

January 1, 2008

# Optional Life Insurance Plan MMC



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## Optional Life Insurance Plan

*This is an employee-paid group-term life insurance plan that helps you provide for your family's financial security. The Plan pays money to someone you name as your **BENEFICIARY** if you die during active employment. You may elect this benefit which would be in addition to the Company-paid group-term Basic Life Insurance Plan.*

### A Note about ERISA

The Employee Retirement Income Security Act of 1974 (ERISA) is a federal law that governs many employer-sponsored plans including this one. Your ERISA rights in connection with this Plan are detailed in the *Administrative Information* section.

### SPD and Plan Document

This section provides a summary of the Optional Life Insurance Plan (the "Plan") as of January 1, 2008.

This section, together with the *Administrative Information* section and the applicable section about participation, forms the Summary Plan Description and plan document of the Plan.

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## The Plan at a Glance

The Optional Life Insurance Plan is an employee-paid group-term life insurance plan that helps you provide for your family's financial security. The chart below contains some important Plan features. For more information, see "How the Plan Works" on page 11.

| Plan Feature                       | Highlights   |
|------------------------------------|--|
| <b>How the Plan Works</b>          | <ul style="list-style-type: none"> <li>▪ This Plan pays money to someone you name as your BENEFICIARY if you die during active employment.</li> <li>▪ You can elect a death benefit equal to:               <ul style="list-style-type: none"> <li>– one to six times your annual base salary rounded to the next \$1,000, if not already an even multiple of \$1,000.</li> </ul> </li> <li>▪ This benefit is in addition to any benefit received under the Company-paid Basic Life Insurance Plan.</li> <li>▪ The Plan will pay up to a maximum death benefit amount of \$5 million.</li> <li>▪ Elections of \$1.2 million or more require Evidence of Insurability.</li> </ul> |
| <b>Eligibility</b>                 | <ul style="list-style-type: none"> <li>▪ You are eligible to participate in this program if you meet the eligibility requirements set forth below.</li> <li>▪ See "Participating in the Plan" on page 2 for details.</li> </ul>  |
| <b>Enrollment</b>                  | <ul style="list-style-type: none"> <li>▪ You can enroll in the Optional Life Insurance Plan by accessing MMC PeopleLink's MMC Benefits Online.</li> <li>▪ You must enroll with 30 days of your eligibility date or a qualified change in family status.</li> <li>▪ After the first 30 days of eligibility, you can enroll in the Plan at any time with EVIDENCE OF INSURABILITY.</li> </ul>  |
| <b>Advanced Payment of Benefit</b> | <ul style="list-style-type: none"> <li>▪ If you are certified by a medical physician to have a life expectancy of six months or less and you are not expected to recover, you may receive an "advance" (subject to certain maximum limitations) against life insurance proceeds payable at the time of your death.</li> </ul>  |
| <b>Survivor Assistance</b>         | <ul style="list-style-type: none"> <li>▪ Effective November 1, 2008, MetLife automatically added the Survivor Assistance: MetLife Advice for Beneficiaries - Delivering The Promise® (DTP) feature. This program is automatically available at no cost to plan participants or beneficiaries.</li> <li>▪ If you are a plan participant or beneficiary who has experienced the death of a loved one, contact the MMC Employee Service Center at 1-866-374-2662.</li> <li>▪ See the "Survivor Assistance" section under "How the Plan Works" for additional information.</li> </ul>  |
| <b>Contact Information</b>         | <p>For more information, contact the Claims Administrator:<br/>           Metropolitan Life Insurance Company<br/>           200 Park Avenue<br/>           New York, NY 10166</p> <p>For additional questions, you may contact the MMC Employee Service Center at 1-866-374-2662, Monday through Friday, from 8 a.m. to 8 p.m., Eastern time.</p> <p>MMC does not administer this Plan. Metropolitan Life Insurance Company's decisions are final and binding.</p>  |

## Participating in the Plan

If you are an employee of MMC or any subsidiary or affiliate of MMC and you meet the requirements set forth below, you become eligible on your eligibility date.

### MMC Employees (other than Kroll)

As used throughout this plan summary, "MMC Employees (other than Kroll)" are defined as employees classified on payroll as U.S. salaried employees of MMC or any subsidiary or affiliate of MMC (other than Kroll Inc., and any of its subsidiaries).

### Kroll Employees

As used throughout this plan summary, "Kroll Employees" are defined as employees classified on payroll as U.S. full-time regular employees of Kroll, Inc. or any of its subsidiaries.

## Eligibility Requirements

### *MMC Employees (other than Kroll)*

You are eligible if you are an employee 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).

MMC employees who are classified on payroll as hourly employees or who are compensated as independent contractors are not eligible to participate.

### *Kroll Employees*

You are eligible if you are classified on payroll as a U.S. full-time regular employee of Kroll, Inc. or any of its subsidiaries. You are considered "full-time" if you are generally scheduled to work 35 hours or more per week.

Kroll employees who are classified on payroll as contingent or part-time employees or who are compensated as independent contractors are not eligible to participate.

## Eligibility Date

### *MMC Employees (other than Kroll)*

There is no waiting period if you are ACTIVELY AT WORK. Your eligibility date is the first day you are actively at work on or after your date of hire.

### *Kroll Employees*

There is a 30 day waiting period after your date of hire. Your eligibility date is the 31<sup>st</sup> calendar day from your date of hire (the date your ACTIVE WORK STATUS began). For example, if you began your active work status on your date of hire on August 1, your eligibility date is August 31.

"You," "Your," and "Employee"

As used throughout this plan summary, "employee," "you" and "your" always mean:

- For Kroll participants: a U.S. FULL-TIME REGULAR EMPLOYEE OF KROLL, Inc and any of its subsidiaries
- For MMC participants: a U.S. salaried employee of MMC or any subsidiary or affiliate of MMC (other than Kroll, Inc. and any of its subsidiaries).

## Enrollment

You can enroll in the Optional Life Insurance Plan by accessing MMC PeopleLink's MMC Benefits Online. You must enroll within 30 days of your eligibility date.

After the first 30 days of eligibility, you can enroll in the Plan at any time with EVIDENCE OF INSURABILITY.

### ***What if I don't enroll when I am first eligible?***

After the first 30 days of eligibility, you can enroll in the Plan at any time with Evidence of Insurability.

### ***Do I have to re-enroll for coverage every year?***

No, you do not have to enroll in the Optional Life Insurance Plan each year. Your coverage will continue until you make a change in your benefits or you leave the Company.

## Evidence of Insurability

If you enroll within 30 days of the date you become eligible to participate, Evidence of Insurability is not required for coverage levels under \$1.2 million. Elections of \$1.2 million and more require Evidence of Insurability.

## Beneficiaries

You can name anyone as your BENEFICIARY, including a trust or an estate, or you can name multiple beneficiaries who will split the benefit. You have to fill out a Beneficiary Designation Form naming your beneficiary.

### ***Can I assign my benefit to someone else?***

The Plan also permits an absolute assignment to an individual or a trust. See "Assigning Your Benefit" on page 13.

It is important to have a current beneficiary designation on file with the Company at all times. If you have no surviving beneficiary, the benefit will be paid to your estate.

### ***How do I name or change a beneficiary?***

To name or change a beneficiary, complete a Beneficiary Designation Form. You can download the Beneficiary Designation Form by logging onto MMC PeopleLink. Click on "View and print forms", then click on "Beneficiary Designations" and select the appropriate form. However, if an irrevocable or absolute assignment is completed, you cannot change your beneficiary under any circumstances.

### ***Who receives my life insurance benefit if I don't name a beneficiary?***

If you don't name a beneficiary, or if your beneficiary isn't alive when you die, the benefit will go to your estate.

## Cost of Coverage

The following table shows the cost per \$1,000 of coverage, based on your age as of December 1 of the preceding year.

| Age as of December 1 | Semi-monthly Cost Based per \$1,000 of Coverage | Weekly Cost Based per \$1,000 of Coverage |
|----------------------|---|---|
| Under 30             | \$0.008   | \$0.004                                   |
| 30–34                | \$0.016   | \$0.007                                   |
| 35–39                | \$0.024   | \$0.011                                   |
| 40–44                | \$0.040   | \$0.018                                   |
| 45–49                | \$0.048   | \$0.022                                   |
| 50–54                | \$0.088   | \$0.041                                   |
| 55–59                | \$0.144   | \$0.066                                   |
| 60–64                | \$0.248   | \$0.114                                   |
| 65–69                | \$0.376   | \$0.174                                   |
| 70 +                 | \$0.680   | \$0.314                                   |

The cost of coverage increases with age because of the increased cost in providing coverage in later years.

You can elect a death benefit equal to:

- one to six times your annual base salary rounded to the next \$1,000, if not already an even multiple of \$1,000.

Example: An employee with an annual base salary of \$50,100 who elects three times optional life insurance will have a benefit of \$151,000.

This benefit is in addition to any benefit received under the Company-paid Basic Life Insurance Plan.

The Plan will pay up to a maximum death benefit amount of \$5 million.

### ***Will my costs change?***

The cost of your coverage is age-related. Your cost will change when you reach certain age brackets. Generally, these changes may occur each January 1.

The Company reserves the right to change the amount you are required to contribute at any time.

### ***Are the rates different for non-smokers?***

No, the rates for non-smokers are not different from smokers under the Optional Life Insurance Plan.

## **Taxes**

### *Do I pay for my coverage with before-tax or after-tax dollars?*

You pay for your Optional Life Insurance coverage with after-tax dollars.

### *Is the benefit payment taxable?*

The benefit payment, including the Accelerated Benefit Option, is not subject to federal income taxes and in most cases state income taxes.

The death benefit may be subject to federal estate taxes.

Tax rules change from time to time. Please note that the information contained herein must not be construed as tax advice, which you can receive only from a professional tax advisor, who should be consulted on federal and state income, gift and estate tax questions.

## **When Coverage Begins**

### ***MMC New Hire (other than Kroll)***

Your coverage will be effective on the first day you are ACTIVELY AT WORK on or after your date of hire, as long as you complete enrollment within 30 days of your eligibility date.

If you enroll within 30 days of the date you become eligible, the amount of Optional Life Insurance coverage not requiring EVIDENCE OF INSURABILITY will start on your eligibility date as long as you are actively at work. Otherwise, coverage will begin on the first day you are actively at work.

If you elect Optional Life Insurance at any other time or elect an amount that requires Evidence of Insurability, your coverage will take effect immediately after your application is approved provided you are actively at work on that day.

### ***Kroll New Hire***

Your coverage will be effective on the 31<sup>st</sup> calendar day from your date of hire (the date your ACTIVE WORK STATUS began), as long as you complete enrollment within 30 days of your eligibility date.

If you enroll within 30 days of the date you become eligible, the amount of Optional Life Insurance coverage not requiring Evidence of Insurability will start on your eligibility date as long as you are in active work status. Otherwise, coverage will begin on the first day you are in active work status.

If you elect Optional Life Insurance at any other time or elect an amount that requires Evidence of Insurability, your coverage will take effect immediately after your application is approved provided you are in active work status on that day.

Your coverage will be effective on your eligibility date as long as you complete enrollment within 30 days of your eligibility date.

## ***What happens if I am not at work on the day my coverage is supposed to start?***

### ***MMC New Hire (other than Kroll)***

If you are not actively at work on the day your coverage is supposed to begin, your coverage will be effective on the first day of eligibility when you are actively at work, as long as you complete enrollment within 30 days of your eligibility date.

### ***Kroll New Hire***

If you are a Kroll new hire and were in active work status (actively at work during your approved scheduled work week and not on any type of leave) on your date of hire, your eligibility date for coverage is the 31<sup>st</sup> calendar day from your date of hire, as long as you complete enrollment within 30 days of your eligibility date.

## ***Hospitalized on Effective Date***

### ***When does coverage begin if I am hospitalized when coverage is supposed to start?***

Your coverage will start after you have been released from medical confinement and have provided Evidence of Insurability. Evidence of Insurability is also required if you were hospitalized in the three months prior to the effective date of coverage.

## **Changing Coverage**

You can make changes to your Optional Life Insurance coverage at any time by accessing MMC PeopleLink's MMC Benefits Online. Any increase in coverage will require EVIDENCE OF INSURABILITY. You can also cancel your Optional Life Insurance coverage at any time.

## ***Can I change the amount of my coverage while on Leave of Absence of long term disability?***

You can only decrease or drop your Optional Life Insurance coverage while on a leave of absence or long term disability.

The Optional Life Insurance benefit for employees on long term disability is based on their pre-disability base salary.

## **When Coverage Ends**

Under the Optional Life Insurance Plan, coverage ends on the first of the following to occur:

- the date you terminate employment
- the 13<sup>th</sup> month of an approved leave of absence
- the date of your death
- the date you discontinue coverage

- the date you no longer meet the eligibility requirements
- the last date you have paid premiums.
- the date the Plan is terminated

***Exception:***

If you die within 31 days after your coverage ends, the Claims Administrator must receive proof of your death with the required documentation. If approved, your beneficiary will be paid the benefit amount you were entitled to convert. Following your death, your beneficiary must contact the MMC Employee Service Center at 1-866-374-2662 for instructions. See the “Filing a Claim” section for additional information.

You can convert your Optional Life Insurance Plan to an individual policy or you can continue coverage on a group basis.

***Converting to an Individual Policy***

You can convert this Plan to an individual policy or continue coverage on a group basis if you become ineligible for this group coverage for any reason. When coverage ends, you may request conversion to an individual policy without submitting EVIDENCE OF INSURABILITY if you apply for it and make the required premium payment within:

- 31 days from the date coverage ends, or
- 15 days from the date notice is given, if notice is given more than 15 days from the date coverage ends.

However, in no event will the conversion period extend beyond 91 days from the date coverage ends.

***How do I apply for conversion to an individual policy?***

To apply for conversion to an individual policy, you must complete and submit a Conversion of Group Life Benefits to an Individual Policy Form, together with the required premium payment, within the timeframe described above.

You can obtain a Conversion of Group Life Benefits to an Individual Policy Form, by logging onto MMC PeopleLink. Click on “View and print forms”, then click on “Life, Personal Accident and Business Travel Insurance”, and select the “Life Insurance Conversion Form”.

***Do I need Evidence of Insurability to convert to an individual policy?***

No, you do not need to provide Evidence of Insurability to convert your Optional Life Insurance as long as you apply within 31 days of your coverage end date (or, if later, within 15 days of when notice of your right to convert is provided) and you make the required premium payment.

***When does my individual policy take effect?***

Your individual policy takes effect on the 32<sup>nd</sup> day after the date the group coverage ends, regardless of the duration of the application period.

***Continuing Coverage on a Group Basis/Portability******Can I continue my Optional Life Insurance Plan coverage on a group basis when my coverage ends?***

Yes, you can continue your Optional Life Insurance Plan coverage on a group basis when your coverage ends, provided you continue to make the required contributions directly to the plan insurer, and portability is available in your state of residence.

If you will be a non-U.S.-resident, you must request continued coverage before you leave the United States. Although you can be billed for your coverage at a non-U.S. address, you must pay your premiums in U.S. dollars.

To elect to continue coverage, you must submit an Election of Portability Coverage Form. You can obtain a Election of Portability Coverage Form by logging onto MMC PeopleLink. Click on "View and print forms", then click on "Life, Personal Accident and Business Travel Insurance", and select the "Election of Portability Coverage Form".

***Can I change my Optional Life Insurance Plan coverage amount when my coverage ends?***

Yes, you may elect the same or a lower coverage amount to be continued when your coverage ends, subject to minimum and maximum coverage levels.

***Is there a minimum coverage portability amount?***

Yes, the minimum coverage level is \$20,000.

***Is there a maximum coverage portability amount?***

Yes, the maximum is the lesser of (a) the coverage amount you had at the time your coverage ended or (b) \$1 million dollars.

***When does portability coverage end?***

The coverage will continue in full until January 1 of the year in which you attain age 70, when your coverage is reduced by 50% because of the increased costs in providing coverage at and after age 70.

The coverage terminates on January 1 of the year in which you reach age 80.

***Are post-employment contribution rates higher than employee rates?***

Yes, post-employment contribution rates are higher than employee rates but may be lower than the rate you would pay for a comparable individual policy.

**Portable Rates**

These rates shown below are subject to change in the future as Metropolitan Life Insurance Company evaluates the claims experience of all individuals—not just former Marsh & McLennan Companies employees—who elect “portable” coverage.

| Age at the End of Calendar Year | Monthly Rate per \$1,000 of Insurance |
|---------------------------------|---------------------------------------|
| 18                              | .137                                  |
| 19                              | .141                                  |
| 20                              | .142                                  |
| 21                              | .153                                  |
| 22                              | .146                                  |
| 23                              | .131                                  |
| 24                              | .122                                  |
| 25                              | .115                                  |
| 26                              | .115                                  |
| 27                              | .107                                  |
| 28                              | .107                                  |
| 29                              | .107                                  |
| 30                              | .107                                  |
| 31                              | .107                                  |
| 32                              | .115                                  |
| 33                              | .115                                  |
| 34                              | .122                                  |
| 35                              | .131                                  |
| 36                              | .138                                  |

| Age at the End of Calendar Year | Monthly Rate per \$1,000 of Insurance |
|---------------------------------|---------------------------------------|
| 37                              | .153                                  |
| 38                              | .168                                  |
| 39                              | .184                                  |
| 40                              | .202                                  |
| 41                              | .224                                  |
| 42                              | .248                                  |
| 43                              | .275                                  |
| 44                              | .302                                  |
| 45                              | .334                                  |
| 46                              | .370                                  |
| 47                              | .410                                  |
| 48                              | .454                                  |
| 49                              | .500                                  |
| 50                              | .552                                  |
| 51                              | .610                                  |
| 52                              | .673                                  |
| 53                              | .743                                  |
| 54                              | .811                                  |
| 55                              | .896                                  |
| 56                              | .987                                  |
| 57                              | 1.091                                 |
| 58                              | 1.204                                 |
| 59                              | 1.328                                 |
| 60                              | 1.470                                 |
| 61                              | 1.624                                 |
| 62                              | 1.796                                 |
| 63                              | 1.987                                 |
| 64                              | 2.202                                 |
| 65                              | 2.436                                 |
| 66                              | 2.682                                 |
| 67                              | 2.904                                 |
| 68                              | 3.139                                 |
| 69                              | 3.399                                 |
| 70                              | 3.691                                 |
| 71                              | 4.022                                 |

| Age at the End of Calendar Year | Monthly Rate per \$1,000 of Insurance |
|---------------------------------|---------------------------------------|
| 72                              | 4.400                                 |
| 73                              | 4.828                                 |
| 74                              | 5.292                                 |
| 75                              | 5.785                                 |
| 76                              | 6.359                                 |
| 77                              | 6.958                                 |
| 78                              | 7.585                                 |
| 79                              | 8.262                                 |

## How the Plan Works

The Plan pays money to someone you name as your BENEFICIARY if you die during active employment.

You can elect a death benefit equal to one to six times your annual base salary rounded to the next \$1,000, if not already an even multiple of \$1,000.

### *Example:*

An employee with an annual base salary of \$50,100 who elects three times optional life insurance will have a benefit of \$151,000.

This benefit is in addition to any benefit received under the Company's Basic Life Insurance Plan

The Plan will pay up to a maximum death benefit amount of \$5 million.

There are no exclusions or limitations for pre-existing conditions if you join the Plan when you are first eligible.

### ***If I am disabled, does the Plan still provide a benefit?***

If you are totally disabled, your coverage will continue for as long as you receive benefits under the Company's Basic Long Term Disability Plan.

### ***Is there an additional benefit under the Plan if I die in an accident?***

No, the plan doesn't pay any additional amount for accidental death.

The Company has separate accident insurance plans in which you may be eligible to participate.

***If I am on an authorized unpaid leave of absence, does the Plan still provide a benefit?***

You may continue coverage for up to 12 months, provided you pay the required contributions. (You may not enroll for or increase coverage while you are on a leave of absence.)

***If I Die***

If you die while you are an active employee, the Optional Life Insurance benefit will be paid to your beneficiary and insurance coverage ends on your date of death.

**Definition of Salary**

Salary for the purpose of this Plan is your annual base salary (excluding overtime, bonuses, commissions, and other extra compensation).

***If my salary changes, what happens to my life insurance benefits?***

If your salary changes, your Optional Life Insurance benefit amount will be adjusted on the date of your salary change provided 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 on that day.

EVIDENCE OF INSURABILITY is not required for an increase in coverage resulting from a salary change.

***Will my benefits be reduced as I get older?***

There is no reduction of the Optional Life Insurance benefit because of your age.

***Are there any losses not covered under this Plan?***

No, the Plan pays a benefit when you die regardless of the cause of death.

***Is there an additional benefit under the Optional Life Insurance Plan if I die in an accident?***

No, the Plan doesn't pay any additional amount for accidental death.

The Company has separate accident insurance plans in which you may be eligible to participate.

**Accelerated Benefit Option*****Can I receive the benefit prior to my death?***

The Optional Life Insurance Plan contains an Accelerated Benefit Option for employees. If you are certified by a medical physician to have a life expectancy of six months or less and you are not expected to recover, you may receive an "advance" (subject to certain maximum limitations) against life insurance proceeds payable at the time of your death. Currently, the maximum is 50% of the benefit, payable, but no more than \$250,000.

Payment is made in a lump sum. Any payment made in advance will be deducted from the death benefit when you die.

The Accelerated Benefit Option is payable as long as you are eligible to receive this benefit and are not subject to any of the exclusions described below.

### ***How do I file an Accelerated Benefit Option claim?***

A certified claim form must be completed by your physician showing proof of your terminal illness. You can obtain an Accelerated Benefit Option claim form by logging onto MMC PeopleLink. Click on “View and print forms”, then click on “Life, Personal Accident and Business Travel Insurance”, and select the “Accelerated Benefits Claim Form”. The Claims Administrator must then approve your request to receive an accelerated benefit.

### ***Are there limitations to the Accelerated Benefit Option?***

There are exclusions that would prevent you from claiming an accelerated benefit under the Plan. The accelerated benefit will not be paid to an employee if:

- you have assigned your benefit
- the amount of your life or death benefit is less than \$10,000

## Assigning Your Benefit

### ***Can I assign my benefit to someone else?***

The plan permits absolute assignment by gift. Assignments are generally made to a spouse or an adult child, or a trustee of an executed trust agreement but it can be made to anyone. Any such assignment will irrevocably transfer the right, title, interest and incidents of ownership, both present and future, in such benefits. To assign your benefit to an individual, complete a Gift Absolute Assignment to Individual Form; to assign your benefit to a trust, complete a Gift Absolute Assignment to Trustee with Waivers and Consents Form. Return the completed form to your Human Resources Representative. The Claims Administrator must consent to your assignment in order for it to become effective.

Assignment of benefits may involve federal and state income, gift and estate tax questions. Legal advice from an attorney prior to making an assignment is recommended.

## Survivor Assistance

### ***What is Survivor Assistance?***

Effective November 1, 2008, MetLife automatically added the Survivor Assistance: MetLife Advice for Beneficiaries - Delivering The Promise® (DTP) plan feature.

This feature provides personal phone or in-person support and specialized services to covered plan participants and beneficiaries, living in the continental United States.

Note: this feature is not included under the Personal (whole) Life Insurance Plan.

### ***What kind of support and services can I expect under the Survivor Assistance Program?***

This unique plan feature provides participants and beneficiaries with personal assistance, support and specialized services to help you deal with the details and questions that may arise when a loved one dies. MetLife has carefully selected and specially trained representatives to support beneficiaries. These specialists can:

- Help beneficiaries identify the benefits for which they may be eligible, including government benefits
- Assist with filing insurance claims
- Answer important questions and assist with paperwork
- Identify local assistance resources, including grief counseling services, government agencies and financial planning

Note: you may also wish to refer to the Employee Assistance Program (EAP) section of the Benefits Handbook under *Programs & Policies, Additional Benefits*. Or you may contact an EAP representative directly at (800) 382-3432, 24 hours a day, 7 days a week.

### ***What does Survivor Assistance cost?***

This program is automatically available at no cost to plan participants or beneficiaries.

### ***How do I initiate Survivor Assistance?***

If you are a plan participant or beneficiary who has experienced the death of a loved one, please notify the MMC Employee Service Center by calling 1-866-374-2662. You will receive information about the Survivor Assistance Program from MetLife in approximately 7 to 10 business days.

### ***What if I have additional questions?***

Contact the MMC Employee at 1-866-374-2662, Monday through Friday, 8 a.m. to 8 p.m. Eastern Time.

## **How Benefits Are Paid**

Your BENEFICIARY will receive one of the following:

- a lump sum check made payable to the beneficiary if the benefit is under \$7,500
- an interest-bearing money market account in the name of the beneficiary. Your beneficiary can access all or part of the benefit at any time by writing a check against the account which is administered and guaranteed by the Claims Administrator. Your beneficiary will be provided full details on the account when the benefit becomes payable.

## Filing a Claim

If a covered family member dies, you should contact the MMC Employee Service Center for instructions directly at 1-866-374-2662.

Your beneficiary needs to file the claim within 90 days of your death.

### ***Who will receive the benefit?***

If you die, your designated beneficiary will receive the benefit.

### ***How does claims processing work?***

After the Claims Administrator receives the proper documents and approves the claim, your beneficiary will be notified.

### ***How long does it normally take to process a claim for benefits?***

Most claims are normally processed within two weeks after the claim is filed.

### ***How do I or my beneficiary appeal a benefit determination or denied claim?***

There are special rules, procedures and deadlines that apply to appeals of benefits determinations and denied claims, and you have special rights under ERISA. Please refer to the *Administrative Information* section for a description of the appeals process.

## Glossary

### ACTIVE WORK STATUS

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You must be actively-at-work during your approved scheduled work week and not on any type of leave.

### ACTIVELY AT WORK

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You are “actively at work” if you are fulfilling your job responsibilities at a Company-approved location on the day coverage is supposed to begin (e.g., you are not out ill or on a leave of absence).

### AFTER TAX PAYCHECK DEDUCTIONS

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Deductions taken from your pay after Social Security (FICA and Medicare) and federal unemployment insurance (FUTA) taxes and other applicable federal, state and local taxes are withheld.

## APPROVED SPOUSE AND DOMESTIC PARTNER

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Adding a spouse or 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 Benefits Online declaring that:

### *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.

## BENEFICIARY

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The person or entity you designate to be entitled to benefits when you die. For Spouse and Dependent Children Life Insurance, Personal Life Insurance, and Personal Accident Insurance, you are automatically the beneficiary if a covered family member dies.

### ELIGIBLE KROLL EMPLOYEES

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As used throughout this document, “Kroll Employees” are defined as employees classified on payroll as U.S. full-time regular employees of Kroll, Inc. or any of its subsidiaries.

### ELIGIBLE MMC EMPLOYEES (OTHER THAN KROLL)

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As used throughout this document, “MMC Employees (other than Kroll)” are defined as employees classified on payroll as U.S. salaried employees of MMC or any subsidiary or affiliate of MMC (other than Kroll Inc., and any of its subsidiaries).

### EVIDENCE OF INSURABILITY

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Proof of good health and is generally required if you do not enroll for coverage when you first become eligible, if the coverage level you are requesting requires such evidence, or if you are increasing coverage. Establishing Evidence of Insurability may require a physical examination at the employee’s expense. The Evidence of Insurability must be provided to and approved by the insurer before coverage can go into effect.

### FULL-TIME REGULAR EMPLOYEE OF KROLL

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Employees that were not hired to perform short term projects, special programs of a temporary nature and will not be terminated from employment upon completion of their assignment.

### QUALIFIED FAMILY STATUS CHANGE

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An event that changes your benefit eligibility, for example getting married and having a child or your spouse or dependent lose other coverage. You can make certain changes to your before-tax benefit elections that are due to and consistent with the change in family status.

### TOTAL DISABILITY

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During the first 30 months of an approved disability, you are considered totally disabled if you cannot perform each and every duty of your present occupation. Medical certification of disability is required, and you must be under the regular care of a licensed physician qualified to treat your condition. After 30 months, you are considered totally disabled and eligible for benefits if you are unable to engage in duties of any substantially gainful employment for which you are reasonably qualified by education, training or experience. You must be under the regular care of a licensed physician qualified to treat your condition.