

Benefits Handbook Date July 1, 2021

Contact Information

Marsh McLennan



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

Prescription Drug Programs:

- Rx Savings Solution
 Phone: + 1 800 268 4476
 Website: <https://mmc.rxsavingsolutions.com>
 - SaveOnSP
 Phone: + 1 800 683 1074
-

For questions about...

**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 #: 270146

(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

Prescription Drug Programs:

- Rx Savings Solution
Phone: + 1 800 268 4476
Website: <https://mmc.rxsavingsolutions.com>
 - SaveOnSP
Phone: + 1 800 683 1074
-

Kaiser

Claims Administrator

Website: www.kp.org (for all Kaiser regions except Washington)
Website: www.kp.org/wa (Washington region)

Kaiser Permanente – Northern CA

Kaiser Foundation Health Plan, Inc.
P.O. Box 12923
Oakland, CA 94612
Phone: +1 800 464 4000

Northern California Group #: 604494

Kaiser Permanente –Southern CA

Kaiser Foundation Health Plan, Inc.
P.O. Box 7004
Downey, CA 90242-0361
Phone: +1 800 464 4000
Southern California Group #: 232189

Kaiser Permanente - CO

Kaiser Foundation Health Plan of Colorado
P.O. Box 373150
Denver, CO 80237-9998
Phone: +1 800 632 9700
Colorado Group #: 35660

For questions about...

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 and Southwest 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 and Southwest Washington Group #: 19847

Kaiser Permanente – Washington (Western Washington and Spokane area)

Kaiser Foundation Health Plan of the Washington
Kaiser Permanente Claims Administration
P.O. Box 34585
Seattle, WA 98124-1585
Phone: +1 888 901 4636
Washington Group #: 25988

**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...

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

Prescription Drug Programs:

- Rx Savings Solution
 Phone: + 1 800 268 4476
 Website: <https://mmc.rxsavingsolutions.com>
- SaveOnSP
 Phone: + 1 800 683 1074

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.

For questions about...

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

Vision

Vision Care Plan
Claims Administrator

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

For questions about...

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

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:**

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

For appealing a claim:

Metropolitan Life Insurance Company
 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 0009129189-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 (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 questions about...

**Group Variable Universal
Life Insurance Plan
(GVUL)*****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, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time. [You will be transferred to a MetLife GVUL Customer Service Representative.]

Website: www.metlife.com/mybenefits

Enter "Marsh & McLennan Companies, Inc – GVUL." in the Account Sign in box.

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, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 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*****Claims Administrator***

Chubb Insurance Company
 Group #: GPE-157342816

Contacts**For general information:**

Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration)

Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time..

Website: www.mmcvoluntarybenefits.com

For questions about...

Long Term Care Insurance
Plan

Claims Administrator

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

For appealing a claim:

Genworth Life Insurance Company
Group Processing Center – Marsh McLennan
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 0009131403-A

Retired Group #: PAI 0008062289

(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

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 HR Services (Leave Management Team) +1 866 374 2662</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
 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 Waterfront Corporate Center
 121 River Street
 Hoboken, NJ 07030-5794

For questions about...	
Marsh & McLennan Companies Retirement Plan	<p>Contacts</p> <p>For filing a claim: Plan Administrator – Marsh & McLennan Companies Retirement Plan c/o Global Benefits Department, 3rd Floor Marsh McLennan Waterfront Corporate Center 121 River Street Hoboken, NJ 07030-5794</p> <p>For appealing a claim: Plan Administrator – Marsh & McLennan Companies Retirement Plan c/o Global Benefits Department, 3rd Floor Marsh McLennan Waterfront Corporate Center 121 River Street 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, 3rd Floor Marsh McLennan 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, 3rd Floor Marsh McLennan Waterfront Corporate Center 121 River Street Hoboken, NJ 07030-5794</p>

For questions about...	
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, 3rd Floor Marsh McLennan 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, 3rd Floor Marsh McLennan Waterfront Corporate Center 121 River Street Hoboken, NJ 07030-5794</p>
Supplemental Savings & Investment Plan	<p>Contacts</p> <p>For filing a claim: Plan Administrator – Supplemental Savings & Investment Plan c/o Global Benefits Department, 3rd Floor Marsh McLennan 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, 3rd Floor Marsh McLennan 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, 3rd Floor Marsh McLennan 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, 3rd Floor Marsh McLennan Waterfront Corporate Center 121 River Street Hoboken, NJ 07030-5794</p>

For questions about...

Voluntary Offerings

Accident Insurance	<p>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</p>
Choice Auto and Home Insurance Program	<p>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 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time. Website: www.mmcvoluntarybenefits.com</p>
Critical Illness	<p>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</p>
Hospital Indemnity	<p>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</p>
Identity Protection Benefit Program	<p>Allstate Identity Protection 7350 N Dobson Rd Suite 101 Scottsdale, AZ 85256 Contact Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration) Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time. Website: www.mmcvoluntarybenefits.com</p>

For questions about...

Legal Assistance Plan***Claims Administrator***

MetLife Legal Plans
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:**

MetLife Legal Plans
1111 Superior Avenue
Cleveland, OH 44114-2507

For appealing a claim:

MetLife Legal Plans
1111 Superior Avenue
Cleveland, OH 44114-2507

For converting your coverage:

MetLife Legal Plans
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, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time.

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
Claims Administrator

Nationwide®
 Website: www.petinsurance.com/affiliates/mmc_pr.

Contacts
For general information:

Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration)

Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time.

Website: www.mmcvoluntarybenefits.com

Pet Insurance Plan
Claims Administrator

TrustedPals™
 Website: www.TrustedPals.com/MMC

Contacts
For general information:

Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration)

Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time.

Website: www.mmcvoluntarybenefits.com

For questions about...

PlanSmart® Financial Wellness Program Metropolitan Life Insurance Company (MetLife)
 Phone: +1 855 203 6842, any business day, from 9:00 a.m. to 8:00 p.m. Eastern time.
 Website: www.myplansmart.com
 Next to Get Started enter “**MMC**” and click **Go**.
 MetLife administers the PlanSmart® Financial Wellness program, but has arranged for EY (Ernst & Young LLP) to provide guidance and coaching online and by phone.

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.

Teladoc Medical Experts Program **Claims Administrator**
 Teladoc Medical Experts
 1250 Hancock Street
 Quincy, MA 02169
 Phone: +1 800 835 2362
 Website: www.teladoc.com/MedicalExperts

Contacts**For filing a claim:**

Teladoc Medical Experts
 1250 Hancock Street
 Quincy, MA 02169

For appealing a claim:

Teladoc Medical Experts
 1250 Hancock Street
 Quincy, MA 02169

For COBRA coverage:

Trion
 Phone: +1 866 324 4087

Bright Horizons Family Solutions Bright Horizons Back-Up Care
 Bright Horizons Enhanced Family Supports
 Phone: +1 877 242 2737 – 24 hours a day, 7 days a week
 Website: Go to clients.brighthorizons.com/mmc
 First time user: Employer Username is MMCo and Employer Password is 4Backup. Upon registration, create a Username and Password.

For questions about...

**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. Under "What best describes you", select "I want to register for the Employee Assistance Program ONLY". Upon registration, create a User ID and Password.

Family Resource Program

LifeCare

Phone: +1 877 399 8235

Website: <http://member.lifecare.com>

First time user: registration code is MMC and member ID is Employee ID.

For questions about...	
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/members First time user: Enter Marsh & McLennan and click continue. Click on register now to create a username and password.</p> <p>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</p>
MSK Direct Program	<p>MSK Direct Hours: Any business day, from 8:00 a.m. to 6:00 p.m. Eastern time Phone: +1 844 MMC 2MSK (+1 844 662 2675)</p>
Transportation Reimbursement Incentive Program (TRIP)	<p>HealthEquity Phone: +1 877 924 3967, 24/7 (with the exception of Federal Holidays) Website: www.wageworks.com Group #: 1732</p>
Educational Programs	
Scholarship Program	<p>National Merit Scholarship Corporation Phone: +1 847 866 5100</p>