

Benefits Handbook Date September 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

Express Scripts
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

Express Scripts
 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

Express Scripts
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

Express Scripts
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

Express Scripts
 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

For questions about...

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

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

For questions about...

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... | |
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| Mercer HR Services Retirement Plan | <p>Contacts</p> <p>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</p> <p>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</p> |
| Marsh & McLennan Companies 401(k) Savings & Investment Plan | <p>Contacts</p> <p>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</p> <p>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</p> |

| For questions about... | |
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| MMA 401(k) Savings & Investment Plan | <p>Contacts</p> <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:

Trion
 Phone: +1 866 324 4087

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:

Trion
 Phone: +1 866 324 4087

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:

Trion
 Phone: +1 866 324 4087
 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.brighthorizons.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: Trion Phone: +1 866 324 4087</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> |