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# Life Events MMC



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## Life Events

*This section describes how your benefits are affected (and the changes you can make to your benefits) when certain common life events occur.*

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## Adding a Domestic Partner

*You may add a same gender or opposite gender domestic partner to certain benefit plans if your domestic partner meets the plans' criteria. If you add a same gender or opposite gender domestic partner, you may need to review and compare the benefit plans that are available to you. On this page, you will find information about benefits coverage and election changes that may be helpful to you, as an active eligible U.S. employee.*

**Note:** *While MMC voluntarily makes coverage available to domestic partners, domestic partners are not treated as spouses under the Internal Revenue Code.*

### About the Life Event

Adding a same gender or opposite gender domestic partner to certain benefits coverage is permitted upon employment or during the Annual Enrollment period for coverage effective the following January 1<sup>st</sup> if you satisfy the plans' criteria, or immediately upon satisfying the plans' criteria if you previously did not qualify. To obtain spousal or domestic partner coverage, you will need to complete an Affidavit of Eligible Family Membership via MMC PeopleLink's MMC Benefits Online declaring:

#### *Spouse / Domestic Partner*

- You have already received a marriage license from a U.S. state or local authority, or registered your domestic partnership with a U.S. state or local authority; or

#### *Spouse Only*

- Although not registered with a U.S. state or local authority, your relationship constitutes a marriage under U.S. state or local law (e.g. common law marriage or a marriage outside the U.S. that is honored under U.S. state or local law).

#### *Domestic Partner Only*

- Although not registered with a U.S. state or local authority, your relationship constitutes an eligible domestic partnership. To establish that your relationship constitutes an eligible domestic partnership you and your domestic partner must:
  - be at least 18 years old
  - not be legally married, under federal law, to each other or anyone else or part of another domestic partnership during the previous 12 months

- currently be in an exclusive, committed relationship with each other that has existed for at least 12 months and is intended to be permanent
  - not be Medicare eligible
  - currently reside together, and have resided together for at least the previous 12 months, and intend to do so permanently, and
  - have agreed to share responsibility for each other's common welfare and basic financial obligations
  - not related by blood to a degree of closeness that would prohibit marriage under applicable state law.
- MMC reserves the right to require documentary proof of your domestic partnership at any time, for the purpose of determining benefits eligibility. If requested, you must provide documents verifying either the registration of your domestic partnership with a state or local authority or your cohabitation and/or mutual commitment.

Once your Affidavit of Eligible Family Membership is completed and processed, you may cover the dependent child(ren) of your spouse or domestic partner.

## Impact on Benefits

Your contribution to cover a domestic partner and the dependent child or children of a domestic partner is the same as the cost to cover other eligible family members. However, because of IRS requirements, these contributions will be made on an after-tax basis unless your domestic partner is your tax dependent under IRC Section 152 (i.e., you provide more than half of your domestic partner's support). Additionally, the difference between the cost of coverage and your contributions will be imputed as taxable income to you.

If your partner qualifies as your dependent under IRC Section 152, your contributions for domestic partner coverage for your partner and his or her children will be on a before-tax basis, and the cost of their coverage would not be imputed as taxable income to you.

You should review your beneficiary designations for all your benefit plans.

Note: Domestic partners are not treated as spouses under the tax law or for purposes of the 401(k) Savings & Investment Plan, Mercer HR Services Retirement Plan or the U.S. Retirement Program.

## Making Changes to Benefits

To cover your domestic partner, you will need to complete an Affidavit of Eligible Family Membership. Once your Affidavit of Eligible Family Membership is completed and processed, you may cover the dependent child(ren) of your spouse or domestic partner.

You will then have 30 days to change your benefits coverage by accessing MMC PeopleLink's MMC Benefits Online.

***Medical Plan***

You may make the following change:

- increase your level of coverage

Changes to this plan must be made within 60 days of your agreement to the Affidavit of Eligible Family Membership.

***Dental Plan***

You may make the following change:

- increase your level of coverage

Changes to this plan must be made within 30 days of your agreement to the Affidavit of Eligible Family Membership.

**Health Care Flexible Spending Account**

If your domestic partner qualifies as your dependent under IRC Section 152, you may make the following changes:

- enroll or
- increase your contribution amount for the year

Changes to this plan must be made within 30 days of your agreement to the Affidavit of Eligible Family Membership.

Only claims incurred on or after the effective date of the qualified family status change will be eligible for reimbursement of the increased amount.

***Dependent Care Flexible Spending Account Plan***

If your domestic partner and your domestic partner's child qualify as your tax dependent under IRC Section 152, you may make the following changes:

You must complete the Declaration of Domestic Partner's Tax Status and return it as the form instructs. You will be notified by the MMC Global Benefits Department if you qualify.

- enroll or
- increase your contribution amount for the year

Changes to this plan must be made within 30 days of your agreement to the Affidavit of Eligible Family Membership.

Only claims incurred on or after the effective date of the qualified family status change will be eligible for reimbursement of the increased amount.

### ***Personal Accident Insurance Plan***

You may make the following change:

- increase your level and amount of coverage

Changes to this plan must be made within 30 days of your agreement to the Affidavit of Eligible Family Membership.

### ***Spouse Life Insurance Plan***

You may make the following change:

- enroll your approved domestic partner

Changes to this plan must be made within 30 days of your agreement to the Affidavit of Eligible Family Membership in order for the Evidence of Insurability requirement to be waived for coverage levels up to \$75,000. The insurer may require proof that you and your domestic partner have maintained the same residence for at least 12 months prior to the date of application for benefits under this plan for your domestic partner.

### ***Dependent Children Life Insurance Plan***

You may make the following change:

- enroll the children of your approved domestic partner

Changes to this plan must be made within 30 days of your agreement to the Affidavit of Eligible Family Membership order for the Evidence of Insurability requirement to be waived. The insurer may require proof that you and your domestic partner have maintained the same residence for at least 12 months prior to the date of application for benefits under this plan for your domestic partner.

### ***Other Insurances***

Generally, you can make changes to after-tax benefits at any time during the plan year when not tied to a qualified family status change. In some cases, Evidence of Insurability is required before coverage becomes effective. Refer to the individual benefit plan sections for further information about adding a domestic partner.

### ***Legal Assistance Plan***

If you are enrolled and get married or acquire a domestic partner or child during the plan year, your family members will automatically be covered under the Plan.

### ***Identity Theft Plan***

You can enroll for coverage for yourself and your approved domestic partner in the Identity Theft Plan at any time during the year. Make an initial election on MMC PeopleLink's MMC Benefits Online. After this initial enrollment, you will receive a membership kit in the mail. You must fill out the enclosed consumer report and monitoring authorization form and return it to the ID TheftSmart administrator to begin your credit file monitoring service and receive your free credit report.

## When to Make Changes

You may apply for domestic partner coverage within 30 days of your first becoming eligible for plan coverage; within 30 days of your first satisfying the domestic partner criteria; or during the Annual Enrollment period for coverage generally effective the next January 1.

### ***Effective Date of Change***

Your coverage will be effective on your first day of eligibility when you are actively at work if you are a MMC employee (other than Kroll) or in active work status if you are a Kroll employee, as long as you apply for coverage within 30 days of your first becoming eligible for plan coverage; on the date you first satisfy the domestic partner criteria if you apply within 30 days of becoming eligible and your medical plan permits a mid-year enrollment; or on the next January 1 if you apply during the Annual Enrollment period.

## Pay-related Changes

Under current tax laws, the Company's cost for providing medical and dental coverage to domestic partners results in "imputed income" to you; you must pay tax on this income. The full cost of domestic partner coverage (both the employee and employer contributions to medical and dental coverage, and the employee's contribution to Personal Accident Insurance, Spouse Life Insurance, and Dependent Children Life Insurance) is subject to federal, Social Security (FICA) and if applicable, state and local income taxes.

Your amount of imputed income equals the full cost to cover your partner (and/or your partner's children) less your after-tax contributions to cover that person. Your dollar amount of imputed income is calculated every payroll cycle and is reflected on your payslip. It is also reported on your year-end W-2 form as a component of taxable income from the Company.

If your partner (and his or her child) qualifies as your dependent under IRC Section 152, the cost of their coverage would not be imputed as taxable income to you. You may want to review your W-4 withholding allowance and make changes if applicable.

You can get a federal W-4 form online by accessing MMC PeopleLink. At the home page, click on "View and print forms", then "Payroll" and select "Form W-4".

To make changes to your bank or financial institution, you need to access MMC PeopleLink's Employee Self Service, click on the Payroll link, then the Payee Bank Account.

## Beneficiary Elections

These are the benefit plans for which you name a beneficiary to receive a benefit in the event of a death:

- Personal Accident Insurance
- Business Travel Accident Insurance
- Personal Life Insurance
- Basic Life Insurance
- Optional Life Insurance
- 401(k) Savings & Investment Plan
- Supplemental Savings & Retirement Plan
- Mercer HR Services Retirement Plan

Each plan has rules about who can be your beneficiary. Refer to the individual benefit plan sections for further information about beneficiary elections for these plans.

## Employee Assistance Program (EAP)

With the constant demands we face each day, it can sometimes be difficult to balance our work and home lives. If you are struggling with a personal concern, crisis or even an every day issue, the Employee Assistance Program (EAP) can be an invaluable resource. You can contact the EAP 24 hours a day, 7 days a week, at 1-800-382-3432. For online information, go to the homepage of MMC PeopleLink and click the Work/Life Balance icon. You'll see a link to the EAP website, which can provide articles and other helpful resources

## Contact

To cover your domestic partner, you will need to read and agree to the electronic Affidavit of Eligible Family Membership at the time that you register your domestic partnership by accessing MMC PeopleLink's MMC Benefits Online.

## Child No Longer Eligible for Benefits

*If your child is no longer eligible for benefits, you may need to review and compare the benefit plans that are available to you. On this page, you will find information about benefits coverage and election changes that may be helpful to you, as an active eligible U.S. employee.*

### Changing Your Benefits

The IRS allows you to pay for certain benefits on a before-tax basis providing you with a tax savings on the cost of coverage. In return for this tax savings, the IRS restricts your ability to make changes to before-tax benefits.

Your before-tax benefit elections must remain in effect throughout the calendar year unless you have a qualified family status change that necessitates a coverage change. The change in your benefits coverage must be due to and consistent with the qualified family status change.

### About the Event

Your child no longer being eligible for benefits is considered a qualified family status change. This means you can change certain before-tax benefits without waiting until the next Annual Enrollment period. In addition, you may be required to make certain changes to your coverage.

The Company reserves the right to ask you for proof of the qualified family status change. If you fail to provide such proof within the timeframe specified, you may be required to pay for any services that you and your family members used while ineligible for coverage.

### Impact on Benefits

#### ***Making Changes to Benefits***

You can make changes to your benefit plans by accessing MMC PeopleLink's MMC Benefits Online.

#### ***Medical Plan***

You must make the following change:

- remove your child from your coverage

Coverage will end when the child no longer meets the eligibility requirements under the terms of the applicable plan.

Changes to this plan must be made within 60 days after your child no longer meets the eligibility requirements.

***Dental Plan***

You must make the following change:

- remove your child from your coverage

Coverage will end when the child no longer meets the eligibility requirements under the terms of the applicable plan.

Changes to this plan must be made within 30 days after your child no longer meets the eligibility requirements.

***Health Care Flexible Spending Account Plan***

You cannot make any changes to your coverage.

***Dependent Care Flexible Spending Account Plan***

You must make the following change once your covered dependent child reaches age 13:

- decrease coverage if you still have other family members who are covered under this plan or
- stop coverage if you do not have other family members who are covered under this plan

***Personal Accident Insurance Plan***

You must make the following change:

- remove your child from your coverage

Coverage will end when the child no longer meets the eligibility requirements under the terms of the applicable plan.

Changes to this plan must be made within 30 days after your child no longer meets the eligibility requirements.

***Other Insurances***

Coverage will end when your child no longer meets the eligibility requirements under the terms of the applicable plan.

If your child no longer meets the eligibility requirements, you must remove your child from coverage by accessing MMC PeopleLink's MMC Benefits Online.

Refer to the individual benefit plan sections for further information.

### ***Legal Assistance Plan***

Once your child reaches the maximum age for coverage or no longer meets the eligibility requirements (whichever comes first), your child's coverage will stop. If your child continues to be disabled over the limiting age, your child may still be eligible to continue coverage.

You can cover your disabled child over the limiting age. To be eligible for coverage, your child has to be an unmarried child incapable of self support by reason of a total mental or physical disability. Refer to the individual benefit plan section for further information.

### **When to Make Changes**

All changes must be made within 30 days of the qualified family status change (60 days of the qualified family status change for medical plan changes) date:

- No refund of contributions will be paid for coverage beyond the date coverage should have ended.
- You will be required to repay the plan for any services your family member used while ineligible for coverage.

### ***Effective Date of Change***

Your change in coverage becomes effective the day of the qualified family status change.

### **Pay-related Changes**

If you make changes to your benefit elections, your payroll deductions may change.

### **Contact**

You must register the qualified family status change event and make changes to your benefit plans by accessing MMC PeopleLink's MMC Benefits Online. You must make your change within 30 days (60 days of the qualified family status change for medical plan changes) after your child no longer meets the eligibility requirements.

## Death of a Child

*If your child dies, you may need to review and compare the benefit plans that are available to you. In this section, you will find information about benefits coverage and election changes that may be helpful to you, as an active eligible U.S. employee.*

### Changing Your Benefits

The IRS allows you to pay for certain benefits on a before-tax basis providing you with a tax savings on the cost of coverage. In return for this tax savings, the IRS restricts your ability to make changes to before-tax benefits.

Your before-tax benefit elections must remain in effect throughout the calendar year unless you have a qualified family status change that necessitates a coverage change. The change in your benefits coverage must be due to and consistent with the qualified family status change.

### About the Event

The death of a child is considered a qualified family status change. This means that you can change your before-tax benefits without waiting until the next Annual Enrollment. In addition, you may be required to make certain changes to your coverage.

The Company reserves the right to ask you for proof of the qualified family status change. Failure to provide such proof within the timeframe specified may result in a loss of coverage and you may be required to pay for any services that you and your family members used while ineligible for coverage.

### Impact on Benefits

You must remove your child from the Company benefit coverage within 30 days of your child's death.

You should file a claim for benefits for plans your child was covered under:

- Business Travel Accident Insurance (if your child was approved to accompany you while traveling on Company business or relocation trips that are paid for by the Company)
- Personal Accident Insurance (if your child's death was the result of an accident)
- Dependent Children Life Insurance
- Personal Life Insurance

After your child's death, you may be reimbursed for eligible medical, dental, health care and/or dependent care flexible spending account expenses incurred prior to your child's death.

You should contact the Social Security Administration to see if you are entitled to a death/survivor benefit.

## Making Changes to Benefits

You can make changes to your benefit plans by accessing MMC PeopleLink's MMC Benefits Online.

### ***Medical Plan***

You must make the following change:

- remove your child from your coverage

Changes to this plan must be made within 60 days of your child's death.

### ***Dental Plan***

You must make the following change:

- remove your child from your coverage

Changes to this plan must be made within 30 days of your child's death.

### ***Health Care Flexible Spending Account Plan***

You may make the following change:

- decrease your contributions as long as you do not decrease them below what has already been paid out of your account for the year

Changes to this plan must be made within 30 days of your child's death.

### ***Dependent Care Flexible Spending Account Plan***

You may make the following change:

- decrease or stop your contributions
- Changes to this plan must be made within 30 days of your child's death.

### ***Personal Accident Insurance Plan***

You may make the following change:

- decrease the amount of your coverage

Changes to this plan must be made within 30 days of your child's death.

### ***Other Insurances***

Coverage will end when your child no longer meets the eligibility requirements under the terms of the applicable plan.

If your child no longer meets the eligibility requirements, you must remove your child from coverage by accessing MMC PeopleLink's MMC Benefits Online.

Refer to the individual benefit plan sections for further information.

### ***Legal Assistance Plan***

Coverage will end when your child no longer meets the eligibility requirements under the terms of the plan.

### **When to Make Changes**

All changes must be made within 30 days of the qualified family status change (60 days of the qualified family status change for medical plan changes) date.

### ***Effective Date of Change***

Your change in coverage becomes effective the day of the qualified family status change.

### **Pay-related Changes**

If you make changes to your benefit elections, your payroll deductions may change.

Losing your child can also impact your tax situation. You may want to take a look at your tax withholding status. You can change your tax withholding by filling out a W-4 form.

You can get a federal W-4 form online by accessing MMC PeopleLink. At the home page, click on "View and print forms", then "Payroll" and select "Form W-4".

### **Other Things to Think About**

You should also check to see if your child was covered under any of your spouse's benefit plans.

Be sure to get several certified death certificates. You may need to provide one for each plan your child was covered under. You may also need copies for banks or other financial institutions where your child had an account.

## Beneficiary Elections

These are the benefit plans for which you name a beneficiary to receive a benefit in the event of a death:

- Personal Accident Insurance
- Business Travel Accident Insurance
- Personal Life Insurance
- Basic Life Insurance
- Optional Life Insurance
- 401(k) Savings & Investment Plan (if you are married, you will need your spouse's consent to name someone other than your spouse as beneficiary)
- Supplemental Savings & Investment Plan
- Mercer HR Services Retirement Plan (if you are married, you will need your spouse's consent to name someone other than your spouse as beneficiary)

Each plan has rules about who can be your beneficiary. Refer to the individual benefit plan sections for further information about beneficiary elections for these plans.

## Employee Assistance Program (EAP)

With the constant demands we face each day, it can sometimes be difficult to balance our work and home lives. If you are struggling with a personal concern, crisis or even an every day issue, the Employee Assistance Program (EAP) can be an invaluable resource. You can contact the EAP 24 hours a day, 7 days a week, at 1-800-382-3432. For online information, go to the homepage of MMC PeopleLink and click the Work/Life Balance icon. You'll see a link to the EAP website, which can provide articles and other helpful resources

## Contact

Contact the MMC Employee Service Center at 866-374-2662 to inform them of your child's death.

## Death of a Spouse

*If your spouse dies, you may need to review and compare the benefit plans that are available to you. In this section, you will find information about benefits coverage and election changes that may be helpful to you, as an active eligible U.S. employee.*

### Changing Your Benefits

The IRS allows you to pay for certain benefits on a before-tax basis providing you with a tax savings on the cost of coverage. In return for this tax savings, the IRS restricts your ability to make changes to before-tax benefits.

Your before-tax benefit elections must remain in effect throughout the calendar year unless you have a qualified family status change that necessitates a coverage change. The change in your benefits coverage must be due to and consistent with the qualified family status change.

### About the Event

The death of a spouse is considered a qualified family status change. This means that you can change certain before-tax benefits without waiting until the next Annual Enrollment period. In addition, you may be required to make certain changes to your coverage.

The Company reserves the right to ask you for proof of the qualified family status change. Failure to provide such proof within the timeframe specified may result in a loss of coverage and you may be required to pay for any services that you and your family members used while ineligible for coverage.

### Impact on Benefits

You must remove your spouse from the Company benefit coverage within 30 days of your spouse's death.

You should file a claim for benefits if your spouse was covered under any of these plans:

- Business Travel Accident Insurance (if your approved spouse or domestic partner was approved to accompany you while traveling on Company business or relocation trips that are paid for by the Company)
- Personal Accident Insurance (if your spouse's death was the result of an accident)
- Spouse Life Insurance
- Personal Life Insurance

If your spouse was employed, you should contact your spouse's employer to find out about any death benefits to which you may be entitled. You should also contact any private insurance companies with whom your spouse may have had insurance coverage.

You may want to review your beneficiary elections for your benefit plans.

After your spouse's death, you may be reimbursed for eligible medical, dental, health care and/or dependent care flexible spending account expenses incurred prior to your spouse's death.

## Making Changes to Benefits

You can make changes to your benefit plans by accessing MMC PeopleLink's MMC Benefits Online.

### ***Medical Plan***

You must remove your spouse from coverage.

In addition, you may make the following changes:

- enroll or
- add your eligible children to your coverage

This is a HIPAA special enrollment event if you or your eligible children lost coverage due to your spouse's death.

Changes to this plan must be made within 60 days of your spouse's death.

### ***Dental Plan***

You must remove your spouse from your coverage.

In addition, you may make the following changes:

- enroll or
- add your eligible children to your coverage

Changes to this plan must be made within 30 days of your spouse's death.

### ***Health Care Flexible Spending Account Plan***

You may make the following changes:

- enroll or
- increase your contribution amount for the year or
- decrease your contribution as long as you do not decrease them below what has already been paid out of your account for the year

Changes to this plan must be made within 30 days of your spouse's death.

Only claims incurred on or after the effective date of the qualified family status change will be eligible for reimbursement of the increased amount.

### ***Dependent Care Flexible Spending Account Plan***

You may make the following changes:

- enroll or
- increase your contribution amount for the year or
- stop your contributions for the remainder of the year or
- decrease your contributions

Changes to this plan must be made within 30 days of your spouse's death.

Only claims incurred on or after the effective date of the qualified family status change will be eligible for reimbursement of the increased amount.

### ***Personal Accident Insurance Plan***

You must remove your spouse from coverage.

In addition, you may make the following change:

- decrease the level and/or amount of your coverage

Changes to this plan must be made within 30 days of your spouse's death.

### ***Spouse Life Insurance Plan***

You must make the following change:

- cancel your coverage

Changes to this plan must be made within 30 days of your spouse's death.

### ***Other Insurances***

Coverage will end when your spouse no longer meets the eligibility requirements under the terms of the applicable plan.

If your spouse no longer meets the eligibility requirements, you must remove your spouse from coverage by accessing MMC PeopleLink's MMC Benefits Online.

Refer to the individual benefit plan sections for further information about removing a spouse.

### ***Legal Assistance Plan***

Coverage will end when your spouse no longer meets the eligibility requirements under the terms of the plan.

### ***Identity Theft Plan***

Coverage will end when your spouse no longer meets the eligibility requirements under the terms of the plan.

## When to Make Changes

All changes must be made within 30 days of the qualified family status change (60 days of the qualified family status change for medical plan changes) date.

### **Effective Date of Change**

Your change in coverage becomes effective the day of the qualified family status change.

## Pay-related Changes

If you make changes to your benefit elections, your payroll deductions may change.

Losing your spouse can also impact your tax situation. You may want to take a look at your tax withholding status. You can change your tax withholding by filling out a W-4 form.

You can get a federal W-4 form online by accessing MMC PeopleLink. At the home page, click on "View and print forms", then "Payroll" and select "Form W-4".

## Other Things to Think About

To update your contact information, such as your name or address, log on to MMC PeopleLink's Employee Self Service.

Be sure to get several certified death certificates. You may need to provide one for each plan your spouse was covered under. You may also need copies for banks or other financial institutions where your spouse had an account.

You should contact the Social Security Administration to see if you are entitled to a death/survivor benefit.

## Beneficiary Elections

These are the benefit plans for which you name a beneficiary to receive a benefit in the event of a death:

- Personal Accident Insurance
- Business Travel Accident Insurance
- Personal Life Insurance
- Basic Life Insurance
- Optional Life Insurance
- 401(k) Savings & Investment Plan (if you are married, you will need your spouse's consent to name someone other than your spouse as beneficiary)
- Supplemental Savings & Investment Plan
- Mercer HR Services Retirement Plan (if you are married, you will need your spouse's consent to name someone other than your spouse as beneficiary)

Each plan has rules about who can be your beneficiary. Refer to the individual benefit plan sections for further information about beneficiary elections for these plans.

## Employee Assistance Program (EAP)

With the constant demands we face each day, it can sometimes be difficult to balance our work and home lives. If you are struggling with a personal concern, crisis or even an every day issue, the Employee Assistance Program (EAP) can be an invaluable resource. You can contact the EAP 24 hours a day, 7 days a week, at 1-800-382-3432. For online information, go to the homepage of MMC PeopleLink and click the Work/Life Balance icon. You'll see a link to the EAP website, which can provide articles and other helpful resources

### Contact

Contact to the MMC Employee Service Center at 866-374-2662 inform them of your spouse's death.

## Death of an Employee

*You may want to periodically review your beneficiary designations and make any changes necessary to reflect your wishes during your employment. This section applies to employees who die while in active service with the Company.*

### When Coverage Ends If You Die

If you die while you are still employed by MMC, your benefit plan coverage ends on the date of your death.

## Plans That May Pay Survivor Benefits

Your beneficiary should contact your Human Resources Representative to notify the Company of your death and initiate any claims processing.

Your beneficiary will need to submit two certified death certificates to the MMC Employee Service Center in order for claims processing to begin.

### ***Business Travel Accident Insurance Plan***

If you die as the result of an accident that happens while you are on a Company-approved business trip, including travel to and from work, your beneficiary will receive a benefit.

If you do not have a designated beneficiary on file, your Business Travel Accident Insurance will be paid to your Estate.

### ***Personal Accident Insurance Plan***

If you die as a result of a covered accident, your beneficiary will receive the amount of insurance you elected.

If you do not have a designated beneficiary on file, your Personal Life Insurance will be paid to your Estate.

### ***Life Insurance Plans***

#### ***Basic and Optional Life Insurance Plans***

After your death, your Basic Life Insurance and Optional Life Insurance (if any) will be paid to your designated beneficiary (or beneficiaries if you elected more than one). If you do not have a designated beneficiary on file, your Life Insurance will be paid to your Estate.

### *Personal Life Insurance Plan*

After your death, your Personal Life Insurance will be paid to your designated beneficiary (or beneficiaries if you elected more than one). If you do not have a designated beneficiary on file, your Personal Life Insurance will be paid to your Estate.

Your beneficiary should contact Marsh Voluntary Benefits at 1-800-225-2265, an MMC Company formerly know as Marsh @WorkSolutions for details on how to submit a Personal Life Insurance claim.

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

After your death, your account is payable as follows:

- if you are not married and have a completed “401(k) Savings & Investment Plan Beneficiary Designation Form” on file, your account will be paid to your named beneficiary
- if you are not married and do not have a completed “401(k) Savings & Investment Plan Beneficiary Designation Form” on file, your account will be paid to your Estate
- if you are married, your account will be paid to your spouse unless you have a valid “401(k) Savings & Investment Plan Beneficiary Designation Form” on file, naming someone other than your spouse as beneficiary. The Beneficiary Designation Form will only be valid if the **Spouse’s Waiver Section** is completed, signed and notarized.

**Note:** Domestic partners do not qualify as spouses.

### **Supplemental Savings & Investment Plan**

After your death, your account balance is payable according to the distribution election form on file for at least 12 months.

- if you are not married and have a completed “Supplemental Savings & Investment Plan Beneficiary Designation Form” on file, your account will be paid to your named beneficiary
- if you are not married and do not have a completed “Supplemental Savings & Investment Plan Beneficiary Designation Form” on file, your account will be paid to your Estate
- if you are married and do not have a completed “Supplemental Savings & Investment Plan Beneficiary Designation Form” on file, your account will be paid to your spouse.

### ***Mercer HR Services Retirement Plan***

- if you are not married and have a completed “Mercer HR Services Retirement Plan Beneficiary Designation Form” on file, your account will be paid to your named beneficiary
- if you are not married and do not have a completed “Mercer HR Services Retirement Plan Beneficiary Designation Form” on file, your account will be paid to your Estate
- if you are married, your account will be paid to your spouse unless you have a valid “Mercer HR Services Retirement Plan Beneficiary Designation Form” on file, naming someone other than your spouse as beneficiary. The Beneficiary Designation Form will only be valid if the **Spouse’s Waiver Section** is completed, signed and notarized

### ***Stock Purchase Plan***

Your estate will receive a refund of your plan year contributions and interest paid up to the date of your death. Your estate’s representative can contact the plan’s recordkeeper for shares you purchased through prior plan years that are held in a book entry account with the plan’s service provider.

### ***Retirement Program***

If are a vested participant at the time of your death, your spouse to whom you have been married for at least one year will be eligible to receive a benefit.

If you die prior to age 50, the benefit can be paid as early as the date you would have attained age 55.

If you die at age 50 or over, your spouse will begin to receive a benefit immediately.

## **Plans That Do Not Pay Survivor Benefits**

Coverage under certain plans will also end for your eligible family members. Coverage for your eligible family members who had previously been covered under a Company medical and/or dental plan may continue for up to 12 months.

During this period, as a special benefit not required by law, the Company will contribute towards continued medical and/or dental coverage, and your family members must also make the required contribution.

At the end of this 12-month period, the Company provided coverage under these plans will cease and your family members may continue through COBRA by paying the full group rate, plus an additional two percent for administrative expenses, or your eligible spouse and children may be able to convert coverage to an individual policy.

### ***Medical Plan***

After your death, although not required by law, as a special benefit, coverage for your eligible family members who had previously been covered under MMC medical coverage with a Company subsidy may continue for up to 12 months, provided they pay the required employee level contributions. When the 12 months ends, your eligible family members can then continue coverage through COBRA for up to 36 months by paying the full group rate, plus an additional two percent for administrative expenses.

### ***Dental Plan***

After your death, although not required by law, as a special benefit, coverage for your eligible family members who had previously been covered under MMC dental coverage with a Company subsidy may continue for up to 12 months, provided they pay the required employee level contributions. When the 12 months ends, your eligible family members can then continue coverage through COBRA for up to 36 months by paying the full group rate, plus an additional two percent for administrative expenses.

### ***Health Care Flexible Spending Account Plan***

After your death, your eligible family members may be reimbursed for eligible health care expenses that may have been incurred through your date of death, up to your elected annual contribution amount (less any reimbursement amounts already received).

Your qualified beneficiary may then elect to continue participation through the end of the calendar year, on an after-tax basis, through COBRA.

### ***Dependent Care Flexible Spending Account Plan***

After your death, your spouse may be reimbursed for eligible dependent care expenses through the end of the calendar year, up to the remaining balance in your account.

### ***Personal Accident Insurance Plan***

Coverage for your eligible family members ends on your date of death. Your eligible family members may be able to convert coverage to an individual policy within 31 days of termination of coverage.

### ***Life Insurance Plans***

Coverage for your eligible family members ends on your date of death. Your eligible family members may be able to convert coverage to an individual policy within 31 days of termination of coverage.

### ***Legal Assistance Plan***

Coverage ends on the date of your death.

### ***Identity Theft Plan***

Coverage ends on the date of your death.

## Special Death Benefit

### **Overview**

The Company provides the Special Death Benefit to give immediate funds to your family in the event of your death. You are covered by this benefit if you are an active, eligible, U.S., employee and have completed at least one year of service. The benefit is payable even if you are disabled or on an authorized leave of absence at the time of death.

### **Amount**

The amount of the Special Death Benefit will be equal to your monthly base salary, up to maximum payment of \$5,000.

### **Payment of Benefits**

Payment of the Special Death Benefit amount will be made as soon as possible to your surviving spouse or to your estate if there is no surviving spouse. Your spouse or a representative of your estate must notify your Human Resources representative of your death.

## Beneficiary Elections

These are the benefit plans for which you name a beneficiary to receive a benefit in the event of a death:

- Personal Accident Insurance
- Business Travel Accident Insurance
- Personal Life Insurance
- Basic Life Insurance
- Optional Life Insurance
- 401(k) Savings & Investment Plan (if you are married, you will need your spouse's consent to name someone other than your spouse as beneficiary)
- Supplemental Savings & Investment Plan
- Mercer HR Services Retirement Plan (if you are married, you will need your spouse's consent to name someone other than your spouse as beneficiary)

Each plan has rules about who can be your beneficiary. Refer to the individual benefit plan sections for further information about beneficiary elections for these plans.

## Contact

For more information, contact the MMC Employee Service Center at 866-374-2662.

## Getting Divorced

*If you get divorced, you may need to review and compare the benefit plans that are available to you. In this section, you will find information about benefits coverage and election changes that may be helpful to you, as an eligible employee.*

### Changing Your Benefits

The IRS allows you to pay for certain benefits on a before-tax basis providing you with a tax savings on the cost of coverage. In return for this tax savings, the IRS restricts your ability to make changes to before-tax benefits.

Your before-tax benefit elections must remain in effect throughout the calendar year unless you have a qualified family status change that necessitates a coverage change. The change in your benefits coverage must be due to and consistent with the qualified family status change.

### About the Event

Getting divorced is considered a qualified family status change. This means you can change certain before-tax benefits without waiting until the next Annual Enrollment period. In addition, you may be required to make certain changes to your coverage.

The Company reserves the right to ask you for proof of the qualified family status change. Failure to provide such proof within the timeframe specified may result in a loss of coverage and you may be required to pay for any services that you and your family members used while ineligible for coverage.

### Impact on Benefits

You must remove your spouse from Company benefit coverage within 30 days of your divorce.

Certain covered family members may have court-ordered rights under a Qualified Medical Child Support Order (QMCSO) to have their health care benefits continued under your coverage.

Your ex-spouse may have certain court-ordered rights under a Qualified Domestic Relations Order (QDRO) to your benefits under the Retirement Plan and/or 401(k) Savings & Investment Plan and/or Mercer HR Services Retirement Plan.

You should review your beneficiary designations. If your spouse was named as your beneficiary, the beneficiary designation is not automatically revoked by your divorce.

## Making Changes to Benefits

You must register the qualified family status change event and make changes to your benefit plans by accessing MMC PeopleLink's MMC Benefits Online. You must make your change within 30 days of your child's birth or adoption.

### **Medical Plan**

You must remove your ex-spouse from coverage within 60 days of your divorce.

In addition, you may make the following changes:

- enroll yourself and/or your eligible children under Company coverage if your or their coverage is lost under your spouse's plan

Coverage for your ex-spouse ends on the date your divorce is final. Your ex-spouse is eligible to continue coverage through COBRA for up to 36 months by making a timely election and paying the full group rate plus an additional two percent for administrative expenses.

This is a HIPAA special enrollment event.

Changes to this plan must be made within 60 days of your divorce.

### **Dental Plan**

You must remove your ex-spouse from coverage within 30 days of your divorce.

In addition, you may make the following changes:

- enroll yourself and/or your eligible children under Company coverage if your or their coverage is lost under your spouse's plan

Coverage for your ex-spouse ends on the date your divorce is final. Your ex-spouse is eligible to continue coverage through COBRA for up to 36 months by making a timely election and paying the full group rate plus an additional two percent for administrative expenses.

Changes to this plan must be made within 30 days of your divorce.

### **Health Care Flexible Spending Account Plan**

You may make the following changes:

- enroll, but only if you lose coverage under your spouse's plan or
- increase your contributions for the year or
- decrease your contributions as long as you do not decrease them below what has already been paid out of your account for the year

Changes to this plan must be made within 30 days of your divorce.

Only claims incurred on or after the effective date of the qualified family status change will be eligible for reimbursement of the increased amount.

### ***Dependent Care Flexible Spending Account Plan***

You may make the following changes:

- enroll, but only if you were not previously eligible (e.g., because your spouse was not working) or
- increase your contributions for the year or
- decrease your contributions for the year or
- stop your contributions for the year

Changes to this plan must be made within 30 days of your divorce.

Only claims incurred on or after the effective date of the qualified family status change will be eligible for reimbursement of the increased amount.

### ***Personal Accident Insurance Plan***

You must remove your ex-spouse from coverage within 30 days of your divorce.

In addition, you may make the following change:

- decrease the level and amount of coverage

Changes to this plan must be made within 30 days of your divorce.

### ***Spouse Life Insurance Plan***

You must make the following change:

- cancel your coverage

Changes to this plan must be made within 30 days of your divorce.

### ***Dependent Children Life Insurance Plan***

If your children are no longer eligible family members, you must make the following change:

- decrease your coverage or
- cancel your coverage

Changes to this plan must be made within 30 days of your divorce.

### ***Other Insurances***

Coverage will end when your spouse no longer meets the eligibility requirements under the terms of the applicable plan.

If your spouse no longer meets the eligibility requirements, you must remove your spouse from coverage by accessing MMC PeopleLink's MMC Benefits Online.

Changes must be made within 30 days of your divorce.

Refer to the individual benefit plan sections for further information.

### ***Legal Assistance Plan***

If you get divorced during the plan year, your spouse will automatically be removed from coverage effective from the date of divorce.

### ***Identity Theft Plan***

Coverage will end when your spouse no longer meets the eligibility requirements under the terms of the applicable plan.

If your spouse no longer meets the eligibility requirements, you must remove your spouse from coverage by accessing MMC PeopleLink's MMC Benefits Online.

Changes must be made within 30 days of your divorce.

### **When to Make Changes**

All changes must be made within 30 days of the qualified family status change (60 days of the qualified family status change for medical plan changes) date:

- No refund of contributions will be paid for coverage beyond the date coverage should have ended.
- You will be required to repay the plan for any services your family member used while ineligible for coverage.

### ***Effective Date of Change***

Your change in coverage becomes effective the day of the qualified family status change.

### **Pay-related Changes**

If you make changes to your benefit elections, your payroll deductions may change.

If you file your taxes jointly, or if you are no longer claiming the same number of dependents, you may want to change your W-4 withholding allowances to reflect your change in marital status.

If the court orders you to pay child support, the payments may be directly deducted from your pay.

You may also need to change your direct deposit information for your pay if you open a new bank account.

To make changes to your bank or financial institution, you need to access MMC PeopleLink's Employee Self Service, click on the Payroll link, then Payee Bank Account link.

You can get a federal W-4 form online by accessing MMC PeopleLink. At the home page, click on "View and print forms", then "Payroll" and select "Form W-4".

## Other Things to Think About

To update your contact information, such as your name or address, log on to MMC PeopleLink's Employee Self Service.

## Beneficiary Elections

These are the benefit plans for which you name a beneficiary to receive a benefit in the event of a death:

- Personal Accident Insurance
- Business Travel Accident Insurance
- Personal Life Insurance
- Basic Life Insurance
- Optional Life Insurance
- 401(k) Savings & Investment Plan (Your ex-spouse remains your beneficiary unless you change. If you remarry, your new spouse is automatically your beneficiary.)
- Supplemental Savings & Investment Plan
- Mercer HR Services Retirement Plan (if you are married, you will need your spouse's consent to name someone other than your spouse as beneficiary)

Each plan has rules about who can be your beneficiary. Refer to the individual benefit plan sections for further information about beneficiary elections for these plans.

## Employee Assistance Program (EAP)

With the constant demands we face each day, it can sometimes be difficult to balance our work and home lives. If you are struggling with a personal concern, crisis or even an every day issue, the Employee Assistance Program (EAP) can be an invaluable resource. You can contact the EAP 24 hours a day, 7 days a week, at 1-800-382-3432. For online information, go to the homepage of MMC PeopleLink and click on the link under the Work/Life Balance icon. You'll see a link to the EAP website, which can provide articles and other helpful resources

## Contact

You must register the qualified family status change event and make changes to your benefit plans by accessing MMC PeopleLink's MMC Benefits Online. You must make your change within 30 days (60 days of the qualified family status change for medical plan changes) of your divorce.

## Getting Legally Separated

*If you become legally separated, you may need to review and compare the benefit plans that are available to you. On this page, you will find information about benefits coverage and election changes that may be helpful to you, as an active eligible U.S. employee.*

### Changing Your Benefits

The IRS allows you to pay for certain benefits on a before-tax basis providing you with a tax savings on the cost of coverage. In return for this tax savings, the IRS restricts your ability to make changes to before-tax benefits.

Your before-tax benefit elections must remain in effect throughout the calendar year unless you have a qualified family status change that necessitates a coverage change. The change in your benefits coverage must be due to and consistent with the qualified family status change.

### About the Event

Getting legally separated is considered a qualified family status change. This means that you can change certain before-tax benefits without waiting until the next Annual Enrollment period. In addition, you may be required to make certain changes to your coverage.

The Company reserves the right to ask you for proof of the qualified family status change. Failure to provide such proof within the timeframe specified may result in a loss of coverage and you may be required to pay for any services that you and your family members used while ineligible for coverage.

### Impact on Benefits

You should review your beneficiary designations. Please note, you cannot remove your spouse as the beneficiary for your 401(k) Savings & Investment Plan and/or Mercer HR Services Retirement Plan unless you legally divorce or you obtain your spouse's written notarized consent to name someone else.

### Making Changes to Benefits

You can make changes to your benefit plans by accessing MMC PeopleLink's MMC Benefits Online.

***Medical Plan***

You may make the following changes:

- remove your spouse from coverage or
- enroll yourself and/or your eligible children under Company coverage if coverage is lost under your spouse's plan

This is a HIPAA special enrollment event.

Changes to this plan must be made within 60 days of your legal separation.

***Dental Plan***

You cannot make any changes to your coverage.

***Health Care Flexible Spending Account Plan***

You cannot make any changes to your coverage.

***Dependent Care Flexible Spending Account Plan***

You cannot make any changes to your coverage.

***Personal Accident Insurance Plan***

You cannot make any changes to your coverage.

***Spouse Life Insurance Plan***

You may make the following change:

- remove your spouse from your coverage

Changes to this plan must be made within 30 days of your legal separation.

***Other Insurances***

Coverage will end when your spouse no longer meets the eligibility requirements under the terms of the applicable plan.

If your spouse no longer meets the eligibility requirements, you must remove your spouse from coverage by accessing MMC PeopleLink's MMC Benefits Online.

Changes must be made within 30 days of your legal separation.

Refer to the individual benefit plan sections for further information.

***Legal Assistance Plan***

If you get legally separated during the plan year, your spouse will automatically be removed from coverage effective from the date of legal separation.

## ***Identity Theft Plan***

Coverage will end when your spouse no longer meets the eligibility requirements under the terms of the applicable plan.

If your spouse no longer meets the eligibility requirements, you must remove your spouse from coverage by accessing MMC PeopleLink's MMC Benefits Online.

Changes must be made within 30 days of your legal separation.

## **When to Make Changes**

All changes must be made within 30 days of the qualified family status change (60 days of the qualified family status change for medical plan changes) date:

- No refund of contributions will be paid for coverage beyond the date coverage should have ended.
- You will be required to repay the plan for any services your family member used while ineligible for coverage.

## ***Effective Date of Change***

Your change in coverage becomes effective the day of the qualified family status change.

## **Pay-related Changes**

If you make changes to your benefit elections, your payroll deductions may change.

If you file your taxes jointly, or if you are no longer claiming the same number of dependents, you may want to change your W-4 withholding allowances to reflect your change in marital status.

You may also need to change your direct deposit information for your pay if you open a new bank account.

To make changes to your bank or financial institution, you need to access MMC PeopleLink's Employee Self Service, click on the Payroll link, then the Payee Bank Account.

You can get a federal W-4 form online by accessing MMC PeopleLink. At the home page, click on "View and print forms", then "Payroll" and select "Form W-4".

## **Other Things to Think About**

To update your contact information, such as your name or address, log on to MMC PeopleLink's Employee Self Service.

## Beneficiary Elections

These are the benefit plans for which you name a beneficiary to receive a benefit in the event of a death:

- Personal Accident Insurance
- Business Travel Accident Insurance
- Personal Life Insurance
- Basic Life Insurance
- Optional Life Insurance
- 401(k) Savings & Investment Plan (if you are married, you will need your spouse's consent to name someone other than your spouse as beneficiary)
- Supplemental Savings & Investment Plan
- Mercer HR Services Retirement Plan (if you are married, you will need your spouse's consent to name someone other than your spouse as beneficiary)

Each plan has rules about who can be your beneficiary. Refer to the individual benefit plan sections for further information about beneficiary elections for these plans.

## Employee Assistance Program (EAP)

With the constant demands we face each day, it can sometimes be difficult to balance our work and home lives. If you are struggling with a personal concern, crisis or even an every day issue, the Employee Assistance Program (EAP) can be an invaluable resource. You can contact the EAP 24 hours a day, 7 days a week, at 1-800-382-3432. For online information, go to the homepage of MMC PeopleLink and click on the link under the Work/Life Balance icon. You'll see a link to the EAP website, which can provide articles and other helpful resources

## Contact

You must register the qualified family status change event and make changes to your benefit plans by accessing MMC PeopleLink's MMC Benefits Online. You must make your change within 30 days (60 days of the qualified family status change for medical plan changes) of your legal separation.

## Getting Married

*If you get married, you may need to review and compare the benefit plans that are available to you. On this page you will find information about benefits coverage and election changes that may be helpful to you, as an eligible employee, and your new spouse (including marriage to your previously approved opposite gender domestic partner).*

### Changing Your Benefits

The IRS allows you to pay for certain benefits on a before-tax basis providing you with a tax savings on the cost of coverage. In return for this tax savings, the IRS restricts your ability to make changes to before-tax benefits.

Your before-tax benefit elections must remain in effect throughout the calendar year unless you have a qualified family status change that necessitates a coverage change. The change in your benefits coverage must be due to and consistent with the qualified family status change.

### About the Event

Your marriage is considered a qualified family status change. This means you can change certain before-tax benefits without waiting until the next Annual Enrollment period. In addition, you may be required to make certain changes to your coverage.

The Company reserves the right to ask you for proof of the qualified family status change. Failure to provide such proof within the timeframe specified may result in a loss of coverage and you may be required to pay for any services that you and your family members used while ineligible for coverage.

Note: The benefit plans do not recognize registration of a relationship with a same gender domestic partner under state or local law as a marriage.

### Impact on Benefits

You should review your beneficiary designations. Generally, for life and accident insurance plans, you can name anyone you wish as a beneficiary, including a trust or an estate, or you can name more than one beneficiary who will split the benefit.

However, for the 401(k) Savings & Investment Plan and/or Mercer HR Services Retirement Plan you have to name your spouse as your beneficiary, unless you get your spouse's written notarized consent to name someone else.

Note: Domestic partners are not treated as spouses under the tax law or for purposes of the 401(k) Savings & Investment Plan, Mercer HR Services Retirement Plan or the Retirement Program.

## Making Changes to Benefits

You can make changes to your benefit plans by accessing MMC PeopleLink's MMC Benefits Online.

### ***Medical Plan***

You may make the following changes:

- enroll or
- add your eligible spouse (and/or your spouse's children) to your coverage or
- decrease your level of coverage if your eligible children are covered under the Company plan and will be covered under your spouse's plan or
- cancel your coverage if you and your eligible children are covered under the Company plan and will be covered under your spouse's plan

This is a HIPAA special enrollment event.

Changes to this plan must be made within 60 days of your marriage.

### ***Dental Plan***

You may make the following changes:

- enroll or
- add your eligible spouse (and/or your spouse's children) to your coverage or
- decrease your level of coverage if your eligible children are covered under the Company plan and will be covered under your spouse's plan or
- cancel your coverage if you and your eligible children are covered under the Company plan and will be covered under your spouse's plan

Changes to this plan must be made within 30 days of your marriage.

### ***Health Care Flexible Spending Account Plan***

You may make the following changes:

- enroll or
- increase your contribution amount for the year or
- decrease or stop your contributions

Changes to this plan must be made within 30 days of your marriage.

Only claims incurred on or after the effective date of the qualified family status change will be eligible for reimbursement of the increased amount.

### ***Dependent Care Flexible Spending Account Plan***

You may make the following changes:

- enroll or
- increase your contribution amount for the year or
- decrease or stop your contributions

Changes to this plan must be made within 30 days of your marriage.

Only claims incurred on or after the effective date of the qualified family status change will be eligible for reimbursement of the increased amount.

### ***Personal Accident Insurance Plan***

You may make the following change:

- increase the level and amount of your coverage

Changes to this plan must be made within 30 days of your marriage.

### ***Spouse Life Insurance Plan***

You may make the following change:

- enroll

Changes to this plan must be made within 30 days of your marriage in order for Evidence of Insurability to be waived for coverage levels under \$75,000.

### ***Dependent Children Life Insurance Plan***

You may make the following change:

- enroll the children of your spouse

Changes to this plan must be made within 30 days of your marriage in order for Evidence of Insurability to be waived.

### ***Other Insurances***

Generally, you can make changes to after-tax benefits at any time during the plan year when not tied to a qualified family status change. In some cases, Evidence of Insurability is required before coverage becomes effective. Refer to the individual benefit plan sections for further information.

### ***Legal Assistance Plan***

If you are enrolled and get married or acquire a domestic partner or child during the plan year, your family members will automatically be covered under the Plan.

## ***Identity Theft Plan***

You can enroll for coverage for yourself and your approved spouse or domestic partner in the Identity Theft Plan at any time during the year. Make an initial election on MMC PeopleLink's MMC Benefits Online. After this initial enrollment, you will receive a membership kit in the mail. You must fill out the enclosed consumer report and monitoring authorization form and return it to the ID TheftSmart administrator to begin your credit file monitoring service and receive your free credit report.

## When to Make Changes

All changes must be made within 30 days (60 days medical plan changes due to qualified family status changes) of the qualified family status change date:

- No refund of contributions will be paid for coverage beyond the date coverage should have ended.
- You will be required to repay the plan for any services your family member used while ineligible for coverage.

## ***Effective date of change***

Your change in coverage becomes effective the day of the qualified family status change.

## Pay-related changes

If you make changes to your benefit elections, your payroll deductions may change.

Since you have a new family member, you may want to review your W-4 withholding allowances and make changes, if applicable.

You may also need to change your direct deposit information for your pay if you open a new bank account.

To make changes to your bank or financial institution, you need to access MMC PeopleLink's Employee Self Service, click on the Payroll link, then the Payee Bank Account.

You can get a federal W-4 form online by accessing MMC PeopleLink. At the home page, click on "View and print forms", then "Payroll" and select "Form W-4".

## Other Things to Think About

To update your contact information, such as your name or address, log on to MMC PeopleLink's Employee Self Service.

## Beneficiary Elections

These are the benefit plans for which you name a beneficiary to receive a benefit in the event of a death:

- Personal Accident Insurance
- Business Travel Accident Insurance
- Personal Life Insurance
- Basic Life Insurance
- Optional Life Insurance
- 401(k) Savings & Investment Plan (if you are married, you will need your spouse's consent to name someone other than your spouse as beneficiary)
- Supplemental Savings & Investment Plan
- Mercer HR Services Retirement Plan (if you are married, you will need your spouse's consent to name someone other than your spouse as beneficiary)

Each plan has rules about who can be your beneficiary. Refer to the individual benefit plan sections for further information about beneficiary elections for these plans.

## Contact

You must register the qualified family status change event and make changes to your benefit plans by signing in to MMC PeopleLink's MMC Benefits Online. You must make your change within 30 days (60 days for medical plan changes due to the qualified family status change) of your marriage.

## Having a Baby / Adopting a Child

*If you have a baby or adopt a child, you may need to review and compare the benefit plans that are available to you. In this section, you will find information about benefits coverage and election changes that may be helpful to you, as an eligible employee.*

### Changing Your Benefits

The IRS allows you to pay for certain benefits on a before-tax basis providing you with a tax savings on the cost of coverage. In return for this tax savings, the IRS restricts your ability to make changes to before-tax benefits.

Your before-tax benefit elections must remain in effect throughout the calendar year unless you have a qualified family status change that necessitates a coverage change. The change in your benefits coverage must be due to and consistent with the qualified family status change.

### About the Event

Having a baby, adopting a child or having a child placed with you for adoption is considered a qualified family status change. This means you can change certain before-tax benefits without waiting until the next Annual Enrollment period. In addition, you may be required to make certain changes to your coverage.

The Company reserves the right to ask you for proof of the qualified family status change. Failure to provide such proof within the timeframe specified may result in a loss of coverage and you may be required to pay for any services that you and your family members used while ineligible for coverage.

### Impact on Benefits

You should review your beneficiary designations for all your benefit plans.

### Making Changes to Benefits

You can make changes to your benefit plans by accessing MMC PeopleLink's MMC Benefits Online.

#### **Medical Plan**

You may make the following changes:

- enroll or
- add your eligible child to your current coverage

Your newborn child is eligible for coverage at birth.

An adopted child is eligible for coverage on the date the child is placed for adoption or on the date the adoption is finalized.

This is a HIPAA special enrollment event.

Changes to this plan must be made within 60 days of your child's birth or adoption or the date the child is placed for adoption.

### ***Dental Plan***

You may make the following change:

- add your eligible child to your coverage

Your newborn child is eligible for coverage at birth.

An adopted child is eligible for coverage on the date the child is placed for adoption or on the date the adoption is finalized.

Changes to this plan must be made within 30 days of your child's birth or adoption or the date the child is placed for adoption.

### ***Health Care Flexible Spending Account Plan***

You may make the following change:

- increase your contribution amount

Changes to this plan must be made within 30 days of your child's birth or adoption or the date the child is placed for adoption.

Only claims incurred on or after the effective date of the qualified family status change will be eligible for reimbursement of the increased amount.

### ***Dependent Care Flexible Spending Account Plan***

You may make the following changes:

- enroll or
- increase your contribution amount

Changes to this plan must be made within 30 days of your child's birth or adoption or the date the child is placed for adoption.

Only claims incurred on or after the effective date of the qualified family status change will be eligible for reimbursement of the increased amount.

### ***Personal Accident Insurance Plan***

You may make the following changes:

- increase the level of your coverage to “family” and
- increase your coverage amount

Changes to this plan must be made within 30 days of your child’s birth or adoption or the date the child is placed for adoption.

### ***Dependent Children Life Insurance Plan***

You are eligible to make the following changes:

- enroll or
- add your eligible child to Dependent Children Life Insurance

Changes to this plan must be made within 30 days of your child’s birth or adoption, in order for Evidence of Insurability to be waived.

### ***Other Insurances***

Generally, you can make changes to after-tax benefits at any time during the plan year when not tied to a qualified family status change. In some cases, Evidence of Insurability is required before coverage becomes effective. Refer to the individual benefit plan sections for further information.

### ***Legal Assistance Plan***

If you are enrolled and get married or acquire a domestic partner or child during the plan year, your family members will automatically be covered under the Plan.

## **When to Make Changes**

All changes must be made within 30 days (60 days for medical changes due to qualified family status changes) of the qualified family status change date.

### ***Effective Date of Change***

Your change in coverage becomes effective the day of the qualified family status change.

## **Pay-related Changes**

If you make changes to your benefit elections, your payroll deductions may change.

Since you have a new family member, you may want to review your tax withholding elections and complete a new W-4 form to make any changes.

You can get a federal W-4 form online by accessing MMC PeopleLink. At the home page, click on “View and print forms”, then “Payroll” and select “Form W-4”.

## Other Things to Think About

### ***Prior to Birth***

You should check to see what maternity coverage you have under your medical plan. You will want to know how much the plan will pay for your expenses, such as charges for delivery, hospital and doctor's charges.

If you have not selected a doctor, you should choose an obstetrician for the mother and a pediatrician for the baby.

You should contact the MMC Employee Service Center at 1-866-374-2662 to review the Short Term Disability and/or FMLA policy for your office.

### ***Birth/Adoption***

If your child does not have a Social Security Number, you should call your local Social Security Administration office for an application. The law requires that all children have a Social Security Number by the age of two.

## Beneficiary Elections

These are the benefit plans for which you name a beneficiary to receive a benefit in the event of a death:

- Personal Accident Insurance
- Business Travel Accident Insurance
- Personal Life Insurance
- Basic Life Insurance
- Optional Life Insurance
- 401(k) Savings & Investment Plan (if you are married, you will need your spouse's consent to name someone other than your spouse as beneficiary)
- Supplemental Savings & Investment Plan
- Mercer HR Services Retirement Plan (if you are married, you will need your spouse's consent to name someone other than your spouse as beneficiary)

Each plan has rules about who can be your beneficiary. Refer to the individual benefit plan sections for further information about beneficiary elections for these plans.

## Employee Assistance Program (EAP)

With the constant demands we face each day, it can sometimes be difficult to balance our work and home lives. If you are struggling with a personal concern, crisis or even an every day issue, the Employee Assistance Program (EAP) can be an invaluable resource. You can contact the EAP 24 hours a day, 7 days a week, at 1-800-382-3432. For online information, go to the homepage of MMC PeopleLink and click on the link under the Work/Life Balance icon. You'll see a link to the EAP website, which can provide articles and other helpful resources

## Contact

You must register the qualified family status change event and make changes to your benefit plans by accessing MMC PeopleLink's MMC Benefits Online. You must make your change within 30 days (60 days of the qualified family status change for medical plan changes) of your child's birth or adoption.

## Spouse Gets a Job

*If your spouse gets a new job, you may need to review and compare the benefit plans that are available to you and your spouse. In this section you will find information about benefits coverage and election changes that may be helpful to you, as an active eligible U.S. employee, and your spouse.*

### Changing Your Benefits

The IRS allows you to pay for certain benefits on a before-tax basis providing you with a tax savings on the cost of coverage. In return for this tax savings, the IRS restricts your ability to make changes to before-tax benefits.

Your before-tax benefit elections must remain in effect throughout the calendar year unless you have a qualified family status change that necessitates a coverage change. The change in your benefits coverage must be due to and consistent with the qualified family status change.

### About the Event

Your spouse becoming employed is considered a qualified change in status. This means that you can change certain before-tax benefits without waiting until the next Annual Enrollment period. In addition, you may be required to make certain changes to your coverage.

The Company reserves the right to ask you for proof of the qualified family status change. Failure to provide such proof within the timeframe specified may result in a loss of coverage and you may be required to pay for any services that you and your family members used while ineligible for coverage.

### Impact on Benefits

#### ***Making Changes to Benefits***

You can make changes to your benefit plans by accessing MMC PeopleLink's MMC Benefits Online.

#### ***Medical Plan***

You may make the following changes if you or your covered family members become covered under your spouse's plan:

- remove your spouse from your coverage or
- remove your children from your coverage or
- cancel your coverage

Changes to this plan must be made within 60 days of your spouse's date of employment.

### ***Dental Plan***

You may make the following changes if you or your covered family members become covered under your spouse's plan:

- remove your spouse from your coverage or
- remove your children from your coverage or
- cancel your coverage

Changes to this plan must be made within 30 days of your spouse's date of employment.

### ***Health Care Flexible Spending Account Plan***

You may make the following change:

- decrease your contributions as long as you do not decrease them below what has already been paid out of your account for the year

Changes to this plan must be made within 30 days of your spouse's date of employment.

### ***Dependent Care Flexible Spending Account Plan***

You may make the following changes:

- enroll or
- increase your contribution amount for the year

Changes to this plan must be made within 30 days of your spouse's date of employment.

Only claims incurred on or after the effective date of the qualified family status change will be eligible for reimbursement of the increased amount.

### ***Personal Accident Insurance Plan***

You cannot make any changes to your coverage.

### ***Other Insurances***

Generally, you can make changes to after-tax benefits at any time during the plan year when not tied to a qualified family status change. In some cases, Evidence of Insurability is required before coverage becomes effective. Refer to the individual benefit plan sections for further information.

### ***Legal Assistance Plan***

Refer to the individual benefit plan section for further information, including the contact number for the Claims Administrator.

### ***Identity Theft Plan***

Refer to the individual benefit plan section for further information, including the contact number for the Claims Administrator.

## When to Make Changes

All changes must be made within 30 days of the qualified family status change (60 days of the qualified family status change for medical plans) date:

- No refund of contributions will be paid for coverage beyond the date coverage should have ended.
- You will be required to repay the plan for any services your family member used while ineligible for coverage.

### ***Effective Date of Change***

Your change in coverage becomes effective the day of the qualified family status change.

## Pay-related Changes

If you make changes to your benefit elections, your payroll deductions may change.

You may want to review your tax withholding elections and complete a new W-4 form if you decide to make any changes. The amount of your take home pay may change if you make any changes to your benefits or tax withholding elections.

You can get a federal W-4 form online by accessing MMC PeopleLink. At the home page, click on "View and print forms", then "Payroll" and select "Form W-4".

## Contact

You must register the qualified change in status event and make changes to your benefit plans by accessing MMC PeopleLink's MMC Benefits Online. You must make your change within 30 days (60 days of the qualified family status change for medical plan changes) of your spouse's date of employment.

## Spouse Leaves a Job

*If your spouse loses a job, you may need to review and compare the benefit plans that are available to you and your spouse. In this section you will find information about benefits coverage and election changes that may be helpful to you, as an active eligible U.S. employee, and your spouse.*

### Changing Your Benefits

The IRS allows you to pay for certain benefits on a before-tax basis providing you with a tax savings on the cost of coverage. In return for this tax savings, the IRS restricts your ability to make changes to before-tax benefits.

Your before-tax benefit elections must remain in effect throughout the calendar year unless you have a qualified family status change that necessitates a coverage change. The change in your benefits coverage must be due to and consistent with the qualified family status change.

### About the Event

Your spouse losing a job or leaving a job is considered a qualified family status change. This means that you can change certain before-tax benefits without waiting until the next Annual Enrollment period.

The Company reserves the right to ask you for proof of the qualified family status change. Failure to provide such proof within the timeframe specified may result in a loss of coverage and you may be required to pay for any services that you and your family members used while ineligible for coverage.

### Impact on Benefits

#### ***Making Changes to Benefits***

You can make changes to your benefit plans by accessing MMC PeopleLink's MMC Benefits Online.

#### ***Medical Plan***

You may make the following changes:

- enroll or
- add your eligible family members to your coverage

This is a HIPAA special enrollment event if your spouse's leaving a job results in the loss of medical coverage for you and your eligible family members.

Changes to this plan must be made within 60 days of your spouse's loss of coverage.

### ***Dental Plan***

You may make the following changes if you or your covered family members lose coverage under your spouse's plan:

- enroll or
- add your eligible family members to your coverage

Changes to this plan must be made within 30 days of your spouse's loss of coverage.

### ***Health Care Flexible Spending Account Plan***

You may make the following change:

- increase your contribution amount for the year

Changes to this plan must be made within 30 days of your spouse's loss of coverage.

Only claims incurred on or after the effective date of the qualified family status change will be eligible for reimbursement of the increased amount.

### ***Dependent Care Flexible Spending Account Plan***

You may make the following changes:

- enroll if your spouse is actively seeking employment or
- stop your contributions

Changes to this plan must be made within 30 days of your spouse's loss of coverage.

### ***Personal Accident Insurance Plan***

You cannot make any changes to your coverage.

### ***Other Insurances***

Generally, you can make changes to after-tax benefits at any time during the plan year when not tied to a qualified family status change. In some cases, Evidence of Insurability is required before coverage becomes effective. Refer to the individual benefit plan sections for further information.

### ***Legal Assistance Plan***

Refer to the individual benefit plan section for further information, including the contact number for the Claims Administrator.

### ***Identity Theft Plan***

Refer to the individual benefit plan section for further information, including the contact number for the Claims Administrator.

## When to Make Changes

All changes must be made within 30 days (60 days for medical plan changes) of the qualified family status change date.

### ***Effective Date of Change***

Your change in coverage becomes effective the day of the qualified family status change.

## Pay-related Changes

If you make changes to your benefit elections, your payroll deductions may change.

You may want to review your tax withholding elections and complete a new W-4 form if you decide to make any changes. The amount of your take-home pay may change if you make any changes to your benefits or tax withholding elections.

You can get a federal W-4 form online by accessing MMC PeopleLink. At the home page, click on "View and print forms", then "Payroll" and select "Form W-4".

## Employee Assistance Program (EAP)

With the constant demands we face each day, it can sometimes be difficult to balance our work and home lives. If you are struggling with a personal concern, crisis or even an every day issue, the Employee Assistance Program (EAP) can be an invaluable resource. You can contact the EAP 24 hours a day, 7 days a week, at 1-800-382-3432. For online information, go to the homepage of MMC PeopleLink and click on the link under the Work/Life Balance icon. You'll see a link to the EAP website, which can provide articles and other helpful resources

## Contact

You must register the qualified family status change event and make changes to your benefit plans by accessing MMC PeopleLink's MMC Benefits Online. You must make your change within 30 days (60 days of the qualified family status change for medical plan changes) of your spouse's loss of coverage.

## Termination of a Domestic Partnership

If you terminate your domestic partnership, you may need to review and compare the benefit plans that are available to you. On this page you will find information about benefits coverage and election changes that may be helpful to you, as an eligible employee.

### About the Event

Termination of domestic partnership is considered a family status change. This requires you to remove your domestic partner from any benefit coverage you have.

### Impact on Benefits

You must remove your domestic partner and his or her children from Company benefit coverage within 30 days of your termination of domestic partnership.

#### ***Medical Plan***

You must make the following changes:

- remove your ex-domestic partner from your coverage and
- remove the children of your ex-domestic partner from your coverage.

Coverage for your ex-domestic partner and his or her children ends on the date the termination of domestic partnership is final. Your ex-domestic partner and his or her children may be eligible to continue coverage at their own expense, if your medical plan offers continuation of coverage to domestic partners and their children.

Changes to this plan must be made within 60 days of your termination of domestic partnership.

#### ***Dental Plan***

You must make the following changes:

- remove your ex-domestic partner from your coverage and
- remove the children of your ex-domestic partner from your coverage.

Coverage for your ex-domestic partner and his or her children ends on the date the termination of domestic partnership is final. Your ex-domestic partner and his or her children may be eligible to continue coverage at their own expense.

Changes to this plan must be made within 30 days of your termination of domestic partnership.

### ***Health Care Flexible Spending Account Plan***

If your domestic partner once qualified as a dependent under IRC Section 152 and no longer qualifies, you may make the following changes: decrease your contributions as long as you do not decrease them below what has already been paid out of your account for the year.

Changes to this plan must be made within 30 days of your termination of domestic partnership.

Only claims incurred on or before the effective date of the qualified family status change will be eligible for reimbursement.

### ***Dependent Care Flexible Spending Account Plan***

If your domestic partner and your domestic partner's child qualified as your tax dependent under IRC Section 152 and your domestic partner's child was covered under the Dependent Care Flexible Spending Account, you may make the following changes:

- decrease your contributions as long as you do not decrease them below what has already been paid out of your account for the year or
- stop your contributions.

Changes to this plan must be made within 30 days of your termination of domestic partnership.

Only claims incurred on or before the effective date of the qualified family status change will be eligible for reimbursement.

### ***Personal Accidental Insurance Plan***

You must remove your ex-domestic partner and his or her children from coverage within 30 days of your termination of domestic partnership.

In addition, you may make the following change:

- decrease the level and amount of coverage.

Changes to this plan must be made within 30 days of your termination of domestic partnership.

### ***Spouse Life Insurance Plan***

You must make the following change:

- cancel your coverage.

### ***Dependent Children Life Insurance Plan***

Changes to this plan must be made within 30 days of your termination of domestic partnership.

If the children of your ex-domestic partner are no longer eligible family members, you must make the following change:

- decrease your coverage or
- cancel your coverage

Changes to this plan must be made within 30 days of your termination of domestic partnership.

### ***Other Insurances***

Coverage will end when your domestic partner no longer meets the eligibility requirements under the terms of the applicable plan.

If your domestic partner no longer meets the eligibility requirements, you must remove your domestic partner from coverage by accessing MMC PeopleLink's MMC Benefits Online.

Changes must be made within 30 days of the termination of domestic partnership.

### ***Legal Assistance Plan***

If your domestic partnership is terminated during the plan year, your domestic partner will automatically be removed from coverage effective from the date of divorce.

### ***Identity Theft Plan***

Coverage will end when your domestic partner no longer meets the eligibility requirements under the terms of the applicable plan.

If your domestic no longer meets the eligibility requirements, you must remove your domestic partner from coverage by accessing MMC PeopleLink's MMC Benefits Online.

Changes must be made within 30 days of the termination of domestic partnership.

## **When to Make Changes**

All changes must be made within 30 days (60 days for medical changes due to qualified family status changes) of the qualified family status change date:

- No refund of contributions will be paid for coverage beyond the date coverage should have ended.
- You will be required to repay the plan for any services your family member used while ineligible for coverage.

### ***Effective Date of Change***

Your change in coverage becomes effective the day of the qualified family status change.

## Pay-Related Changes

If you make changes to your benefit elections, your payroll deductions may change.

If your domestic partner (and his or her child) qualified as your dependent under IRC Section 152 and no longer qualifies, you may want to change your W-4 withholding allowance.

You may also need to change your direct deposit information for your pay if you open a new bank account.

To make changes to your bank or financial institution, you need to access MMC PeopleLink's Employee Self Service, click on the Payroll link, then the Payee Bank Account.

You can get a federal W-4 form online by accessing MMC PeopleLink. At the home page, click on "View and print forms", then "Payroll" and select "Form W-4".

## Employee Assistance Program (EAP)

With the constant demands we face each day, it can sometimes be difficult to balance our work and home lives. If you are struggling with a personal concern, crisis or even an every day issue, the Employee Assistance Program (EAP) can be an invaluable resource. You can contact the EAP 24 hours a day, 7 days a week, at 1-800-382-3432. For online information, go to the homepage of MMC PeopleLink and click on the link under the Work/Life Balance icon. You'll see a link to the EAP website, which can provide articles and other helpful resources.

## Contact

You must register the qualified family status change event and make changes to your benefit plans by accessing MMC PeopleLink's MMC Benefits Online. You must make your change within 30 days of your termination of domestic partnership.