

Benefits Handbook Date November 1, 2014

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

Aetna

Exclusive Provider Organization (EPO)

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.)

Pharmacy Benefits Manager

Express Scripts
P.O. Box 2187
Lee's Summit, MO 64063-2187
Phone: 800-987-8360
Website: www.express-scripts.com
Group #: MMCRX05

Anthem BCBS Exclusive Provider Organization (EPO)

Claims Administrator

Anthem BCBS
P.O. Box 5076
Middletown, N.Y. 10940
Phone: +1 855 570 1150*
Website: www.anthem.com
Group #: 295648

*For inquiries regarding services or benefits prior to January 1, 2014, call +1 866 219 8695.

(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
Website: www.express-scripts.com
Group #: MMCRX05

For questions about...	
CA North and South – Kaiser Foundation Health Plan	<p><i>Claims Administrator</i> 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</p>
Consumer Directed Health Plan (CDHP)	<p><i>Claims Administrator</i> 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</p> <p><i>Pharmacy Benefits Manager</i> Express Scripts P.O. Box 2187 Lee's Summit, MO 64063-2187 Phone: +1 800 987 8360 Website: www.express-scripts.com Group #: MMCRX05</p>
HMSA's Health Plan Hawaii Plus HMO	<p><i>Claims Administrator</i> 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.)</p>
HMSA's Preferred Provider Plan	<p><i>Claims Administrator</i> 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.)</p>

For questions about...

**Preferred Provider
Organization (PPO)**
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.)

Pharmacy Benefits Manager

Express Scripts
P.O. Box 2187
Lee's Summit, MO 64063-2187
Phone: 800-987-8360
Website: www.express-scripts.com
Group #: MMCRX05

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

United Healthcare
P.O. Box 740800
Atlanta, GA 30374-0800
Phone: +1 866 540 5954
Website: www.myuhc.com
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
Website: www.express-scripts.com
Group #: MMCRX05

For questions about...

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, any business day, 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, any business day, 8:30 a.m. to 5:30 p.m., Eastern time.

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
Website: www.express-scripts.com
Group #: MMCRX05

Dental**Dental Plan*****Claims Administrator***

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

Vision

For questions about...

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**
 PayFlex Systems, USA
 P.O. Box 4000
 Richmond, KY 40476-4000
 Phone: +1 888 678 8242
 Fax: +1 888 238 3539
 Website: www.aetna.com/docfind/custom/mmc
 Group #: 876230

Health Care Flexible Savings Account **Claims Administrator**
 PayFlex Systems, USA
 P.O. Box 4000
 Richmond, KY 40476-4000
 Phone: +1 888 678 8242
 Fax: +1 888 238 3539
 Website: www.aetna.com/docfind/custom/mmc
 Group #: 876230

Health Savings Account (HSA) **Claims Administrator**
 PayFlex Systems, USA
 P.O. Box 4000
 Richmond, KY 40476-4000
 Phone: +1 888 678 8242
 Fax: +1 888 238 3539
 Website: www.aetna.com/docfind/custom/mmc
 Group #: 876230

Limited Purpose Health Care Flexible Savings Account **Claims Administrator**
 PayFlex Systems, USA
 P.O. Box 4000
 Richmond, KY 40476-4000
 Phone: +1 888 678 8242
 Fax: +1 888 238 3539
 Website: www.aetna.com/docfind/custom/mmc
 Group #: 876230

Insurance

For questions about...

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, any business day, 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 division
of American International Group (AIG)

AIG Claims

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824

Policy Number: GTP 9129189-A

Contacts**For filing a claim:**

National Union Fire Insurance Company of Pittsburgh, PA, a division
of American International Group (AIG)

AIG Claims

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824

For appealing a claim

National Union Fire Insurance Company of Pittsburgh, PA, a division
of American International Group (AIG)

AIG Claims

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824

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, any business day, 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

Mercer Health & Benefits Administration
 Phone: +1 800 225 2265, any business day, 8 a.m. to 6 p.m. Eastern time.
 Website: www.mmcvoluntarybenefits.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, any business day, 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 1589
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: +1 800 551 0824

For appealing a claim

Chartis
A&H Claims Division
P.O. Box 25987
Shawnee Mission, KS 66225
Phone: +1 800 551 0824

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:

Mercer Health & Benefits Administration
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, any business day, 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

**Investment and
Savings**

For questions about...

Employee Stock Purchase Plan For more information after stock is purchased, contact the Plan's service provider, Morgan Stanley:
Morgan Stanley Wealth Mgmt
Global Stock Plan Services
4343 Easton Commons, 2nd Floor
Columbus, OH 43219
Phone: +1 877 281 3287 or +1 801 617 7417
Website: www.benefitaccess.com

Contacts**Outside the United States:**

North and South America: +1 801 617 7417
Europe/Middle East: 34 93 316 5997
Australia, Asia/Pacific Region: 61 3 9188 2079

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	<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...

MMA 401(k) Savings & Investment Plan**Contacts****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

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

Supplemental Savings & Investment Supplemental Plan**Contacts****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

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

Supplemental Retirement Plan

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

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

Employee Programs and Policies

For questions about...	
Choice Auto and Home Insurance Program	To receive a quote, apply for coverage, or ask questions: Contact: Mercer Health & Benefits Administration Phone: +1 800 225 2265, any business day, 8 a.m. to 6 p.m. Eastern time. Website: www.mmcvoluntarybenefits.com
Best Doctors Program	Claims Administrator Best Doctors 1 Boston Place, 32 nd Floor Boston, MA 02108 Phone: +1 866 904 0910 Website: www.bestdoctors.com/healthymemmc Contacts For filing a claim: Best Doctors 1 Boston Place, 32 nd Floor Boston, MA 02108 For appealing a claim: Best Doctors 1 Boston Place, 32 nd 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 Colleague Connect (www.colleagueconnect.mmc.com). Click Career & Rewards and select Employee Assistance Program (EAP) under Programs. The Employer ID to access the site is: mmc .

For questions about...	
Family Resource Program	<p>LifeCare Phone: +1 800 873 4636 Website: Go to Colleague Connect (www.colleagueconnect.mmc.com). Click Career & Rewards and select LifeCare under Programs. 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.</p>
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 www.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.healthadvocate.com/healthymemmc</p> <p>Contacts</p> <p>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>

For questions about...	
Healthroads Program	<p><i>Claims Administrator</i> Healthroads P.O. Box 509040 San Diego, CA 92150-9040 Phone: +1 877 330 2746 Email: service@healthroads.com Website: www.Healthroads.com</p> <p><i>Contacts</i> For filing a claim: Healthroads Attn: Customer Service Department P.O. Box 509040 San Diego, CA 92150-9040 Phone: +1 877 330 2746 Email: service@healthroads.com</p> <p>For appealing a claim: Healthroads Attn: Appeals and Grievance Department P.O. Box 509040 San Diego, CA 92150-9040 Phone: +1 877 330 2746 Email: service@healthroads.com</p> <p>For COBRA coverage: Trion Phone: +1 866 324 4087</p>
HelloWallet	<p>HelloWallet Hours: Any business day, 10:00 a.m. – 7:00 p.m. Eastern time. Phone: +1 866 554 3556 Website: www.hellowallet.com/mmc Email: support@hellowallet.com</p>
Identity Theft Protection Benefit Program	<p>InfoArmor 7001 N. Scottsdale Road Suite 2020 Scottsdale, AZ 85253 Phone: +1 800 225 2265 Website: www.mmcvoluntarybenefits.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 Email: 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>National Merit Scholarship Corporation Phone: +1 847 866 5100</p>
Transportation Reimbursement Incentive Program (TRIP)	<p>WageWorks Phone: +1 877 924 3967, any business day, 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>