

FREQUENTLY ASKED QUESTIONS ABOUT THE CONNECTED! PROGRAM

1 What is the Connected! Program?

The Healthyroads Connected! Program provides you with a portal to track step activity through a variety of fitness apps or devices to help you monitor your fitness and maintain your health. The Connected! Program enables you to set target step goals and keep track of how much you're moving each day. You can participate in online competitions and create challenges. You can use this common platform to consolidate data from different activity trackers.

2 How do I know if I am eligible to participate in the Connected! Program?

If you and your eligible family members meet the plan's eligibility criteria ([Benefits Handbook](#)), you are eligible to participate in the Healthyroads Connected! Program.

If you and your spouse/domestic partner are covered by COBRA, you may also be eligible in the Connected! Program.

3 When can I begin participating in the Connected! Program?

If you and your eligible family members meet the plan's eligibility criteria ([Benefits Handbook](#)), you are eligible to participate in the Healthyroads Connected! Program immediately.

4 How do I enroll in the Connected! Program?

Visit the Healthyroads portal through Healthyroads or Colleague Connect at <https://colleagueconnect.mmc.com>. Go to Career & Rewards and select **Healthyroads** under Tools. First-time users on the Healthyroads website will need to create a username and password. Returning members will log in using their existing username and password.

To access Connected!, follow the steps as listed below.

- In the upper right hand corner of the Healthyroads website, click the drop down arrow next to your name.
- Select **Apps and Devices** from the drop down menu.
- Review the current list of available apps/devices. Hover over each image for a full list of supported apps/devices from each manufacturer.
- Click the **Connect** button for the app/device you wish to connect and then you will be directed to the manufacturer's website.
- Log into your account for the device or app you are using and follow the manufacturer or app instructions to grant permission for data to be transferred to your Healthyroads account.
- Once completed, you will be redirected to your Healthyroads account and you will see a message that the connection is successful. You will now be able to track steps on the

Healthroads website.

Note: your spouse/domestic partner will need to register their own device/app through their own Healthroads account.

5 Will Marsh & McLennan Companies or Healthroads provide me with an app or tracking device?

No. You or your spouse/domestic partner are responsible for purchasing your own app or tracking device if you wish to use the Connected! Program.

6 What happens if I don't have an app or device and I want to participate in the Connected! Program?

You or your spouse/domestic partner will need to download or purchase one from the eligible app/device list to participate in the Healthroads Connected! Program. Neither Healthroads, nor Marsh & McLennan Companies, covers the cost of any app or device.

7 What if I have a current fitness device that tracks my steps but I have not connected my device to Healthroads Connected!?

You and/or your spouse/domestic partner will need to connect your fitness device to Healthroads to participate in the Connected! Program.

8 Once I have registered my app or device, when will my activity show on my Healthroads account?

Most data from apps or devices are uploaded within two hours; however, some data may take up to 24 hours to 48 hours to display.

9 What happens if I lose my app or device?

If you or your spouse/domestic partner lose your app or device, all data you have completed will be stored on the Healthroads website. You will need to obtain a new app or device if you wish to continue to track your steps on healthyroads.com.

Required Legal Notice

These FAQs are intended to provide an easy-to-understand explanation of certain benefits offered under the Company's plans and programs. 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 program(s) described in this communication is available on Colleague Connect (<https://colleagueconnect.mmc.com>) if you are an active participant, on a leave of absence, or on short-term disability, and on Connect (<https://connect.mmc.com>) if you are a terminated participant or on long-term disability.

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

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

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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.