

Benefits Handbook Date November 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

(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.kp.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	<i>Claims Administrator</i> 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
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 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
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 Spending Accounts

Dependent Care Flexible Savings Account	<i>Claims Administrator</i> 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
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Health Care Flexible Savings Account	<i>Claims Administrator</i> 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
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Health Savings Account (HSA)	<i>Claims Administrator</i> 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
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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-B

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 (provided by Mercer Health & Benefits Administration)

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 (provided by Mercer Health & Benefits Administration)

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 Voluntary Benefits (provided by 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> The 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: The 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> The 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: The 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> The 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: The 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> The 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...

**Individual Disability
Insurance**

Claims Administrator

Unum Group
The Benefits Center
P.O. Box 100262
Columbia, SC 29202-3262
Phone: +1 888 226 7959 (Monday – Friday, 8:00 am to 8:00 pm ET)
Fax: +1 866 562 4794
Email: benefitsintake@unum.com
www.unum.com/claims

For filing an appeal:

Unum Group
The Appeals Unit
PO Box 15112
Worcester, MA 01615-0112
Fax: 1 866 562 4794

Investment and
Savings

**Employee Stock Purchase
Plan**

For more information after stock is purchased, contact the Plan's service provider, Fidelity Investments:

Attn: Employee Stock Plan Services
100 Howe Drive
Mailzone HSGD
Covington, KY 41015
Website: www.netbenefits.com

Contacts

Stock Plan Services: +1 800 544 9354
TDD/Hearing Impaired: +1 800 610 4015

Outside the United States:

Stock Plans Services International: Fidelity.com/globalcall

Benefit Equalization Plan

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

For appealing a claim:

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

For questions about...

**Marsh & McLennan
Companies Retirement
Plan**

Contacts

For filing a claim:

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

For appealing a claim:

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

**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

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, 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

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

For questions about...

Accident Insurance	Claims Administrator Metropolitan Life Insurance Company P.O. Box 80826 Lincoln, NE 68501-0826 Phone: +1 800 GET MET8 (+1 800 438 6388) 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 Voluntary Benefits (provided by 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
Critical Illness	Claims Administrator Metropolitan Life Insurance Company P.O. Box 80826 Lincoln, NE 68501-0826 Phone: +1 800 GET MET8 (+1 800 438 6388) 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 (+1 800 438 6388) 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

For questions about...

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 Voluntary Benefits (provided by 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.com
 The 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: Monday through Saturday 9:00 a.m. – 8:00 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)

For questions about...

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
<hr/> <i>Educational Programs</i> <hr/>	
Scholarship Program	National Merit Scholarship Corporation Phone: +1 847 866 5100
Tuition Assistance	Contact your Human Resources representative or your manager.
