

Retirement: Impact on Benefits

As of January 1, 2024

This guide was prepared with information as of January 1, 2024, and does not reflect any changes that may be made to the plans after this date. Please call *Marsh McLennan's HR Services (HR Services)* at +1 866 374 2662, any business day, from 8:00 am to 8:00 pm, ET, with any questions and for up-to-date information. Also, please visit "Leaving the Company" under the Work Events section of the Benefits Handbook on <https://careers.marshmcclennan.com/global/en/us-benefits>.

Note: Termination of employment occurs on your last day of active employment as reflected in Workday. If you meet pre-65 retiree medical eligibility requirements, you will be given an **opportunity to immediately elect or defer pre-65 retiree medical coverage**. If you defer your pre-65 retiree medical coverage participation election date beyond 60 days of your termination date, you can elect to participate at a later date (until no later than the 1st of any month prior to the month you attain age 65). However, please note that the Company does not offer retiree healthcare coverage for Medicare-eligible former employees and their Medicare-eligible family members.

Your pre-65 retiree medical coverage participation date (Pre-65 Retiree Medical Coverage Participation Date) will be reflected as the 1st of the month following your termination date, or, if you defer your election and elect coverage at a later date, the 1st of any month, until no later than the 1st of any month prior to the month you attain age 65.

Examples:

- 1- If your employment terminates on June 17, 2024; your pre-65 retiree medical coverage participation date will reflect July 1, 2024 (if you do not defer your election).
- 2- If your employment terminates on June 17, 2024 and you defer your election, your pre-65 retiree medical coverage participation date will reflect the first of a month following July 1, 2024 when you later elect to participate, until no later than the 1st of any month prior to the month you attain age 65.

For vendor contact information, refer to the "Contact Information" section of the Benefits Handbook under "Contacts," on <https://careers.marshmcclennan.com/global/en/us-benefits> and click Benefits Handbook.

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<u>Health</u> <ul style="list-style-type: none"> Medical (including prescription drug coverage) 	<p><u>Enrolled in Active Medical Coverage but NOT Eligible to Participate in Pre-65 Retiree Medical Coverage</u></p> <p>If you (and your eligible family members) are enrolled, active employee medical coverage for you and your eligible family members ends on your last day of employment.</p> <p>COBRA medical coverage will automatically be offered to you.</p> <p><u>Enrolled in Active Medical Coverage and Eligible to Participate in Pre-65 Retiree Medical Coverage</u></p> <p>If you (and your eligible family members) are enrolled, active employee medical coverage for you and your eligible family members ends on the last day of the month in which you terminate employment.</p> <p>If you are eligible to elect or defer pre-65 retiree medical coverage, your pre-65 retiree medical coverage participation date will be reflected as the 1st of the month following your termination date, or if you defer your election and elect coverage at a later date, the 1st of any month when you later elect to participate, until no later than the 1st of any month prior to the month you attain age 65.</p> <p>To elect pre-65 retiree medical coverage, you must contact HR Services at +1 866 374 2662, any business day, from 8:00 am to 8:00 pm ET at least 30 days</p>	<p><u>COBRA Coverage:</u></p> <p>You may be eligible for COBRA¹ continuation coverage for your medical coverage. COBRA is automatically offered to all terminated employees who were covered under an active medical plan. If you do not elect COBRA on a timely basis, you will not be eligible to enroll at a later date. Separate COBRA coverage elections can be made for each family member and plan (medical, dental, vision, Health Care Flexible Spending Account (HCFSAs), Limited Purpose Health Care Flexible Spending Account (LPHCFSA), Employee Assistance Program (EAP), Teladoc Medical Experts, and Health Advocate coverage.</p> <p>You are responsible for paying the full cost of your COBRA coverage plus an administrative fee. For an explanation of COBRA coverage, go to https://careers.marshmclennan.com/global/en/us-benefits and click Benefits Handbook.</p> <p><u>Pre-65 Retiree Medical Coverage:</u></p> <p>If eligible (refer to the Benefits Handbook on https://careers.marshmclennan.com/global/en/us-benefits for eligibility requirements), you can elect to participate in pre-65 retiree medical coverage* as early as the 1st of the month when you later elect to participate following your termination date, or you can defer your pre-65 retiree medical election and elect coverage at a later date, the 1st of any month, until no later than the 1st of any month prior to the month you attain age 65.</p> <p>*Notes:</p> <ul style="list-style-type: none"> You can elect any of the Marsh & McLennan Companies Pre-65 Retiree Medical Plan options available in the state in which you reside, even if you were not enrolled for active employee medical coverage. However, if you or a family member who you wish to cover is Medicare eligible (generally age 65 or over as of your Pre-65 Retiree Medical Coverage 	<p><u>COBRA Coverage</u></p> <p>My Benefits Service Center, Marsh McLennan's administrator for COBRA, will automatically mail a package, a COBRA election form and an explanation of your COBRA rights to your home address on file. If you wish to elect COBRA coverage, complete your election form and return it to My Benefits Service Center within your 60-day COBRA election period following your retirement. Your COBRA premium will be due 45 days from your election date. The COBRA medical coverage effective date will be either the day following your last day of employment or the first day of the month following the month in which you terminate employment, depending on your eligibility to participate in Pre-65 Retiree Medical.</p> <p><u>Pre-65 Retiree Medical Coverage:</u></p> <p>If eligible, decide whether to participate in pre-65 retiree medical coverage as of the 1st of the month following your termination date or defer your election and elect to participate at a later date, the 1st of any month, until no later than the 1st of any month prior to the month you attain age 65.</p> <p>If you defer your pre-65 retiree medical coverage participation election, you will be able to elect COBRA medical, dental, vision, HCFSAs, LPHCFSA, EAP, Teladoc Medical Experts or Health Advocate. COBRA elections must be made within the 60 day COBRA election period following your retirement.</p> <p>In order to initiate your pre-65 retiree medical coverage election, you must call HR Services at least 30 days prior to your Pre-65 Retiree Medical Coverage Participation Date. The requirement to contact HR Services at least 30 days prior to your Pre-65 Retiree Medical Coverage Participation Date will be waived if you elect to participate in pre-65 retiree medical coverage within 60 days following your termination from the Company.</p> <p>Medicare Eligible:</p> <p>One (but not the only) individual healthcare insurance coverage option is through Mercer Marketplace Retiree, a Mercer Marketplace company, which is a business unit of Mercer (US), Inc., a wholly owned subsidiary of the Company. Mercer Marketplace Retiree will mail information</p>

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	<p>prior to your Pre-65 Retiree Medical Coverage Participation Date. The requirement to contact HR Services at least 30 days prior to your Pre-65 Retiree Medical Coverage Participation Date will be waived if you elect to participate in pre-65 retiree medical coverage within 60 days following your termination from Marsh McLennan (Company). COBRA medical coverage will automatically be offered to you.</p> <p><u>Not Enrolled in Active Medical Coverage and Eligible to Participate in Pre-65 Retiree Medical Coverage</u></p> <p>If you are eligible to elect or defer pre-65 retiree medical coverage, your Pre-65 Retiree Medical Coverage Participation Date will be reflected as the 1st of the month following your termination date, or if you defer your election and elect coverage at a later date, the 1st of any month, until no later than the 1st of the month prior to the month you attain age 65.</p> <p>To elect pre-65 retiree medical coverage, you must contact HR Services at +1 866 374 2662, any business day, from 8:00 am to 8:00 pm ET at least 30 days prior to your Pre-65 Retiree Medical Coverage Participation Date. The requirement to contact HR Services at least 30 days prior to your Pre-65 Retiree Medical Coverage Participation Date will be waived if you elect to participate in pre-65 retiree</p>	<p>Participation Date), the Medicare-eligible family member(s) are no longer eligible for pre-65 retiree medical coverage, regardless of whether the Medicare-eligible family member(s) enroll/enrolled in Medicare.</p> <p>When you or a covered family member reach age 65 or are covered by Medicare, those Medicare eligible family members are no longer eligible for coverage under the pre-65 retiree medical plans.</p> <p>Medicare Eligible:</p> <p>When you or an eligible family member reach age 65 or become eligible for Medicare, you and/or your eligible family member(s) may obtain individual healthcare insurance coverage in any manner you or they choose.</p> <p>¹Under the Consolidated Omnibus Reconciliation Act of 1986 (COBRA), employees and their covered family members may continue coverage after losing eligibility for coverage due to certain qualifying events (other than for gross misconduct).</p>	<p>directly to your primary address on file about the individual healthcare insurance options made directly available to you through Mercer Marketplace Retiree Exchange. The Company does not sponsor or endorse Mercer Marketplace Retiree or any of the individual healthcare insurance coverage options available through Mercer Marketplace Retiree Exchange. The Company's sole function with respect to Mercer Marketplace Retiree is to make you aware of it.</p> <p>For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook on https://careers.marshmcclennan.com/global/en/us-benefits click Benefits Handbook.</p>

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	<p>medical coverage within 60 days following your termination from the Company.</p> <p>Since you were not enrolled in Marsh McLennan's active medical coverage, you will not have the option to elect COBRA medical coverage.</p> <p><u>Enrolled in Active Medical Coverage but Deemed to be Medicare Eligible</u></p> <p>If you (and your eligible family members) are enrolled, active employee medical coverage for you and your eligible family members ends on the last day of the month in which you terminate employment.</p> <p>COBRA medical coverage will automatically be offered to you.</p> <p>The Company does not offer retiree healthcare coverage for Medicare-eligible former employees and their Medicare eligible family members.</p>		
<p><u>Health</u></p> <ul style="list-style-type: none"> ▪ Dental Plan ▪ Vision Care Plan 	<p><u>Enrolled in Active Dental and/or Vision Coverage but Not Eligible to Participate in Pre-65 Retiree Medical Coverage</u></p> <p>If you (and your eligible family members) are enrolled, active employee dental and vision coverage for you and your eligible family members ends on your last day of employment.</p> <p><u>Enrolled in Active Dental and/or Vision Coverage and Eligible to Participate in Pre-65 Retiree Medical Coverage</u></p> <p>If you (and your eligible family</p>	<p>You and each of your eligible family members covered on your last day of employment can elect to continue coverage under COBRA¹. Separate COBRA coverage elections can be made for each family member and plan (dental and vision).</p> <p>You are responsible for paying the full cost of your COBRA coverage plus an administrative fee. For an explanation of COBRA coverage, go to https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook.</p> <p>¹Under the Consolidated Omnibus Reconciliation Act of 1986 (COBRA), employees and their covered family members may continue coverage after losing eligibility for coverage due to certain qualifying events (other than for gross misconduct).</p>	<p>My Benefits Service Center, Marsh McLennan's administrator for COBRA, will automatically mail a package, a COBRA election form and an explanation of your COBRA rights to your home address on file. If you wish to elect COBRA coverage, complete your election form and return it to My Benefits Service Center within your 60-day COBRA election period following your retirement. Your COBRA premium will be due 45 days from your election date. The COBRA coverage effective date will be either the day following your last day of employment or the first day of the month following the month in which you terminate employment, depending on your eligibility to participate in Pre-65 Retiree Medical.</p> <p>For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook.</p>

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	<p>members) are enrolled, active employee dental and vision coverage for you and your eligible family members ends on your last day of the month in which you terminate employment.</p> <p>Upon retirement, MetLife Retiree Dental is offered to:</p> <ul style="list-style-type: none"> Medicare Eligibles (Post-65 Retirees) Pre-65 Retirees if enrolled in Pre-65 Medical. 		<p>MetLife will mail a packet of Retiree Dental information upon election of Pre-65 Medical for Pre-65 Retirees and to Medicare Eligible Post-65 Retirees.</p>
<p><u>Wellness</u></p> <ul style="list-style-type: none"> Teladoc Medical Experts Health Advocate 	<p>Coverage for you and your eligible family members ends on your last day of employment.</p>	<p>You cannot convert this coverage to an individual policy when your coverage ends.</p> <p>You and each of your eligible family members covered as of your last date of employment can elect to continue coverage under COBRA¹. Separate COBRA coverage elections can be made for each family member.</p> <p>¹Under the Consolidated Omnibus Reconciliation Act of 1986 (COBRA), employees and their covered family members may continue coverage after losing eligibility for coverage due to certain qualifying events (other than for gross misconduct).</p>	<p>My Benefits Service Center, Marsh McLennan's administrator for COBRA, will automatically mail a package, a COBRA election form and an explanation of your COBRA rights to your home address on file. If you wish to elect COBRA coverage, complete your election form and return it to My Benefits Service Center within your 60-day COBRA election period following your retirement. Your COBRA premium will be due 45 days from your election date. The COBRA coverage effective date will be the day following your last day of employment.</p> <p>For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook.</p>
<p><u>Wellness</u></p> <ul style="list-style-type: none"> Employee Assistance Program (EAP) 	<p><u>Not Eligible to Participate in Pre-65 Retiree Medical</u></p> <p>Coverage for you and your eligible family members ends on your last day of employment.</p> <p><u>Eligible to Participate in Pre-65 Retiree Medical</u></p> <p>Coverage for you and your eligible family members ends on your last day of the month in which you terminate</p>	<p>You and each of your eligible family members covered as of your last date of employment can elect to continue coverage under COBRA¹. Separate COBRA coverage elections can be made for each family member.</p> <p>You are responsible for paying the full cost of your COBRA coverage plus an administrative fee. For an explanation of COBRA coverage, go to https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook.</p> <p>¹Under the Consolidated Omnibus Reconciliation Act of 1986 (COBRA), employees and their covered family</p>	<p>My Benefits Service Center, Marsh McLennan's administrator for COBRA, will automatically mail a package, a COBRA election form and an explanation of your COBRA rights to your home address on file. If you wish to elect COBRA coverage, complete your election form and return it to My Benefits Service Center within your 60-day COBRA election period following your retirement. Your COBRA premium will be due 45 days from your election date. The COBRA coverage effective date will be either the day following your last day of employment or the first day of the month following the month in which you terminate employment, depending on your eligibility to participate in Pre-65 Retiree Medical.</p>

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	employment.	members may continue coverage after losing eligibility for coverage due to certain qualifying events (other than for gross misconduct).	For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook .
<u>Wellness</u> <ul style="list-style-type: none"> Care.com Family Resource Program 	Coverage for you and your eligible family members ends on your last day of employment.	None	For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook .
<u>Wellness</u> Sword Health Prevention Program	Coverage for you and your eligible family members ends on your last day of employment.	None	For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook .
<u>Spending Accounts</u> <ul style="list-style-type: none"> Health Care Flexible Spending Account (HCFA) 	If you are enrolled, your contributions cease on your last day of employment.	<p>You can receive reimbursement up to your total elected amount (less any reimbursement amounts you may have already received) for eligible expenses incurred before your last day of employment.</p> <p>In addition, you may elect to continue coverage under your HCFA on an after-tax basis until the end of the current calendar year (in which you were enrolled) under COBRA¹.</p> <p>For an explanation of COBRA coverage, go to https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook.</p> <p>¹Under the Consolidated Omnibus Reconciliation Act of 1986 (COBRA), employees and their covered family members may continue coverage after losing eligibility for coverage due to certain qualifying events (other than for gross misconduct).</p>	<p>If your participation ends during the plan year, you will not be reimbursed for expenses incurred after the date your participation ends (for example, after your employment ends, unless you continue participation through COBRA).</p> <p>You will, however, have until March 31st of the following plan year to submit for reimbursement of eligible expenses you incurred during the plan year while you were participating. To receive available reimbursement, you can submit a claim for reimbursement to the Spending Account Service Center using any of the following methods:</p> <ul style="list-style-type: none"> - online at the Spending Account Service Center - by mobile app (Spending Account Mobile Center for your Android or iPhone, also compatible with iPad® and iPod touch®) - by email at mmc@marshmma.com - by fax at +1 888 788 1928 - by mail: Spending Account Service Center P.O. Box 350 Conshohocken, PA 19428 <p>Forms are available at the Spending Account Service Center or can be requested by calling the Spending Account Service Center. The Prepaid MasterCard® is deactivated as of date of retirement.</p> <p>My Benefits Service Center, Marsh McLennan's administrator for COBRA, will automatically mail a package, a COBRA election form and an explanation of your COBRA rights to your home address on file. If you wish to elect COBRA coverage, complete your election form and</p>

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			<p>return it to My Benefits Service Center within your 60-day COBRA election period following your retirement.</p> <p>For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook.</p>
<p><u>Spending Accounts</u></p> <ul style="list-style-type: none"> Dependent Care Flexible Spending Account (DCFSA) 	<p>If you are enrolled, your contributions cease on your last day of employment.</p>	<p>You can continue receiving reimbursement up to your remaining balance for expenses incurred before your last day of employment.</p> <p>You <i>cannot</i> continue the DCFSA under COBRA.</p>	<p>If your participation ends during the year, you will not be reimbursed for expenses incurred after the date your participation ends (for example, after your employment ends).</p> <p>You will, however, have until March 31st of the following plan year to submit for reimbursement of eligible expenses you incurred during the plan year while you were participating. To receive available reimbursement, you can submit a claim for reimbursement to the Spending Account Service Center using any of the following methods:</p> <ul style="list-style-type: none"> - online at the Spending Account Service Center - by mobile app (Spending Account Mobile Center for your Android or iPhone, also compatible with iPad® and iPod touch®) - by email at mmc@marshmma.com - by fax at +1 888 788 1928 - by mail: Spending Account Service Center P.O. Box 350 Conshohocken, PA 19428 <p>Forms are available at the Spending Account Service Center or can be requested by calling the Spending Account Service Center. The Prepaid MasterCard® is deactivated as of date of retirement.</p> <p>For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook.</p>
<p><u>Spending Accounts</u></p> <ul style="list-style-type: none"> Limited Purpose Health Care Flexible Spending Account (LPHCFSA) 	<p>If you are enrolled, your contributions cease on your last day of employment.</p>	<p>You can receive reimbursement up to your total elected amount (less any reimbursement amounts you may have already received) for eligible expenses incurred before your employment ended. In addition, you may elect to continue coverage under your LPHCFSA on an after-tax basis until the end of the</p>	<p>If your participation ends during the plan year, you will not be reimbursed for expenses incurred after the date your participation ends (for example, after your employment ends, unless you continue participation through COBRA).</p> <p>You will, however, have until March 31st of the following plan year to submit for reimbursement of eligible expenses you</p>

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		<p>current calendar year (in which you were enrolled) under COBRA¹.</p> <p>For an explanation of COBRA coverage, go to https://careers.marshmclennan.com/global/en/us-benefits and click Benefits Handbook.</p> <p>¹Under the Consolidated Omnibus Reconciliation Act of 1986 (COBRA), employees and their covered family members may continue coverage after losing eligibility for coverage due to certain qualifying events (other than for gross misconduct).</p>	<p>incurred during the plan year while you were participating. To receive available reimbursement, you can submit a claim for reimbursement to the Spending Account Service Center using any of the following methods:</p> <ul style="list-style-type: none"> - online at the Spending Account Service Center - by mobile app (Spending Account Mobile Center for your Android or iPhone, also compatible with iPad® and iPod touch®) - by email at mmc@marshmma.com - by fax at +1 888 788 1928 - by mail: Spending Account Service Center P.O. Box 350 Conshohocken, PA 19428 <p>Forms are available at the Spending Account Service Center or can be requested by calling the Spending Account Service Center. The Prepaid MasterCard® is deactivated as of date of retirement.</p> <p>My Benefits Service Center, Marsh McLennan's administrator for COBRA, will automatically mail a package, a COBRA election form and an explanation of your COBRA rights to your home address on file. If you wish to elect COBRA coverage, complete your election form and return it to My Benefits Service Center within your 60-day COBRA election period following your retirement.</p> <p>For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmclennan.com/global/en/us-benefits and click Benefits Handbook.</p>
<p><u>Savings Accounts</u></p> <ul style="list-style-type: none"> ▪ Health Savings Account (HSA) 	<p>If you are enrolled, your contributions (through automatic payroll deductions) cease on your last day of employment.</p>	<p>You can continue receiving reimbursement from your account balance. You will be billed a monthly administration fee.</p> <p>Amounts contributed to your HSA belong to you. Balances are non-forfeitable and always fully vested.</p> <p>In addition, you may be eligible to continue making contributions to your Spending Account Service Center HSA on an after-tax basis directly to the HSA Administrator as long as you meet the tax requirements to contribute to an HSA and elect COBRA coverage for your \$1,600 Deductible Plan or \$3,200 Deductible Plan or have other high deductible health plan coverage.</p>	<p>Your HSA will be administered through the HSA administrator, the Spending Account Service Center, unless you transfer it to another HSA administrator. Withdrawals can continue to be made to your Spending Account Service Center HSA after termination.</p> <p>To receive available reimbursement, you can use your Prepaid MasterCard®* or you can submit a request for payment using either of the following methods:</p> <ul style="list-style-type: none"> - online at the Spending Account Service Center - by mobile app (Spending Account Mobile Center for your Android or iPhone, also compatible with iPad® and iPod touch®).

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			<p>* Your current Prepaid MasterCard® will remain active as long as your account remains with the Spending Account Service Center.</p> <p>For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook.</p>
<u>Life</u> <ul style="list-style-type: none"> Basic Life Insurance 	Coverage ends on your last day of employment. However, if you die within 31 days of your termination date, a benefit will be paid as if the coverage were still in effect.	You may convert your coverage to an individual policy, without providing evidence of insurability, within 31 days of your last day of employment. In no event will the conversion period extend beyond 91 days from the date coverage ends.	<p>Upon termination, MetLife will mail you a packet of information explaining your conversion option.</p> <p>For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook.</p>
<u>Life</u> <ul style="list-style-type: none"> Group Variable Universal Life (GVUL) Insurance Plan 	If you are enrolled, coverage ends on your last day of employment.	The plan includes a portability feature that allows you to continue coverage on a direct bill basis at retirement or termination of employment. Conversion to a personal policy of insurance is also available if portability is not elected, under certain circumstances.	<p>You can continue your GVUL Insurance Plan coverage on a direct bill basis when your group coverage ends, provided you continue to make the required contributions directly to the plan insurer, and portability is available in your state of residence.</p> <p>If you will be a non-US-resident, you may continue your GVUL coverage on a direct bill basis. You must pay your premiums in US dollars.</p> <p>Upon termination, MetLife will mail you a packet of information explaining your portability option.</p> <p>For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook.</p>
<u>Life</u> <ul style="list-style-type: none"> Business Travel Accident Insurance 	Coverage ends on your last day of employment.	None	For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook .
<u>Life</u> <ul style="list-style-type: none"> Voluntary AD&D Insurance 	If you are enrolled, coverage for you and your eligible, covered family members ends on your last day of employment.	You may convert your Voluntary AD&D policy to an individual plan at standard insurance company rates by applying and making the premium payments directly to the insurance company within 31 days from the date your coverage ends. The minimum benefit is \$100,000 and the maximum benefit is \$500,000 in coverage.	To convert coverage to an individual policy, call AIG, c/o Reuben Warner Associates at +1 800 421 3005 extension 320.
<u>Disability</u> <ul style="list-style-type: none"> Short Term and Long Term 	Coverage ends on your last day of employment.	None	For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook .

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<u>Disability</u> <ul style="list-style-type: none"> Optional Long Term 	Coverage ends on your last day of employment.	None	For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook .
<u>Disability</u> <ul style="list-style-type: none"> Long Term Disability Bonus Income Plan 	Coverage ends on your last day of employment.	None	For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook .
<u>Other Benefits</u> <ul style="list-style-type: none"> Bright Horizons Family Solutions 	Coverage ends on your last day of employment.	None	For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook .
<u>Other Benefits</u> <ul style="list-style-type: none"> Legal Assistance Plan 	If you are enrolled, coverage for you and your eligible covered family members ends on your last day of employment.	You can elect to continue coverage under the plan for twelve months on an individual basis. You must pay the annual fee in advance of receiving any services.	To convert to an individual policy, contact MetLife Legal Plans within 31 days after your last day of employment. For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook .
<u>Other Benefits</u> <ul style="list-style-type: none"> MSK Direct 	Coverage for you and your eligible family members ends on your last day of employment.	None	For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook .
Transportation Reimbursement Incentive Program (TRIP)	If you are enrolled, your election(s) will automatically be cancelled for future months.	<p>The deadline to cancel an election for most transit agencies is the 10th day of the prior month (for LIRR and Metro North, the deadline is the 4th day of the prior month).</p> <p>If you missed the deadline for canceling your pass and you terminate before the start of the following month, you can either use the pass or check with the transit authority to see if you can return it for a refund of only after-tax payments (do <i>not</i> return the pass to the Company or HealthEquity.) Note that you are responsible for the cost of the pass and you may be liable for taxes on its value. You may wish to consult with a tax professional for details.</p>	<p>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 will be forfeited. So, if the deadline for changing or canceling your election has not passed by the time you realize that you will be leaving the Company, you should change your election as necessary to avoid having an excess deduction and possibly forfeiture.</p> <p>The deadline to cancel an election for most transit agencies is the 10th day of the prior month (for LIRR and Metro North, the deadline is the 4th day of the prior month). To change your election, contact Health Equity.</p> <p>For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook.</p>

Benefit	What Happens at Retirement	Your Options	Next Steps
Marsh & McLennan Companies 401(k) Savings & Investment Plan	<p>If you are or were enrolled, you are entitled to the vested value of your plan account, less any outstanding loan balance.</p> <p>You are 100% vested in your account when (i) attain 4 years of vesting service or (ii) you attain age 65 (normal retirement age) while employed by the Company or its affiliates. Otherwise, you become partially vested if you have at least 2 years of vesting service.</p> <p>If you have an outstanding loan you may: (i) pay off your outstanding loan balance (including interest) upon your termination of employment in a single certified check or money order or (ii) leave your account balance in the Marsh & McLennan Companies 401(k) Plan and request to continue periodic payments using an electronic payment method (Automated Clearing House) in accordance with your current loan repayment schedule completing no later than the original due date of the loan. If you do not choose either of the above options or request a distribution from your account balance, your outstanding loan balance (including interest) will be considered a distribution and may be subject to applicable taxes and penalties. To receive further information about your loan payoff options, call HR Services.</p> <p>If your vested account balance is \$1,000 or less, you will be</p>	<ol style="list-style-type: none"> 1. You may elect immediate payment of your distribution. <p style="text-align: center;"><i>or</i></p> <ol style="list-style-type: none"> 2. If the vested value of your account is more than \$1,000, you may keep your account in the Plan up to the April 1 following the calendar year in which you have both: <ul style="list-style-type: none"> • attained age 73 (if you were born after December 31, 1950) or age 72 (if you were born after June 30, 1949 but before January 1, 1951) or age 70½ (if you were born before July 1, 1949); and • terminated employment with the Company and its affiliates. <p>This date is referred to as your "required beginning date."</p> <p>If you have an outstanding loan, before taking a distribution you can:</p> <ol style="list-style-type: none"> 1. Pay off your outstanding loan balance using your own funds. 2. Leave your entire account balance in the Marsh & McLennan Companies 401(k) Plan and request to continue periodic payments using an electronic payment method (Automated Clearing House) in accordance with your current loan repayment schedule completing no later than the original due date of the loan. 3. Default on your loan. If you do not pay off your loan before taking a distribution from your account, your vested account balance will be reduced by the amount of your outstanding loan and the unpaid balance will be reported to the Internal Revenue Service as a distribution. 	<p>Accounts with vested balances that are \$1,000 or less will be automatically paid out 90 days following the date of your Termination Kit. Transamerica will send a Termination Kit to you once your termination date is received. If you want to roll over the distribution to a traditional IRA, Roth IRA or another employer's <u>tax-qualified plan</u>, a Marsh & McLennan Companies 401(k) Savings & Investment Plan Benefit Distribution Form must be returned within 90 days from the date of the Termination Kit. Otherwise, if the vested account balance is still \$1,000 or less, it will be paid out by check and taxes will be withheld, 90 days from the date of your Termination Kit. If no form is received within 90 days from the date of the Termination Kit and your account balance exceeds \$1,000, your account will not be paid out automatically. You may request a distribution at any time. If you do not request a distribution and, due to a decline in your account balance at a later date, such balance no longer exceeds the \$1,000 threshold, you will be notified again of your options with respect to your account during the following calendar quarter. If no response is received within 30 days from the date of that notification, your account will be automatically distributed.</p> <p>Accounts with vested balances that are greater than \$1,000: you may elect to take a distribution or leave your balance in the plan. However, you may not leave your balance in the plan beyond the required beginning date described in item (2) of the "Your Options" column. You may submit the Marsh & McLennan Companies 401(k) Savings & Investment Plan Benefit Distribution Form*, as the form instructs, at any time up to this required beginning date. If you leave your balance in the plan, your account balance will continue to be affected by the investment performance of the investment options you select.</p> <p>As a terminated employee, go to https://careers.marshmclennan.com/global/en/us-benefits and click Transamerica. Or, you may call HR Services at +1 866 374 2662 to receive daily updates 24 hours a day; 7 days a week or contact a representative any business day from 8:00 am to 8:00 pm, ET.</p> <p>To change your dividend election for any particular quarter, go to https://careers.marshmclennan.com/global/en/us-</p>

Benefit	What Happens at Retirement	Your Options	Next Steps
	<p>automatically paid out during the calendar quarter process.</p> <p>Mandatory Federal income tax withholding (20%), state withholding (if applicable), and an additional 10% Federal early withdrawal tax (where applicable) will apply to the taxable portion of your distribution unless you roll it over directly to a Roth IRA, traditional IRA or another tax-qualified employer's plan that accepts rollovers.</p>		<p>benefits and click Transamerica or call HR Services to speak to a representative no later than the day prior to the payment date.</p> <p>* Forms are available on https://careers.marshmcclennan.com/global/en/us-benefits and click Transamerica.</p>
Supplemental Savings & Investment Plan (if applicable)	If you have an account balance, you are entitled to the full value of your account.	None	<p>Since you are eligible to retire (at least age 55 with 5 years of service or age 65 or above), your account will be paid in accordance with your most recent valid distribution election form on file. If you do not have a valid distribution election form on file, your account will be paid to you automatically following your last date of employment.</p> <p>Refer to the Benefits Handbook Plan Summary section on https://careers.marshmcclennan.com/global/en/us-benefits for plan details, benefit payment distributions, and valid distribution forms.</p>
Marsh & McLennan Companies Employee Stock Purchase Plan	If you are enrolled, your contributions end on your last day of employment. You will receive a refund of the contributions plus interest made during the current quarter.	None	<p>None. Generally, in your final paycheck, you will receive a refund of your current quarter's contributions plus interest.</p> <p>If you have a share balance, contact the Plan's current service provider, Fidelity at +1 800 544 9354 (US employees only) for account information. If you currently own shares in your stock plan account at Morgan Stanley, the prior service provider, contact Morgan Stanley at +1 877 281 3287 or +1 801 617 7417 (US employees only).</p>
Marsh & McLennan Long-Term Incentive and Mandatory Bonus Deferral Awards	Any outstanding awards will be treated as per the awards' terms and conditions.	None	<p>None. You may access information about your awards and shares issued from your awards via the Fidelity NetBenefits website, www.NetBenefits.com. You may also call Fidelity from the US at +1 800 544 9354 for assistance with your Fidelity account.</p>
Marsh & McLennan Companies US Retirement Program (If you are or were an eligible participant)	If you are or were an eligible participant, you are entitled to a benefit payable from the US Retirement Program if you have at least five years of vesting	In most cases, you may elect to begin receiving a reduced monthly benefit starting on the first of any month after your 55 th birthday (or on your 55 th birthday if it falls on the first of the month). Or, you may defer payment of your benefit up to age 65.	You will be sent a letter with your retirement benefit calculation, a description of how your benefits may be paid, and instructions on applying for your benefit.

Benefit	What Happens at Retirement	Your Options	Next Steps
	service as of your last date of employment.	<p>If you elect to begin your benefit payments before you reach age 65, your benefit will be reduced to reflect the early payment.</p> <p>If the present value of your monthly benefit is \$1,000 or less, your benefit will be paid in a lump sum following retirement.</p>	
<u>Voluntary Offerings</u> <ul style="list-style-type: none"> Choice Auto and Home Insurance 	If you are enrolled, payroll deductions cease on your last day of employment.	You may continue coverage at the group rate, by arranging direct payments with Mercer Health & Benefits Administration.	<p>After your last day of employment, Mercer Health & Benefits Administration will bill you directly for coverage. If you have questions, contact Mercer Health & Benefits Administration.</p> <p>For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook.</p>
<u>Voluntary Offerings</u> <ul style="list-style-type: none"> Personal Excess Liability Insurance 	If you are enrolled, payroll deductions cease on your last day of employment. Coverage ends 60 days after your last date of employment, or the policy expiration date (December 31), whichever comes first.	None.	<p>For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook.</p>
<u>Voluntary Offerings</u> <ul style="list-style-type: none"> Identity Protection Benefit Program 	If you are enrolled, payroll deductions cease on your last day of employment.	You can continue coverage, at the group rate, on a direct payment billing basis with Allstate Identity Protection.	<p>You can continue coverage on a group basis after your termination date, provided you continue to make the required contributions directly to Allstate Identity Protection through direct billing. Please make sure to contact Allstate Identity Protection within 90 days of your last day of employment to set up direct billing, otherwise your record is expunged, and the discount no longer applies.</p> <p>For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook.</p>
<u>Voluntary Offerings</u> <ul style="list-style-type: none"> Pet Insurance (Nationwide) 	If you are enrolled, payroll deductions cease on your last day of employment.	<p>You can continue coverage on a group basis through the end of your policy term, provided you continue to make the required contributions to Nationwide through direct billing.</p> <p>When your policy ends, you have the option to convert to an individual policy.</p> <p>Upon renewal, you will lose any discounts that are applicable to your status as an active employee.</p>	<p>After your last day of employment, Nationwide will bill you directly for coverage. If you have questions, contact Nationwide.</p> <p>For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook.</p>

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<u>Voluntary Offerings</u> <ul style="list-style-type: none"> ▪ Critical Illness ▪ Accident Insurance ▪ Hospital Indemnity 	If you are enrolled, payroll deductions cease on your last day of employment.	<u>Accident Insurance</u> Coverage ends on your termination date. You can take your coverage with you if you continue to pay your premiums. <u>Critical Illness</u> Coverage ends on your termination date. Under certain circumstances you can take your coverage with you when you leave. You must continue to pay your premiums to keep the coverage in force. <u>Hospital Indemnity</u> Coverage ends on your termination date. You can take your coverage with you, if you continue to pay your premiums.	Contact MetLife, the Plan Administrator, for information. For vendor contact information, refer to the <i>Contact Information</i> section of the Benefits Handbook available on https://careers.marshmcclennan.com/global/en/us-benefits and click Benefits Handbook .

Required Legal Notice

This guide is intended only to provide you with highlights of certain benefits offered under the Company's plans and programs, as well as certain voluntary offerings made available by the Company. If any conflict arises between this communication and the official plan documents, then the official plan documents will always govern. Participation in a plan or program does not give rise to any right to participate in any other plan or program or to continued employment with the Company. More detailed information about the plan(s) and/or programs described in this guide is available on Colleague Connect (<https://mmcglobel.sharepoint.com/sites/Home>) if active or <https://careers.marshmcclennan.com/global/en/us-benefits> if on short-term disability, long-term disability or a leave of absence, or if terminated.

This guide contains links to external websites and references to mobile applications that are offered and maintained by the service providers. These external websites and mobile applications are not maintained or controlled by the Company, and the Company assumes no responsibility for the content, information, tools, links, or accuracy of these external websites or related mobile applications.

This guide provides general information about plan provisions. It is not intended to provide tax, investment, financial planning, or legal advice. You should consult with a professional tax, investment, financial planning, and/or legal advisor for personalized advice.

Not all US employees of Marsh & McLennan Companies, Inc. and its direct and indirect subsidiaries (the Company) are eligible for all of the Company's benefit plans. For example: some subsidiaries are not participating employers in one or more of the Company's plans or programs; some plans require an otherwise eligible employee to attain certain age, service, and/or compensation levels in order to participate; and certain rewards programs are maintained solely for the benefit of employees at one or more subsidiaries. Furthermore, certain voluntary programs are made available to US employees on a payroll deduction basis but are not sponsored, endorsed or paid for by the Company.

While the Company generally intends to maintain the various plans and programs it currently offers, the Company reserves the right to amend or terminate every plan or benefit in its sole discretion to the fullest extent allowed by law at any time, and for any reason it deems advisable, as to any or all of the employees, retirees, former employees, or other participants or beneficiaries who are or may become covered. In fact, as a matter of prudent business planning, the Company periodically re-evaluates its plans and programs. Proposed changes that are periodically considered, if finally approved and implemented, might be more or less advantageous to a particular employee than the provisions of the current programs, depending on that employee's individual circumstances. Because of the need for confidentiality, such proposals generally are discussed and evaluated only at the appropriate levels of management. Unless and until these proposals are formally adopted and announced by the Company, they are not binding. The Company may establish the effective date for any changes that are formally adopted.