

Benefits Handbook Date July 1, 2018

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

Claims Administrator

Aetna
 P.O. Box 981106
 El Paso, TX 79998-1106
 Phone: +1 866 210 7858
 Website: www.aetna.com
 Group #: 868802

(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

**Anthem BlueCross
 BlueShield**

Claims Administrator

Anthem BlueCross BlueShield
 P.O. Box 105187
 Atlanta, GA 30348-5187
 Phone: +1 855 570 1150*
 Website: www.anthem.com
 Group #: 003330152

*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
 Webster: www.express-scripts.com
 Group #: MMCRX05

 For questions about...

Kaiser***Claims Administrator*****Kaiser Permanente – Northern and Southern CA**

Kaiser Foundation Health Plan, Inc.
 Special Services Unit
 P.O. Box 23280
 Oakland, CA 94623

Phone: +1 800 464 4000

Northern California Group #: 604494

Southern California Group #: 232189

Kaiser Permanente - CO

Kaiser Foundation Health Plan of Colorado
 P.O. Box 378066

Denver, CO 80237-8066

Phone: +1 800 632 9700

Colorado Group #: 35660

Kaiser Permanente - GA

Kaiser Permanente

P.O. Box 370010

Denver, CO 80237-9998

Phone: +1 888 865 5813

Georgia Group #: 10165

Kaiser Permanente – MAS (Virginia/Maryland/Washington D.C.)

Kaiser Permanente

P.O. Box 371860

Denver, CO 80237-9998

Phone: +1 800 777 7902

Virginia/Maryland/Washington D.C. Group #: 23042

Kaiser Permanente – NW (Oregon/Washington)

Kaiser Foundation Health Plan of the Northwest

Kaiser Permanente Claims Administration

P.O. Box 370050

Denver, CO 80237-9998

Phone: +1 800 813 2000

Oregon/Washington Group #: 19847

Website: www.kaiserpermanente.org

**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.)

For questions about...

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.)

UnitedHealthcare

Claims Administrator

UnitedHealthcare
 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

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.

Dental

 For questions about...

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 account sign in box to enter your company name)
 Standard Group #: 0313066
 Premier Group#: 0313065

Vision

Vision Care Plan

VSP

Phone: +1 800 877 7195
 Email: www.vsp.com
 Online chat: www.vsp.com
 Low Option Group #: 300521970008
 High Option Group #: 300521970003

Spending Accounts

Dependent Care Flexible Savings Account***Claims Administrator***

Trion Spending Account Service Center
 FSA Claims Processing
 2300 Renaissance Blvd.
 King of Prussia, PA 19406
 Phone: +1 866 324 4087
 Fax: +1 888 788 1928
 Website: <https://trion.lh1ondemand.com>
 Group #: 36-2668272

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

Trion Spending Account Service Center
 FSA Claims Processing
 2300 Renaissance Blvd.
 King of Prussia, PA 19406
 Phone: +1 866 324 4087
 Fax: +1 888 788 1928
 Website: <https://trion.lh1ondemand.com>
 Group #: 36-2668272

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

Trion Spending Account Service Center
 2300 Renaissance Blvd.
 King of Prussia, PA 19406
 Phone: +1 866 324 4087
 Fax: +1 888 788 1928
 Website: <https://trion.lh1ondemand.com>
 Group #: 36-2668272

For questions about...

**Limited Purpose Health
Care Flexible Savings
Account**

Claims Administrator

Trion Spending Account Service Center
FSA Claims Processing
2300 Renaissance Blvd.
King of Prussia, PA 19406
Phone: +1 866 324 4087
Fax: +1 888 788 1928
Website: <https://trion.lh1ondemand.com>
Group #: 36-2668272

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, 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: +1 877 275 6387

For questions about...

**Business Travel Accident
Insurance Plan**

Claims Administrator

National Union Fire Insurance Company of Pittsburgh, Pa (National Union), an AIG Company

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 (National Union), an AIG Company

AIG

A&H Claims Division

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824

Fax: +1 866 893 8574

Email: AandH.ClaimsSubmissions@AIG.com

For appealing a claim

National Union Fire Insurance Company of Pittsburgh, Pa, an AIG Company

AIG

A&H Claims Division

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824

Fax: +1 866 893 8574

Email: AandH.ClaimsSubmissions@AIG.com

For questions about...

**Group Variable Universal
Life Insurance Plan**

Claims Administrator

Metropolitan Life Insurance Company
13045 Tesson Ferry Road
Mail Code A2-10
St Louis, MO 63128
Group #: 0105231

Contacts

For general information:

Mercer Voluntary Benefits

Phone: +1 800 225 2265, Monday - Friday, 8 a.m. - 10 p.m., Eastern time [You will be transferred to a MetLife GVUL Customer Service Representative.]

For filing a claim:

Metropolitan Life Insurance Company
13045 Tesson Ferry Road
Mail Code A2-10
St Louis, MO 63128

For appealing a claim:

Metropolitan Life Insurance Company
13045 Tesson Ferry Road
Mail Code A2-10
St Louis, MO 63128

For converting your coverage:

Mercer Voluntary Benefits

Phone: +1 800 225 2265, Monday - Friday, 8 a.m. - 10 p.m., Eastern time [You will be transferred to a MetLife GVUL Customer Service Representative.]

Website: www.metlife.com/metlife-advice

**Personal Excess 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

 For questions about...

Voluntary AD&D Plan**Claims Administrator**

National Union Fire Insurance Company of Pittsburg, Pa (National Union), an AIG Company

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824

Active Group #: PAI 9131403

Retired Group #: PAI 8062289

(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 Pittsburg, Pa (National Union), an AIG Company

AIG

A&H Claims Division

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824

For appealing a claim:

National Union Fire Insurance Company of Pittsburg, Pa (National Union), an AIG Company

AIG

A&H Claims Division

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824

For converting your coverage:

AIG – American Home Assurance Company

c/o Reuben Warner Associates

1655 Richmond Avenue

Staten Island, New York 10312

Phone: +1 800 421 3005

Fax: +1 718 477 7366

 Disability

For questions about...

Basic Long Term Disability	<p><i>Claims Administrator</i> Hartford Life and Accident Insurance Company P.O. Box 14306 Lexington, KY 40512-4306 Phone: +1 866 432 6727 Fax: +1 866 411 5613 Policy #: GLT-342134</p> <p>For filing an appeal: Hartford Life and Accident Insurance Company Appeals Unit P.O. Box 14087 Lexington, KY 40512-4087 Fax: +1 855 339 7249</p>
Long Term Disability Bonus Income Plan	<p><i>Claims Administrator</i> Hartford Life and Accident Insurance Company P.O. Box 14306 Lexington, KY 40512-4306 Phone: +1 866 432 6727 Fax: +1 866 411 5613 Policy #: GLT-204034</p> <p>For filing an appeal: Hartford Life and Accident Insurance Company Appeals Unit P.O. Box 14087 Lexington, KY 40512-4087 Fax: +1 855 339 7249</p>
Optional Long Term Disability	<p><i>Claims Administrator</i> Hartford Life and Accident Insurance Company P.O. Box 14306 Lexington, KY 40512-4306 Phone: +1 866 432 6727 Fax: +1 866 411 5613 Policy #: GLT-342135</p> <p>For filing an appeal: Hartford Life and Accident Insurance Company Appeals Unit P.O. Box 14087 Lexington, KY 40512-4087 Fax: +1 855 339 7249</p>
Short Term Disability	<p><i>Claims Administrator</i> Hartford Life and Accident Insurance Company</p> <p><i>Employee Service Center</i> (Leave Management Team) +1 866 374 2662 Prompt #7</p>

For questions about...	
Investment and Savings	
Employee Stock Purchase Plan	<p>For more information after stock is purchased, contact the Plan's service provider, Fidelity Investments:</p> <p>Attn: Employee Stock Plan Services 100 Howe Drive Mailzone HSGD Covington, KY 41015 Website: www.netbenefits.com</p> <p>Contacts</p> <p>Stock Plan Services: +1 800 544 9354 TDD/Hearing Impaired: +1 800 610 4015</p> <p>Outside the United States:</p> <p>Stock Plans Services International: Fidelity.com/globalcall</p>
Benefit Equalization Plan	<p>Plan Administrator – Benefit Equalization Plan c/o Global Benefits Department, 3rd Floor Marsh & McLennan Companies, Inc. Waterfront Corporate Center 121 River Street Hoboken, NJ 07030-5794</p> <p>For appealing a claim:</p> <p>Plan Administrator – Benefit Equalization Plan c/o Global Benefits Department, 3rd Floor Marsh & McLennan Companies, Inc. Waterfront Corporate Center 121 River Street Hoboken, NJ 07030-5794</p>
Marsh & McLennan Companies Retirement Plan	<p>Contacts</p> <p>For filing a claim:</p> <p>Plan Administrator – Marsh & McLennan Companies Retirement Plan c/o Global Benefits Department, 3rd Floor Marsh & McLennan Companies, Inc. Waterfront Corporate Center 121 River Street Hoboken, NJ 07030-5794</p> <p>For appealing a claim:</p> <p>Plan Administrator – Marsh & McLennan Companies Retirement Plan c/o Global Benefits Department, 3rd Floor Marsh & McLennan Companies, Inc. Waterfront Corporate Center 121 River Street Hoboken, NJ 07030-5794</p>

For questions about...

**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, 3rd 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, 3rd Floor
Marsh & McLennan Companies, Inc.
Waterfront Corporate Center
121 River Street
Hoboken, NJ 07030-5794

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

Contacts

For filing a claim:

Plan Administrator – MMA 401(k) Savings & Investment Plan
c/o Global Benefits Department, 3rd 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, 3rd Floor
Marsh & McLennan Companies, Inc.
Waterfront Corporate Center
121 River Street
Hoboken, NJ 07030-5794

For questions about...

Supplemental Savings & Investment Plan

Contacts

For filing a claim:

Plan Administrator – Supplemental Savings & Investment Plan
 c/o Global Benefits Department, 3rd 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, 3rd 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, 3rd 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, 3rd Floor
 Marsh & McLennan Companies, Inc.
 Waterfront Corporate Center
 121 River Street
 Hoboken, NJ 07030-5794

Employee Programs
 and Policies

Voluntary Offerings

Accident Insurance

Claims Administrator
 Metropolitan Life Insurance Company
 P.O. Box 80826
 Lincoln, NE 68501-0826
 Phone: +1 800 GET MET8
 Website: <https://www.metlife.com/mmc/index.html>

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

 For questions about...

Critical Illness	Claims Administrator Metropolitan Life Insurance Company P.O. Box 80826 Lincoln, NE 68501-0826 Phone: +1 800 GET MET8 Website: https://www.metlife.com/mmc/index.html
Hospital Indemnity	Claims Administrator Metropolitan Life Insurance Company P.O. Box 80826 Lincoln, NE 68501-0826 Phone: +1 800 GET MET8 Website: https://www.metlife.com/mmc/index.html
Identity Protection Benefit Program	InfoArmor 7001 N. Scottsdale Road Suite 2020 Scottsdale, AZ 85253 Phone: +1 800 225 2265 Website: www.mmcvoluntarybenefits.com
Legal Assistance Plan	Claims Administrator Hyatt Legal Plans, Inc. 1111 Superior Avenue Cleveland, OH 44114-2507 Phone: +1 800 821 6400 Website: www.mmcvoluntarybenefits.com Group #: 130 (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.) Contacts For filing a claim: Hyatt Legal Plans, Inc. 1111 Superior Avenue Cleveland, OH 44114-2507 For appealing a claim: Hyatt Legal Plans, Inc. 1111 Superior Avenue Cleveland, OH 44114-2507 For converting your coverage: Hyatt Legal Plans, Inc. Phone: +1 800 821 6400 Website: www.mmcvoluntarybenefits.com

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

Pet Insurance Plan

Nationwide
Phone: +1 800 225 2265
Website: www.petinsurance.com/affiliates/mmc_pr.

Additional Programs

**Ayco's SurvivorSupport®
Financial Counseling
Service**

The Ayco Company, L.P., A Goldman Sachs Company
One Wall Street
Albany, NY 12205
Phone: +1 800 235 3417. Normal business hours are Monday through Friday, 8:00 a.m. – 5:00 p.m. Eastern time, with evening appointments available.

For questions about...

Best Doctors Program

Claims Administrator

Best Doctors

1 Boston Place, 32nd Floor

Boston, MA 02108

Phone: +1 866 904 0910

Website: <http://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

**Bright Horizons Back-up
Care Advantage Program**

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.

**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: www.mycigna.comThe Employer ID is **mmc**. The Employer ID is needed only for initial registration. Upon registration, create a User ID and Password.

For questions about...

Family Resource Program LifeCare
 Phone: +1 800 873 4636
 Website: <http://member.lifecare.com>
 First time user: registration code is MMC and member ID is Employee ID.

Health Advocate Program Claims Administrator
 Health Advocate
 3043 Walton Road, Suite 150
 Plymouth Meeting, PA 19426
 Phone: +1 866 799 2488
 Website: www.healthadvocate.com/healthymemmc
 Contacts
For filing a claim:
 Health Advocate
 3043 Walton Road, Suite 150
 Plymouth Meeting, PA 19426
For appealing a claim:
 Health Advocate
 3043 Walton Road, Suite 150
 Plymouth Meeting, PA 19426
For COBRA coverage:
 Trion
 Phone: +1 866 324 4087

 For questions about...

Healthroads Program	Claims Administrator Healthroads P.O. Box 509040 San Diego, CA 92150-9040 Phone: +1 844 641 2746 Email: service@healthroads.com Website: www.Healthroads.com Contacts For filing a claim: Healthroads Attn: Customer Service Department P.O. Box 509040 San Diego, CA 92150-9040 Phone: +1 844 641 2746 Email: service@healthroads.com For appealing a claim: Healthroads Attn: Appeals and Grievance Department P.O. Box 509040 San Diego, CA 92150-9040 Phone: +1 844 641 2746 Email: service@healthroads.com For COBRA coverage: Trion Phone: +1 866 324 4087
HelloWallet	HelloWallet Hours: Any business day, 10:00 a.m. – 7:00 p.m. Eastern time. Phone: +1 866 554 3556 Website: https://www.key.com/hellowallexhome First time user: Enter your company email address and the sponsor code HelloMMC10. Email: support@hellowallet.com
Matching Gifts to Education Program	Marsh & McLennan Companies Matching Gifts to Education Program Phone: +1 877 427 4483 Fax: +1 609 799 8019 Email: mmc@easymatch.com
MSK Direct Program	MSK Direct Hours: Any business day, from 8:30 a.m. to 5:30 p.m. Eastern time Phone: +1 844 MMC 2MSK (+1 844 662 2675)
Transportation Reimbursement Incentive Program (TRIP)	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

For questions about...

Educational Programs

Scholarship Program

National Merit Scholarship Corporation
Phone: +1 847 866 5100

Tuition Assistance

Contact your Human Resources representative or your manager.
