

February 1, 2008

Work Events

MMC



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Work Events

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

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Authorized Unpaid Leave of Absence

If you take an authorized unpaid leave of absence, including FMLA leave, you should review the impact of the leave on your benefit plans. If you are taking a military leave of absence, refer to “Military Leave and Your Benefits” to learn the impact of military leave on your benefit plans.

About the Event

Taking an authorized unpaid leave of absence will affect the status of some of your benefit plans.

Impact on Benefits

Impact on Benefits describes how taking an authorized leave of absence affects your benefits. Your participation in and certain service credit under many of the benefit plans can continue for up to the first 12 months of your authorized unpaid leave of absence. However, your participation in certain plans will be suspended when you start your leave.

Medical Plan

What happens to my medical coverage when I am on an authorized unpaid leave of absence?

Coverage continues with the same Company subsidy as active employees if you pay the required contributions on an after-tax basis. (In some circumstances, COBRA medical coverage may be available.)

If you take an authorized unpaid leave of absence that is covered under the Family and Medical Leave Act, you may elect to continue your before-tax contributions to the plan by prepaying them for the period of the leave (otherwise, you will pay for the contributions monthly on an after-tax basis). To prepay before-tax contributions, you must authorize a lump-sum payroll deduction prior to the start of the leave.

Before-tax contributions will resume when you return to active employment.

Dental Plan

What happens to my dental coverage when I am on an authorized unpaid leave of absence?

Coverage continues with the same Company subsidy as active employees if you pay the required contributions on an after-tax basis. (In some circumstances, COBRA dental coverage may be available.)

If you take an authorized unpaid leave of absence that is covered under the Family and Medical Leave Act, you may elect to continue your before-tax contributions to the plan by prepaying them for the period of the leave (otherwise, you will pay for the contributions monthly on an after-tax basis). To prepay before-tax contributions, you must authorize a lump-sum payroll deduction prior to the start of the leave.

Before-tax contributions will resume when you return to active employment.

Vision Care Plan

What happens to my vision coverage when I am on an authorized unpaid leave of absence?

Coverage continues if you pay the required contributions on an after-tax basis. (In some circumstances, COBRA vision coverage may be available.)

If you take an authorized unpaid leave of absence that is covered under the Family and Medical Leave Act, you may elect to continue your before-tax contributions to the plan by prepaying them for the period of the leave (otherwise, you will pay for the contributions monthly on an after-tax basis). To prepay before-tax contributions, you must authorize a lump-sum payroll deduction prior to the start of the leave.

Health Care Flexible Spending Account

What happens to my Health Care Flexible Spending Account when I am on an authorized unpaid leave of absence?

Your before-tax contributions cease; your contributions must be made on an after-tax basis during the leave to receive reimbursement for expenses incurred during the leave. (In some circumstances, COBRA participation may be available.)

If you take an authorized unpaid leave of absence that is covered under the Family and Medical Leave Act, you may elect to continue your before-tax contributions to the plan by prepaying them for the period of the leave (otherwise, you will pay for the contributions monthly on an after-tax basis). To prepay before-tax contributions, you must authorize a lump-sum payroll deduction prior to the start of the leave.

In any event, your annual total reimbursement cannot exceed your elected annual contribution amount.

Before-tax contributions will resume if you return to active employment in the same calendar year

Dependent Care Flexible Spending Account

What happens to my Dependent Care Flexible Spending Account when I am on an authorized unpaid leave of absence?

Your before-tax contributions cease while you are on leave. If you return to active employment in the same calendar year, your before-tax contributions will resume.

Business Travel Accident Insurance Plan

What happens to my Business Travel Accident Insurance when I am on an authorized unpaid leave of absence?

Coverage is suspended during the leave of absence and will resume when you return to active employment.

Personal Accident Insurance Plan

What happens to my Personal Accident Insurance when I am on an authorized unpaid leave of absence?

Coverage continues during the leave of absence if you pay the required contributions on an after-tax basis.

If you take an authorized leave of absence that's covered under the Family and Medical Leave Act, you may elect to continue your before-tax contributions by prepaying them for the period of the leave (otherwise, you will pay for the contributions monthly on an after-tax basis). To prepay before-tax contributions, you must authorize a lump-sum payroll deduction prior to the start of the leave.

Before-tax contributions will resume when you return to active employment.

Life Insurance Plans

What happens to my Basic, Optional, Spouse, Dependent Children and Personal Life Insurance when I am on an authorized unpaid leave of absence?

Basic Life Insurance continues for up to the first 12 months of the leave of absence at no cost to you.

Optional Life, Spouse Life, and Dependent Children Life Insurance coverage may also continue for up to the first 12 months of the leave of absence, provided you pay the required contributions.

Personal Life Insurance coverage may continue with the same Company subsidy as an active employee provided you pay the required contributions. If you participate in the Personal Life Insurance Plan and you are on an authorized unpaid leave of absence, an invoice will be sent directly to your home.

You may not enroll for or increase Optional, Spouse, Dependent Children or Personal Life Insurance coverage during your leave.

Payroll deductions for coverage will resume when you return to active employment.

If you participate in the Personal Life Insurance Plan, you must contact Marsh Voluntary Benefits at 1-800-695-7451 to resume payroll deductions for coverage when you return to active employment.

Disability

What happens to my Short Term Disability Plan, Basic Long Term Disability Plan, Optional Long Term Disability Plan, and Long Term Disability Bonus Income Plan while I am on an authorized unpaid leave of absence?

Coverage (and any related contributions) is suspended during the leave of absence and will resume when you return to active employment.

Group Umbrella Liability Insurance Plan

What happens to my Group Umbrella Liability Insurance coverage while I am on an authorized unpaid leave of absence?

Coverage may continue during the leave of absence provided you pay the required contributions. An invoice will be sent directly to your home.

You must contact Marsh Voluntary Benefits at 1-800-225-2265 to resume payroll deductions for coverage when you return to active employment.

401(k) Savings & Investment Plan and Supplemental Savings & Investment Plan

Can I continue to contribute to the 401(k) Savings & Investment Plan and the Supplemental Savings & Investment Plan while I am on an authorized unpaid leave of absence?

Contributions are suspended during the leave of absence. (Service credit continues for up to the first 12 months of the leave of absence.) Loan repayments must continue.

Contributions will resume when you return to active employment

Special rules apply if you are on a military leave of absence.

Stock Purchase Plan

Can I continue to contribute to the Stock Purchase Plan while I am on an authorized unpaid leave of absence?

Contributions are suspended during the leave of absence, although you may keep your balance in the plan and it will continue to earn interest. Your balance will be used to buy shares at the end of the current quarterly purchase period, even if you have not yet returned to active employment by then.

Contributions will resume if you return to active employment.

Retirement Program

What happens to my service credit for the Retirement Program while I am on an authorized unpaid leave of absence?

Service credit towards eligibility for and vesting in the plan (but not benefit accrual) continues for up to the first 12 months of the leave of absence

Transportation Reimbursement Incentive Program (TRIP)

What happens to my Transportation Reimbursement Incentive Program (TRIP) coverage while I am on an authorized unpaid leave of absence?

Your contributions cease. You are responsible for the cost of any transit pass you ordered.

You cannot purchase a transit pass or be reimbursed for expenses incurred during the leave of absence.

You must contact WageWorks to re-elect your TRIP benefit when you return to active employment.

Long Term Care Insurance Plan

What happens to my Long Term Care coverage while I am on an authorized unpaid leave of absence?

Coverage may continue during the leave of absence provided you pay the required contributions.

You must contact MetLife at 1-800-438-6388 to resume payroll deductions for coverage when you return to active employment.

Choice Auto and Home Insurance Program

What happens to my Choice Auto and Home Insurance coverage while I am on an authorized unpaid leave of absence?

Coverage may continue during the leave of absence provided you pay the required contributions.

You must contact Marsh Voluntary Benefits at 1-800-225-2265 to resume payroll deductions for coverage when you return to active employment.

Pet Insurance Plan

What happens to my Pet Insurance coverage while I am on an authorized unpaid leave of absence?

Coverage may continue during the leave of absence provided you pay the required contributions.

You must contact Marsh Voluntary Benefits at 1-800-225-2265 to resume payroll deductions for coverage when you return to active employment.

Legal Assistance Plan

What happens to my Legal Assistance Plan coverage while I am on an authorized unpaid leave of absence?

Coverage may continue during the leave of absence provided you pay the required contributions. Payroll deductions for coverage will resume when you return to active employment.

Identity Theft Plan

What happens to my Identity Theft coverage while I am on an authorized unpaid leave of absence?

Coverage may continue during the leave of absence provided you pay the required contributions.

You must contact Marsh Voluntary Benefits at 1-800-225-2265 to resume payroll deductions for coverage when you return to active employment.

Paying for Coverage While on Leave

Paying Required Contributions

During your authorized unpaid leave of absence, you continue to pay contributions for the following before-tax plans, but on an after-tax basis:

- Medical
- Dental
- Vision
- Health Care Flexible Spending Account
- Personal Accident Insurance

During your leave, you may also continue to pay contributions for the following after-tax plans:

- Optional Life Insurance
- Spouse Life Insurance
- Dependent Children Life Insurance
- Group Umbrella Liability Insurance
- Personal Life Insurance
- Long Term Care Insurance
- Choice Auto and Home Insurance

- Pet Insurance
- Legal Assistance Plan
- Identity Theft

You will be sent a bill to continue your coverage in the above plans. Generally, bills are generated on the 1st of the month for the previous month. For example, if you are on an authorized unpaid leave of absence for the month of September, you will be sent a bill in early October. Payment is due upon receipt and should be mailed as the bill instructs.

Note:

If you take an authorized unpaid leave of absence that is covered under the Family and Medical Leave Act, you may elect to continue your before-tax contributions to the Medical Plan, Dental Plan, Health Care Flexible Spending Account and Personal Accident Insurance Plan by prepaying them for the period of the leave (otherwise, you will pay for the contributions monthly on an after-tax basis). To prepay before-tax contributions, you must authorize a lump-sum payroll deduction prior to the start of the leave.

Contact

For more information, refer to the individual benefit plan sections or call the MMC Employee Service Center at 1-866-374-2662.

Leaving the Company

Below, you will find information about benefits coverage that may be helpful to you if you leave the Company.

About the Event

Leaving the Company will affect the status of your benefit plans. If you leave the Company and have at least five years of vesting service and are age 55, or you are age 65, you will be considered a retired employee and retirement benefits may apply as described below.

Refer to “*Impact on Benefits*” for detailed information regarding your benefits. Your loss of employment will affect the status of your benefit plans.

Pay-Related Information

When you leave the Company, you will receive your final paycheck.

The deductions that will come out of your last paycheck include:

- any owed outstanding debt to the Company
- unused vacation time.

If you have other types of unused paid time off, you will be paid as shown below:

If you have borrowed vacation days that you have not earned yet, you will have to pay the Company back for that time.

If you leave the Company before bonuses are given out, you are not eligible for any bonus.

Impact on Benefits

Impact on Benefits explains how leaving the Company affects your benefits.

Medical Plan

Your coverage ends on your termination date. You and your covered family members can continue your coverage through COBRA (unless you are terminated for gross misconduct) for up to 18 months by paying the full group rate, plus an additional two percent for administrative expenses.

If you are eligible to retire, in lieu of COBRA coverage you may elect retiree medical coverage. Your eligible family members can be covered until the earliest of their ceasing to be eligible or their death. The coverage, if elected, is effective on your retirement date and continues for as long as the coverage is offered by the Company, provided you make an election within 30 days of your retirement and you pay the required contributions. If you do not enroll in coverage upon your retirement, you may not enroll at a later time. Additionally, if you enroll for medical coverage at retirement but you discontinue it later, you may not re-enroll.

Dental Plan

Your coverage ends on your termination date. You and your covered family members can continue your coverage through COBRA (unless you are terminated for gross misconduct) for up to 18 months by paying the full group rate, plus an additional two percent for administrative expenses.

Vision Plan

Your coverage ends on your termination date. You and your covered family members can continue your coverage through COBRA (unless you are terminated for gross misconduct) for up to 18 months by paying the full group rate, plus an additional two percent for administrative expenses.

Health Care Flexible Spending Account

Your contributions end on your termination date. You can be reimbursed for eligible health care expenses that you have incurred up until your termination date (less any reimbursement amounts you have already received) up to your elected annual contribution amount.

You may also be eligible to continue your coverage through COBRA (unless you are terminated for gross misconduct) by paying your monthly contribution rate (on an after-tax basis), plus an additional two percent for administrative expenses. COBRA coverage for your Health Care Flexible Spending Account may continue only until the end of the year in which the qualifying event occurs and may not be continued into the next year.

Dependent Care Flexible Spending Account

Your contributions end on your termination date. You can be reimbursed for eligible dependent care expenses that you have incurred up to your termination date (less any reimbursement amounts you have already received) up to your remaining contributions.

Business Travel Accident Insurance Plan

Your coverage ends on the last day 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.

Personal Accident Insurance Plan

Your coverage ends on the last day 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.

You can convert your Personal Accident Insurance coverage to an individual plan at standard insurance company rates by applying and making the premium payments to the insurance company within 30 days of the date your coverage ends (unless you retire).

Retired employees are eligible for \$10,000 in coverage up to a maximum of \$50,000, in multiples of \$10,000 in either individual or family coverage. The amount selected cannot exceed that which the retired employee had as an active employee. At age 75, the amount reduces to \$10,000, for both the retired employee and covered family members. If a retired employee and spouse are both eligible as retired employees, only one may enroll coverage for children. This reduction in benefit takes into consideration the increased cost in providing coverage at and after age 70.

Life Insurance Plans

Coverage ends on your termination date. When your coverage ends for Basic Life Insurance, Optional Life Insurance, Spouse Life Insurance and Dependent Children Life Insurance, you can apply for an individual policy.

You have 31 days from your termination date to apply for and pay the required premium for an individual policy.

If you are eligible to retire, are a past retiree, or if you retired from an acquired company, refer to the respective Life Insurance Plan Summary Plan Descriptions for the amount of life insurance to which you are eligible, if any. (Note: if you are a past retiree or if you retired from an acquired company, the letter provided to you when you retired should specify the amount of life insurance to which you are eligible as a retired employee, if any.)

You may continue your Optional Life Insurance on a group basis instead of converting to an individual policy if permitted in your state of residence under the plan's portability feature. The cost of coverage is higher than employee contributions, but may be lower than a comparable individual policy.

Your payroll contributions end on your termination date.

You can keep your Personal Life Insurance coverage if you leave the Company for any reason, including retirement. When you leave employment, your coverage will continue at your same guaranteed rate. Contact the plan's insurer to make arrangements to pay premiums directly. When employment ends, the Company subsidy of 26% of premium ends. You will be billed by MetLife for the entire premium amount.

Disability

Short Term Disability

Your coverage ends on the last day 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.

Basic Long Term Disability

Your coverage ends on the last day 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.

Optional Long Term Disability

Your coverage ends on the last day 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.

Long Term Disability Bonus Income Plan

Your coverage ends on the last day 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.

Group Umbrella Liability Insurance Plan

Your coverage ends 30 days from your termination date.

If you are eligible to retire or a surviving spouse, you may continue coverage on a direct bill basis. Contact Marsh Voluntary Benefits at 1-800-225-2265 for further information.

401(k) Savings & Investment Plan

Your contributions end on your termination date.

If you are under age 70-1/2 and the vested value of your account balance is over \$1,000, you can request a final distribution of your account or you can defer payment until April 1st of the year following the calendar year in which you attain age 70-1/2 or, if later, the April 1st of the calendar year following the calendar year in which you terminated employment.

If the vested value of your account is \$1,000 or less, you will be automatically paid out generally within 90 days of your termination date. If you want to roll over the distribution to an IRA or another employer's plan, a Benefit Distribution Form must be returned within 30 days from the date of the letter in your Termination Kit. Otherwise, the account will be paid out and taxes will be withheld. If no form is received within 30 days of your termination date and your account balance exceeds \$1,000 on the 90th day following your termination date, your account will not be paid out automatically.

If you are age 70-1/2 or above, you must take an immediate distribution of your account. If you do not request a final distribution of your account, the vested value of your account will be automatically paid out to you, less the mandatory 20% Federal Income tax withholding.

Supplemental Savings & Investment Plan

Your deferrals end on your termination date.

If you terminate employment before disability, retirement or death, your Supplemental Savings & Investment Plan benefits are distributed in a single lump-sum payment, less applicable taxes. The portion of your account deemed to be invested in MMC shares will be paid in shares of MMC stock to a book entry account established for you with the Company's transfer agent; any balance, including the portion of your account, if any, deemed to be invested in the mutual funds, will be paid to you by check.

If you become eligible for a distribution due to disability, retirement or death, you may choose a Plan distribution in a lump sum, or you may receive annual installment payments if you have a valid distribution election on file. Refer to the Plan Summary on www.mmcpeoplelink.com for details on valid distribution elections.

Stock Purchase Plan

Your contributions end on your termination date.

When you leave the Company, your contributions cease. You will receive a refund of the contributions made during that plan year, plus interest.

For shares that you own from prior plan years, if any, you can choose to:

- keep your stock in your account under the plan with the plan's service provider
- receive a stock certificate
- sell stock
- transfer your stock to a retail account with the plan's service provider
- transfer your stock to your own stock agent or broker

For more information, contact the plan's service provider, Smith Barney.

Mercer HR Services Retirement Plan

You are eligible for a quarterly Company contribution if you were active on the last business day of the quarter.

If you are under age 70-1/2 and the vested value of your account balance is over \$1,000, you can request a final distribution of your account or you can defer payment until April 1st of the year following the calendar year in which you attain age 70-1/2 or, if later, the April 1st of the calendar year following the calendar year in which you terminated employment.

If the vested value of your account is \$1,000 or less, you will be automatically paid out generally within 90 days of your termination date. If you want to roll over the distribution to an IRA or another employer's plan, a Benefit Distribution Form must be returned within 30 days from the date of the letter in your Termination Kit. Otherwise, the account will be paid out and taxes will be withheld. If no form is received within 30 days from the date of the letter in your Termination Kit and your account balance exceeds \$1,000 on the 90th day following your termination date, your account will not be paid out automatically.

If you are age 70-1/2 or above, you must take an immediate distribution of your account. If you do not request a final distribution of your account, the vested value of your account will be automatically paid out to you, less the mandatory 20% Federal income tax withholding.

Retirement Program

Benefit accruals stop at the end of the month in which you terminate employment.

If you are a vested participant, under age 55, you are eligible for a deferred vested benefit payable as early as age 55.

If you are a vested participant age 55 or over when you terminate employment, you are eligible to commence your benefit immediately.

Transportation Reimbursement Incentive Program (TRIP)

After your employment ends, your elections will automatically be cancelled for future months. If you missed the deadline for canceling your pass - and you terminate employment before the start of the following month - you can either return the pass for that month to the transit authority for a refund (if the transit authority allows) or use the pass. Note, however, that you are responsible for the cost of the pass and you may be liable for taxes on the value of the pass. You may wish to consult with a tax professional for details.

You will not be entitled to reimbursement for any expenses incurred after you leave the Company. Any unused amounts set aside in your account for which you do not properly request reimbursement for qualified expenses within 180 days of your termination date will be forfeited. As a result, if the deadline for changing or canceling your election has not yet passed by the time you realize that you will be leaving the Company, you should change your election to avoid incurring an excess deduction and possibly losing money because of a forfeiture. Refer to the individual benefit plan sections for further details or call the MMC Employee Service Center at 1-866-374-2662.

Long Term Care Insurance Plan

Your payroll contributions end on your termination date.

You may be eligible to continue your Long Term Care Insurance coverage on a direct bill basis with the plan's insurer. You will have the option of continuing your coverage at your current premium rate.

Choice Auto and Home Insurance Program

Upon leaving the Company, you will automatically be converted to a direct bill payment option for your coverage. Upon renewal, you will lose any discounts that are applicable to your status as an active employee per your state's guidelines.

Pet Insurance Plan

Upon leaving the Company, you will automatically be converted to a direct bill payment option for your coverage. Upon renewal, you will lose any discounts that are applicable to your status as an active employee.

Legal Assistance Plan

Coverage ends on your termination date. You can convert your Legal Assistance Plan coverage to an individual plan for one year after your coverage ends by contacting the Claims Administrator and making the required payment within 31 days of your coverage end date. Any case that is open and pending when coverage ends will be covered to completion.

Identity Theft Plan

Upon leaving the Company, you will automatically be converted to a direct bill payment option for your coverage. If you choose to continue coverage on a group basis, post-employment rates are not higher than employee rates.

Employee Assistance Plan

Coverage ends on your termination date. If you are in treatment your coverage will continue for 30 days. If you need to continue treatment, you can continue your coverage through COBRA.

You and your covered family members can continue your coverage through COBRA (unless you are terminated for gross misconduct) for up to 18 months by paying the full group rate, plus an additional two percent for administrative expenses.

Family Resource Program

Coverage ends on your termination date.

Qualifying Event—Termination of Employment

COBRA Due to Termination

COBRA coverage is available for up to 18 months if your employment ends for any reason, unless you lost your job because of gross misconduct. COBRA coverage can be extended if there is a second qualifying event during the COBRA continuation period.

Disabled at Termination

If you are disabled according to the Social Security Administration when you leave MMC or become disabled according to the Social Security Administration within the 60-day COBRA election period, you and your covered family members can extend your COBRA coverage for an additional 11 months, for a total of 29 months from termination.

Note that your premiums are increased to 150% of the full group rate for those additional 11 months from the beginning of the 19th month through the end of the 29th month.

If a second qualifying event occurs within the first 18 months of the COBRA coverage, you pay the full group rate on an after-tax basis plus an additional two percent for administrative expenses from the beginning of the 19th month through the end of the 36th month. If a second qualifying event occurs within the 19th through 29th month of COBRA coverage extended for disability, your premiums will be increased by an additional 50 percent through the end of the 36th month.

Family or Medical Leave of Absence under FMLA

Taking a family or medical leave of absence under the Family and Medical Leave Act (FMLA) usually will not constitute a qualifying event. A qualifying event occurs, however, if 1) you do not return to employment with the Company after the end of the FMLA leave and 2) without COBRA coverage, you or your covered family member would lose coverage before the end of the maximum coverage period.

Absence Due to Military Service

Your absence from employment because of military service is not a qualifying event under COBRA; however, you may elect to continue existing coverage for up to 18 months under the Uniformed Services Employment and Reemployment Rights Act (USERRA). For an absence of more than 30 days, you are not required to pay more than 102% of the full group rate. However, if your leave of absence is less than 31 days, you may not lose your coverage and will not have to pay more than the active employee contribution.

Company Involved in a Merger or Asset Sale

What happens to my coverage if the Company is involved in a merger or asset sale?

Special rites, policies and practices may apply if coverage is lost if the Company is involved in a merger or asset sale. You may be entitled to COBRA coverage from a buyer or the Company, depending on the transaction. A stock sale, however, is not a qualifying event for employees who continue their jobs after the sale, or for their family members.

COBRA Notification

When will I be notified about COBRA eligibility after my coverage ends because my employment terminates?

The Company has 30 days to notify its COBRA Administrator of your termination of employment. You and your covered family members will be sent written notification of your COBRA eligibility within 14 days of the date the Company's COBRA Administrator has been notified of your termination of employment.

If you were terminated because of gross misconduct, neither you nor your covered family members will be eligible for COBRA.

Other Things to Think About

The Company will reimburse you for any expenses you had before you left the Company.

Contact

For more information, refer to the individual benefit plan sections or call the MMC Employee Service Center at 1-866-374-2662.

Military Leave and Your Benefits

Military Leave and Your Benefits explains the benefits coverage for employees who are members of the military reserves and the National Guard and are called to active service.

Your Benefits Coverage

The following table showing benefits coverage reflects the provisions of the Uniformed Services Employment and Reemployment Rights Act of 1994 (“USERRA”). Note that USERRA has specific reemployment rights, and many states have also enacted statutes protecting employees on military leave; some of those statutes provide, in certain respects, broader protection than USERRA.

MMC Benefit Plan	Coverage
Medical	Coverage for you and your family continues (primary to military medical coverage). Your payroll deduction contributions will continue on a before-tax basis.*
Dental	Coverage for you and your family continues (primary for military dental coverage). Your payroll deduction contributions will continue on a before-tax basis.*
Vision	Coverage for you and your family continues (primary for military dental coverage). Your payroll deduction contributions will continue on a before-tax basis.*
Flexible Spending Accounts	You may (1) discontinue before-tax contributions and receive reimbursement for expenses incurred before the leave began, or (2) elect to continue contributions on a before-tax basis* during the leave and receive reimbursement for expenses incurred during the leave.
Basic Life Insurance	Your coverage continues based on your salary in effect prior to the military call up. There is no exclusion for declared or undeclared war.
Optional/Spouse/Dependent Children Life Insurance	Your coverage continues based on your salary in effect prior to the military call up (for Optional/Spouse Life Insurance), provided you pay the required contributions. You may not enroll in or increase coverage during the leave. There is no exclusion for declared or undeclared war, and there is no coverage for spouses or children called into military service.
Personal Life Insurance	Your coverage continues, provided you pay the required contributions.
Long Term Care Insurance	Your coverage continues, provided you pay the required contributions.
Choice Auto and Home Insurance	Your coverage continues, provided you pay the required contributions.
Pet Insurance	Your coverage continues, provided you pay the required contributions.
Legal Assistance Plan	Your coverage continues, provided you pay the required contributions.
Identity Theft Plan	Your coverage continues, provided you pay the required contributions.
Disability (Short Disability Plan, Basic Long Term Disability Plan, Optional Long Term Disability Plan, and Long Term Disability Bonus Income Plan)	Your coverage is suspended during the leave; your contributions for the Optional and Long-Term Disability Bonus Income Plans cease.
Business Travel Accident	Your coverage ends on the last day 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.

MMC Benefit Plan	Coverage
Personal Accident Insurance	If the leave is less than two months, your coverage continues, provided you pay the required contributions.* Otherwise, coverage stops when you are called to military duty. Your coverage for family members can continue through payroll deduction.
401(K) Savings & Investment Plan	<p>Contributions</p> <p>If you take an unpaid military or other uniformed leave of absence and such leave is covered by the Uniformed Services Employment and Reemployment Rights Act (USERRA), retroactive contributions for all or a period of your leave can be made after you return to active employment with the Company, provided you return within the period required by USERRA.</p> <p>Loans</p> <p>While you are on an unpaid military leave of absence, you can continue to make loan repayments by:</p> <ul style="list-style-type: none"> ▪ certified check ▪ bank check ▪ money order ▪ direct debit from checking or savings account. <p>Alternatively, you can suspend payments for the duration of your leave. If you suspend payments, interest continues to accrue during the leave. A maximum interest rate cap imposed under federal law could apply.</p>
Stock Purchase Plan	Your contributions may continue (if there is salary from which to withhold). Otherwise, your contributions cease. You can withdraw the balance or keep the balance in the plan to buy shares at the end of the current quarterly purchase period.
Mercer HR Services Retirement Plan	If you take an unpaid military or other uniformed leave of absence and such leave is covered by the Uniformed Services Employment and Reemployment Rights Act (USERRA), retroactive contributions for the period of your leave will be made after you return to active employment, provided that you return within the period required by USERRA and your period of absence for such military service will be counted as service for all purposes under the Plan.
MMC Retirement Plan	If you take a military or other uniformed leave of absence and such leave is covered by the Uniformed Services Employment and Reemployment Rights Act (USERRA), service credit will be provided after you return to work, provided that you return within the period required by USERRA. For the purpose of determining your accrued benefit under the Plan, you will receive credit for each regularly scheduled working hour (exclusive of overtime) during a qualifying leave and your monthly earnings will be deemed to be the same as your monthly earnings for the last month of active service prior to the qualifying leave.
Special Death Benefit	Your coverage continues.

* As long as there is salary from which to deduct. Otherwise, you will need to remit contributions on an after-tax basis.

Will I Lose Coverage?

Under federal law, you may elect to continue coverage under the Company's health insurance plans during your military service, up to a maximum of 18 months. Your coverage and cost for coverage continue as if you were an active Company employee during your first 30 days of military service. If your military service continues for more than 30 days, you [may be] required to pay up to 102% of the full premium applicable under the plan.

Contact

For more information, refer to the individual benefit plan sections or call the MMC Employee Service Center at 1-866-374-2662.

Newly Hired or Rehired Employee

Below you will find some benefits information that will help you with the transition to your new job. Refer to the individual benefit plan sections for further details.

Getting Paid

When you are hired, you should fill out a W-4 form and a state tax withholding form if your state requires it. If you don't fill out a tax withholding form, your filing status will default to:

- single with zero withholding allowances for federal
- single with zero withholding allowances for state

This will cause you to be taxed at the highest possible rate.

Employee type	When paid	Time period	Number of pay days per year
U.S. salaried, semi-monthly	Twice a month, generally on the last business day of each payroll period (payroll periods start on the 1 st and 16 th of the month)	One-half of the month	24
U.S. salaried, weekly	Every week, generally every Friday for the prior week	Every week of the month	52
U.S. weekly (paid hourly)	Every week, generally every Friday for the prior week's hours-worked	Every week that hours are submitted by the employee	52

Under the direct deposit program, you may have your pay deposited to multiple bank accounts, as you designate. This policy applies to you if you are:

- an MMC employee (other than Kroll) classified on payroll as a U.S. salaried employee of MMC or any subsidiary or affiliate of MMC (other than Kroll Inc., and any of its subsidiaries).
- effective January 2008, a Kroll employee.

Benefit-Related Information

You are eligible to participate in the MMC benefit plans if you are an employee classified on payroll as actively at work if you are a MMC (other than Kroll) employee or in active work status if you are a Kroll employee on the day of your eligibility.

Review the benefits that are available to you and decide which of the optional plans you would like to enroll in. Complete the enrollment process for the plans that you select. Some plans may have enrollment deadlines that you need to observe.

If you are going to include any of your eligible family members for benefits coverage, you have to provide the full name, Social Security Number, date of birth, gender and relationship to you.

You should select a beneficiary if you participate in any of these benefit plans:

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

Each plan has rules about beneficiary elections.

Refer to the individual benefit plan sections or call the MMC Employee Service Center at 1-866-374-2662 for further information.

Rehired by the Company

If you are rehired by the Company within 30 days of your termination date, in the same calendar year, certain benefit elections will be automatically reinstated at your previously elected levels. This includes your Medical, Dental, Vision, Health Care Flexible Spending Account, Dependent Care Flexible Spending Account and Personal Accident Insurance.

If you are rehired within three months of your termination of employment, MMC does not treat this as a termination of employment. If you have taken a distribution from your 401(k) Savings & Investment Plan, Supplemental Savings & Plan, or Stock Purchase Plan, or begun payments from the Retirement Program, the distributions or payments will need to be paid back to the plan.

If a retiree is rehired as a salaried employee after at least a three-month break in service, any retirement benefits will cease for the duration of his or her reemployment.

Enrollment in Before-Tax 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.

You must enroll in the before-tax benefit plans within 30 days of your eligibility date or you will not be covered by any of the before-tax plans for the remainder of the calendar year. If you don't enroll within 30 days of your eligibility date, you will not be able to elect coverage (unless you experience a qualified family status change that allows you to enroll) until the next benefits Annual Enrollment period.

The before-tax benefit plans are:

- medical
- dental
- vision
- Flexible Spending Accounts (health and dependent care)
- Personal Accident Insurance

Available Benefit Plans

Following is a summary of the benefit plans available to you when you start work with the Company.

Medical Plans

You may elect coverage under the plan for you and your eligible family members. You may have a choice of plans to select from:

- Preferred Provider Organization (PPO)
- Consumer Directed Health Plan (CDHP)
- Exclusive Provider Organization (EPO)
- Health Maintenance Organization (HMO)

Eligibility for certain medical plans is based on your residence zip code.

You must enroll within 30 days of your eligibility date. Once you enroll, your coverage is 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.

Dental Plan

You may elect coverage under the plan for you and your eligible family members.

You must enroll within 30 days of your eligibility date. Once you enroll, your coverage is 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.

Vision Plans

- Vision Care Plan

You may elect coverage under the plan for you and your eligible family members.

You must enroll within 30 days of your eligibility date. Once you enroll, your coverage is 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.

- Vision Discount Program

You will automatically be enrolled in the program 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.

Health Care Flexible Spending Account

You must enroll within 30 days of your eligibility date. Once you enroll, your coverage is effective on your first day of eligibility.

Deductions will begin with the first available pay cycle after you make your election and will be prorated over the remaining payroll periods in the calendar year.

Dependent Care Flexible Spending Account

You must enroll within 30 days of your eligibility date. Once you enroll, your coverage is effective on your first day of eligibility.

Deductions will begin with the first available pay cycle after you make your election and will be prorated over the remaining payroll periods in the calendar year.

Business Travel Accident Insurance

You will automatically be enrolled 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.

Personal Accident Insurance

You must enroll within 30 days of your start date. Once you enroll, your coverage will start the day after your saved election in the Company's enrollment system, as long as 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.

Life Insurance Plans

▪ **Basic Life Insurance (Company-paid)**

You will automatically be enrolled 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.

▪ **Optional Life Insurance (Employee-paid)**

You can enroll at any time, but Evidence of Insurability is required if you enroll after 30 days from your eligibility date or if you elect a level of coverage greater than \$1.2 million.

Once you enroll, your coverage is 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.

Family Member Life Insurance Plans

You can enroll at any time, but Evidence of Insurability is required if you enroll after 30 days from your eligibility date or if you elect a level of coverage greater than \$75,000 for Spouse Life Insurance.

You can choose the following coverage for your eligible family members:

- Spouse Life Insurance
- Dependent Children Life Insurance

Once you enroll, your coverage is 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.

Personal Life Insurance

You can enroll at anytime, but Evidence of Insurability is required if you enroll after 30 days from your eligibility date.

Once you enroll, your coverage is effective on the date you complete the application and the Salary Deduction Authorization form.

Disability Plans

Short Term Disability (Company-paid)

You will automatically be enrolled 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.

Basic Long Term Disability (Company-paid)

You will automatically be enrolled 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.

Optional Long Term Disability (Employee-paid)

You can enroll at any time, but Evidence of Insurability is required if you enroll after 30 days from your eligibility date.

Once you enroll, your coverage is 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.

Long Term Disability Bonus Income Plan (Employee-paid)

This plan is offered each July 1 to certain employees in receipt of bonus income.

Group Umbrella Liability Insurance Plan

You enroll for coverage by accessing MMC PeopleLink's MMC Benefits Online.

401(k) Savings & Investment Plan

You are eligible to participate immediately if you are classified on payroll as a U.S. salaried employee of MMC or any subsidiary and any of their subsidiaries and are at least age 18 years of age. Your election will be effective in the next available pay cycle.

You can enroll by going online to [ibenefitcenter](#) via MMC PeopleLink (www.mmcpeoplelink.com) or call the MMC Employee Service Center at 1-866-374-2662.

You must make the elections 11 business days (if you are on the semi-monthly payroll) or 5 business days (if you are on the weekly payroll) prior to the paycheck in which you wish the enrollment to be reflected.

Supplemental Savings & Investment Plan

You are eligible to participate if:

- you are classified on payroll as a U.S. salaried employee of MMC or any subsidiary or affiliate of MMC (other than Corporate Systems Inc. (CSI), and any subsidiaries or successors in interest);
- your annual base pay exceeds the Compensation Limit: and
- you are a participant in the 401(k) Savings & Investment Plan.

You can enroll by going online to [ibenefitcenter](#) via MMC PeopleLink (www.mmcpeoplelink.com) or call the MMC Employee Service Center at 1-866-374-2662.

You must enroll within 30 days from your date of hire or during the Annual Enrollment period for participation effective in the following calendar year.

Stock Purchase Plan

You are eligible to participate in the Plan on the first business day of October 1 if you are of MMC provided that you:

- began working for the Company on or before the preceding April 30 or were otherwise credited with six months of service (which may include service with a business prior to its acquisition by the Company) by the CEO or the highest ranking Human Resources officer, and
- are scheduled to work at least 20 hours a week.

If you are rehired and you had at least six months of service when you left the Company, you may be eligible to participate at the start of the next plan year, which begins on the first business day of October, without any prior waiting period. If you do not have a total of six months of service by the first business day of October, you must wait until the next plan year to participate.

You may enroll in the plan during Annual (generally in early September) by accessing MMC PeopleLink's Employee Self Service and clicking on the Stock Purchase Plan link.

Kroll Employees: You must complete the MMC Employee Stock Purchase Plan Enrollment Form and deliver it to your Human Resources Representative before the end of the business day on the last day of the enrollment period. To access the form, visit www.mmcpoplelink.com, and then click on the SPP icon on the homepage. You will not have the option of using Employee Self Service.

Retirement Program

You are eligible to participate if you are at least age 21 and have one year of vesting service.

You are automatically enrolled in the MMC Retirement Plan.

Transportation Reimbursement Incentive Program (TRIP)

You enroll for coverage by contacting WageWorks.

Long Term Care Insurance Plan

You may get coverage under the plan for you and your eligible family members.

Also, you must:

- provide Evidence of Insurability if you enroll more than 90 days after your first day of eligibility.
- always provide Evidence of Insurability for your family members who enroll

Once you enroll, your coverage will start on the first of the month following acceptance by MetLife.

Choice Auto and Home Insurance Program

Your coverage begins when your application for coverage has been approved by the program's insurer.

You enroll for coverage by contacting Marsh Voluntary Benefits at 1-800-225-2265.

Pet Insurance Plan

- You may enroll your pet for pet insurance at any time by accessing VPI's enrollment website, http://www.petinsurance.com/affiliates/mmc_pr, or by calling VPI at (800) 225-2265.
- Evidence of insurability may be required for each pet (cat, dog, bird and/or exotic pet).

Legal Assistance Plan

- You can enroll for Legal Assistance Plan coverage by accessing MMC People Link's MMC Benefits Online.
- You must enroll within 30 days of the date you become eligible or during Annual Enrollment.

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 by accessing MMC PeopleLink's MMC Benefits Online.

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.

Company Policies

You should check with your operating Company about their policies, such as attendance and vacation time.

Contact

If you are no longer in your medical and/or dental plans' service area, you must register your relocation by accessing MMC PeopleLink's MMC Benefits Online. You must make your change within 30 days of your relocation.

Relocation

Below you will find some benefits information that will help you with your transition. Refer to the individual benefit plan sections for further details.

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 be-fore-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

You can make updates to personal information such as your home address by accessing MMC PeopleLink's Employee Self Service and clicking on the My Personal Information link.

Keep your home address current to be sure you continue to receive all Company mailings. Generally, moving will not affect most Company benefits, like your life insurance and retirement plans, unless you transfer to another subsidiary that does not participate in the plans.

Your move may affect your Company benefits that are geographically based, like your medical plan. If you move out of the plan service area, you will need to choose a new plan.

You will be notified if your move will affect your medical and/or dental plans and if you need to make any changes.

You must make allowable changes within 30 days from the date of your move.

Pay-related information

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

If you are moving to a new state, you may be subject to a different income tax rate. You may want to review your tax withholding and complete a new W-4 form to make 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".

Relocation Assistance

If you are transferring to a new work location at the request of the Company, you may be eligible for relocation assistance.

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.

Contact

If you are no longer in your medical and/or dental plans' service area, you must register your relocation by accessing MMC PeopleLink's MMC Benefits Online. You must make your change within 30 days of your relocation.