Chartis)

Executive Offices: 175 Water Street

18th Floor

New York, NY 10038

Phone: +1 212 458 5000

Active Group #: 9129189

Retired Group #: 9132260

(Be sure to check your claim form for the address of the claims processing office.)

Contacts

For filing a claim:

National Union Fire Insurance Company of Pittsburgh, PA (a member company of Chartis)

Accident & Health Claims

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 877 802 5246

For appealing a claim

National Union Fire Insurance Company of Pittsburgh, PA (a member company of Chartis)

Accident & Health Claims

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 877 802 5246

For questions about...

Dependent Children Life Insurance Plan**Claims Administrator**

Metropolitan Life Insurance Company
 200 Park Avenue
 New York, NY 10166
 Group #: 0100212

Contacts**For general information:**

Employee Service Center
 Phone: +1 866 374 2662 Monday through Friday, 8 a.m. to 8 p.m., Eastern time.

For filing a claim:

Metropolitan Life Insurance Company
 Claims Office
 One Madison Avenue
 New York, NY 10010-3690

For appealing a claim:

Metropolitan Life Insurance Company
 Claims Office
 One Madison Avenue
 New York, NY 10010-3690

For converting your coverage:

Metropolitan Life Insurance Company
 Phone: +1 877 431 1167
 Website: www.metlife.com/metlife-advice

Group Umbrella Liability Insurance Plan

Marsh US Consumer

Phone: +1 800 225 2265 Monday-Friday, 8 a.m. to 6 p.m. Eastern time.

Website: www.marshvoluntarybenefits.com

Group #: GPE-157342816

For questions about...

Long Term Care Insurance Plan***Claims Administrator***

Genworth Life Insurance Company
 Group Processing Center – Marsh & McLennan Companies
 P.O. Box 64010
 St. Paul, MN 55164-0010
 Telephone: +1 800 416 3624
 Policy Numbers: 11034 and 11035

Contacts**For filing a claim:**

Genworth Life Insurance Company
 Group Processing Center – Marsh & McLennan Companies
 P.O. Box 64010
 St. Paul, MN 55164-0010

For appealing a claim:

Genworth Life Insurance Company
 Group Processing Center – Marsh & McLennan Companies
 P.O. Box 64010
 St. Paul, MN 55164-0010

Optional Life Insurance Plan***Claims Administrator***

Metropolitan Life Insurance Company
 200 Park Avenue
 New York, NY 10166
 Group #: 0100212

Contacts**For general information:**

Employee Service Center
 Phone: +1 866 374 2662 Monday through Friday, 8 a.m. to 8 p.m.,
 Eastern time.

For filing a claim:

MetLife
 Group Life Claims
 P.O. Box 3016
 Utica, NY 13504

For appealing a claim:

MetLife
 Group Life Claims
 P.O. Box 3016
 Utica, NY 13504

For converting your coverage:

Metropolitan Life Insurance Company
 Phone: +1 877 431 1167

For continuing your coverage through portability:

Metropolitan Life Insurance Company
 Phone: +1 877 431 1167

For questions about...

**Personal Accident
Insurance Plan*****Claims Administrator***

National Union Fire Insurance Company, a Chartis Company
32 Old Slip, 22nd Floor
New York, New York 10005
Phone: +1 646 857 1586
Active Group #: 9131403
Retired Group #: 8062289

(Be sure to check your claim form for the address of the claims processing office.)

Contacts**For filing a claim:**

Chartis
A&H Claims Division
P.O. Box 25987
Shawnee Mission, KS 66225
Phone: +1 877 802 5246

For appealing a claim

Chartis
A&H Claims Division
P.O. Box 25987
Shawnee Mission, KS 66225
Phone: +1 877 802 5246

For converting your coverage

Chartis
c/o Reuben Warner Associates
1655 Richmond Avenue
Staten Island, New York 10312
Phone: +1 800 421 3005

For questions about...

Personal Life Insurance
Plan

Claims Administrator

Unum
1 Fountain Square
Chattanooga, TN 37402
Phone: +1 800 635 5597
Group #: 0008604789

Contact:

Marsh US Consumer
Phone: +1 800 225 2265

Contacts**For filing a claim:**

Unum
The Benefits Center
P.O. Box 100158
Columbia, SC 29202-3158
Phone: +1 800 635 5597
Fax: +1 800 447 2498

For appealing a claim:

Unum
The Benefits Center
Appeals Unit – 1 North
P.O. Box 180136
Chattanooga, TN 37401-3030
Fax: +1 423 755 8383

For questions about...

Spouse Life Insurance Plan***Claims Administrator***

Metropolitan Life Insurance Company
 200 Park Avenue
 New York, NY 10166
 Group #: 0100212

(This is the main business address of the Administrator. Be sure to check your claim form or instructions for the address of the claims processing office.)

Contacts**For general information:**

Employee Service Center
 Phone: +1 866 374 2662 Monday through Friday, 8 a.m. to 8 p.m., Eastern time.

For filing a claim:

MetLife
 Group Life Claims
 P.O. Box 3016
 Utica, NY 13504

For appealing a claim:

MetLife
 Group Life Claims
 P.O. Box 3016
 Utica, NY 13504

For converting your coverage:

Metropolitan Life
 Phone: +1 877 431 1167
 Website: www.metlife.com/metlife-advice

Disability**Basic Long Term Disability*****Claims Administrator***

The Hartford Life Insurance Companies
 P.O. Box 946710
 Maitland, FL 32794-6710
 Phone: +1 800 303 9744
 Fax: +1 407 919 6329
 Group #: 83082035

For filing a claim:For regular mail:

The Hartford
 P.O. Box 14306
 Lexington, KY 40512-4306

For overnight mail:

The Hartford – Maitland Disability
 2432 Fortune Drive
 Lexington, KY 40509

For questions about...

Long Term Disability
 Bonus Income Plan

Claims Administrator

The Hartford Life Insurance Companies
 P.O. Box 946710
 Maitland, FL 32794-6710
 Phone: +1 800 303 9744
 Fax: +1 407 919 6329
 Group #: 83082035

For filing a claim:For regular mail:

The Hartford
 P.O. Box 14306
 Lexington, KY 40512-4306

For overnight mail:

The Hartford – Maitland Disability
 2432 Fortune Drive
 Lexington, KY 40509

Optional Long Term
 Disability

Claims Administrator

The Hartford Life Insurance Companies
 P.O. Box 946710
 Maitland, FL 32794-6710
 Phone: +1 800 303 9744
 Fax: +1 407 919 6329
 Group #: 83082036

For filing a claim:For regular mail:

The Hartford
 P.O. Box 14306
 Lexington, KY 40512-4306

For overnight mail:

The Hartford – Maitland Disability
 2432 Fortune Drive
 Lexington, KY 40509

Short Term Disability

Claims Administrator

The Hartford Life Insurance Companies
Employee Service Center
 (Leave Management Team)
 +1 866 374 2662 Prompt #7

For questions about...

Investment and Savings

Stock Purchase Plan For more information after stock is purchased, contact the Plan's service provider, Morgan Stanley Smith Barney:

Morgan Stanley Smith Barney, Inc.
 100 Citibank Drive
 Building 3, 2nd Floor
 San Antonio, TX 78245
 Phone: +1 877 281 3287 or +1 210 677 3666
 Website: www.benefitaccess.com

Contacts
Outside the United States:

North and South America: +1 210 677 3666
 Europe/Middle East: 34 93 316 5997
 Australia, Asia/Pacific Region: 61 28 225 0679.

Benefit Equalization Plan Plan Administrator – Benefit Equalization Plan
 c/o Global Benefits Department, 6th Floor
 Marsh & McLennan Companies, Inc.
 Waterfront Corporate Center
 121 River Street
 Hoboken, NJ 07030-5794

For appealing a claim:

Plan Administrator – Benefit Equalization Plan
 c/o Global Benefits Department, 6th Floor
 Marsh & McLennan Companies, Inc.
 Waterfront Corporate Center
 121 River Street
 Hoboken, NJ 07030-5794

Marsh & McLennan Companies Retirement Plan

Contacts
For filing a claim:

Plan Administrator – Marsh & McLennan Companies Retirement Plan
 c/o Global Benefits Department, 6th Floor
 Marsh & McLennan Companies, Inc.
 Waterfront Corporate Center
 121 River Street
 Hoboken, NJ 07030-5794

For appealing a claim:

Plan Administrator – Marsh & McLennan Companies Retirement Plan
 c/o Global Benefits Department, 6th Floor
 Marsh & McLennan Companies, Inc.
 Waterfront Corporate Center
 121 River Street
 Hoboken, NJ 07030-5794

For questions about...

**Mercer HR Services
Retirement Plan**
Contacts
For filing a claim:

Plan Administrator – Mercer HR Services Retirement Plan
c/o Global Benefits Department, 6th Floor
Marsh & McLennan Companies, Inc.
Waterfront Corporate Center
121 River St.
Hoboken, NJ 07030-5794

For appealing a claim

Plan Administrator – Mercer HR Services Retirement Plan
c/o Global Benefits Department, 6th Floor
Marsh & McLennan Companies, Inc.
Waterfront Corporate Center
121 River St.
Hoboken, NJ 07030-5794

**Marsh & McLennan
Companies 401(k)
Savings & Investment Plan**
Contacts
For filing a claim:

Plan Administrator – Marsh & McLennan Companies 401(k)
Savings & Investment Plan
c/o Global Benefits Department, 6th Floor
Marsh & McLennan Companies, Inc.
Waterfront Corporate Center
121 River Street
Hoboken, NJ 07030-5794

For appealing a claim:

Plan Administrator – Marsh & McLennan Companies 401(k)
Savings & Investment Plan
c/o Global Benefits Department, 6th Floor
Marsh & McLennan Companies, Inc.
Waterfront Corporate Center
121 River Street
Hoboken, NJ 07030-5794

For questions about...	Contacts
MMA 401(k) Savings & Investment Plan	<p>For filing a claim: Plan Administrator – MMA 401(k) Savings & Investment Plan c/o Global Benefits Department, 6th Floor Marsh & McLennan Companies, Inc. Waterfront Corporate Center 121 River Street Hoboken, NJ 07030-5794</p> <p>For appealing a claim: Plan Administrator – MMA 401(k) Savings & Investment Plan c/o Global Benefits Department, 6th Floor Marsh & McLennan Companies, Inc. Waterfront Corporate Center 121 River Street Hoboken, NJ 07030-5794</p>
Supplemental Savings & Investment Supplemental Plan	<p>Contacts</p> <p>For filing a claim: Plan Administrator – Supplemental Savings & Investment Plan c/o Global Benefits Department, 6th Floor Marsh & McLennan Companies, Inc. Waterfront Corporate Center 121 River Street Hoboken, NJ 07030-5794</p> <p>For appealing a claim: Plan Administrator – Supplemental Savings & Investment Plan c/o Global Benefits Department, 6th Floor Marsh & McLennan Companies, Inc. Waterfront Corporate Center 121 River Street Hoboken, NJ 07030-5794</p>
Supplemental Retirement Plan	<p>Plan Administrator – Supplemental Retirement Plan c/o Global Benefits Department, 6th Floor Marsh & McLennan Companies, Inc. Waterfront Corporate Center 121 River Street Hoboken, NJ 07030-5794</p> <p>For appealing a claim: Plan Administrator – Supplemental Plan c/o Global Benefits Department, 6th Floor Marsh & McLennan Companies, Inc. Waterfront Corporate Center 121 River Street Hoboken, NJ 07030-5794</p>

For questions about...

**Employee Programs
and Policies**

**Choice Auto and Home
Insurance Program**

To receive a quote, apply for coverage, or ask questions:
 Contact Marsh US Consumer
 Phone: +1 800 225 2265 Monday through Friday, 8 a.m. to 6 p.m.
 Eastern time. If you live in Massachusetts, call +1 800 999 6642.
 Website: www.marshvoluntarybenefits.com

Alere Program
Claims Administrator

Alere Health Improvement Company
 3200 Windy Hill Road, Suite B-100
 Atlanta, Georgia 30339
 Phone: +1 866 201 7918
 Website: www.HealthyMeMMC.com

Contacts
For filing a claim:

Alere Health Improvement Company
 3200 Windy Hill Road, Suite B-100
 Atlanta, Georgia 30339
 Phone: +1 866 201 7918

For appealing a claim:

Alere Health Improvement Company
 3200 Windy Hill Road, Suite B-100
 Atlanta, Georgia 30339
 Phone: +1 866 201 7918

For COBRA coverage:

Ceridian
 Phone: +1 800 877 7994

For questions about...

Best Doctors Program***Claims Administrator***

Best Doctors
 1 Boston Place, 32nd Floor
 Boston, MA 02108
 Phone: +1 866 904 0910
 Website: www.bestdoctors.com/healthymemmc

Contacts**For filing a claim:**

Best Doctors
 1 Boston Place, 32nd Floor
 Boston, MA 02108

For appealing a claim:

Best Doctors
 1 Boston Place, 32nd Floor
 Boston, MA 02108

For COBRA coverage:

Ceridian
 Phone: +1 800 877 7994

Employee Assistance Program (EAP)***Claims Administrator***

CIGNA Behavioral Health
 3636 Nobel Drive Suite 150
 San Diego, CA 92122
 Phone: +1 800 382 3432

Contacts**For filing a claim:**

CIGNA Behavioral Health
 3636 Nobel Drive Suite 150
 San Diego, CA 92122

For appealing a claim:

CIGNA Behavioral Health
 3636 Nobel Drive Suite 150
 San Diego, CA 92122

For COBRA coverage:

Ceridian
 Phone: +1 800 877 7994
 Website: Go to the PeopleLink (www.mmcpeoplelink.com) guest page and click **CIGNA's Employee Assistance Program** under **Work/Life Balance** in the left navigation bar. The Employer ID to access the site is: **mmc**.

Family Resource Program**LifeCare**

Phone: +1 800 873 4636

Note: If you access the LifeCare website via PeopleLink (www.mmcpeoplelink.com), your 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.

For questions about...	
Bright Horizons Back-up Care Advantage Program	<p>Back-up Care Advantage Program Phone: +1 877 242 2737 – 24 hours a day, 7 days a week Website: Go to the PeopleLink (www.mmcpeoplelink.com) guest page and click Back-up Care Advantage Program under Work/Life Balance in the left navigation bar. Or visit backup.bright Horizons.com. The login information for the website is as follows: username = MMCo and password = 4Backup.</p>
Health Advocate Program	<p>Claims Administrator Health Advocate 3043 Walton Road, Suite 150 Plymouth Meeting, PA 19426 Phone: +1 866 799 2488 Website: www.healthymemmc.com</p> <p>Contacts For filing a claim: Health Advocate 3043 Walton Road, Suite 150 Plymouth Meeting, PA 19426</p> <p>For appealing a claim: Health Advocate 3043 Walton Road, Suite 150 Plymouth Meeting, PA 19426</p> <p>For COBRA coverage: Ceridian Phone: +1 800 877 7994</p>
HelloWallet	<p>HelloWallet Hours: Normal business hours are Monday through Friday, 10:00 a.m. – 7:00 p.m. Eastern time. Phone: +1 866 554 3556 Website: www.hellowallet.com/mmc E-mail: support@hellowallet.com</p>
Identity Theft Plan	<p>ID TheftSmart™ P.O. Box 14524 Des Moines, IA 50306 Phone: +1 800 225 2265 Website: www.marshvoluntarybenefits.com</p>

For questions about...	
Legal Assistance Plan	<p>Claims Administrator Hyatt Legal Plans, Inc. 1111 Superior Avenue Cleveland, OH 44114-2507 Phone: +1 800 821 6400 Website: www.legalplans.com Group #: 130</p> <p>(This is the main business address for the Administrator. Be sure to check your claim form or instructions for the address of the claims processing office.)</p> <p>Contacts</p> <p>For filing a claim: Hyatt Legal Plans, Inc. 1111 Superior Avenue Cleveland, OH 44114-2507</p> <p>For appealing a claim: Hyatt Legal Plans, Inc. 1111 Superior Avenue Cleveland, OH 44114-2507</p> <p>For converting your coverage: Hyatt Legal Plans, Inc. Phone: +1 800 821 6400 Website: www.legalplans.com</p>
Matching Gifts to Education Program	<p>Marsh & McLennan Companies Matching Gifts to Education Program Phone: +1 877 427 4483 Fax: +1 609 799 8019 E-mail: mmc@easymatch.com</p>
Pet Insurance Plan	<p>Veterinary Pet Insurance, Co. (VPI) Phone: +1 800 225 2265 Website: www.petinsurance.com/affiliates/mmc_pr.</p>
Scholarship Program	<p>Marsh & McLennan Companies Corporate Social Responsibility Phone: +1 212 345 5645</p>
Transportation Reimbursement Incentive Program (TRIP)	<p>WageWorks Phone: +1 877 924 3967, Monday through Friday, from 9 a.m. to 8 p.m. Eastern time Website: www.wageworks.com Group #: 1732</p>
Tuition Assistance	<p>Contact your Human Resources representative or your manager.</p>