FREQUENTLY ASKED QUESTIONS ABOUT KNOW YOUR NUMBERS AND THE HEALTHYME RATE

As a Marsh & McLennan Companies colleague, your health and the health of your spouse/domestic partner are important to us. Know Your Numbers combines your biometric screening results and your Personal Health Assessment (PHA) to help you understand and identify where you can improve and maintain your current health. You and your spouse/domestic partner must each complete and submit an individual biometric screening and PHA by July 31, 2019, to qualify for the 2020 HealthyMe rate.

Eligibility

1. **Who is eligible to participate in Know Your Numbers?**
   All US benefits-eligible colleagues and their spouses/domestic partners are eligible to participate in the Know Your Numbers campaign (excluding HMSA Hawaii HMO and HMSA Hawaii PPP).

2. **Who is eligible for the HealthyMe rate?**
   All US benefits-eligible colleagues and their spouses/domestic partners who complete the Know Your Numbers requirements by July 31, 2019 (i.e., the biometric screening and PHA), and enroll in a Marsh & McLennan Companies medical plan for 2020 (excluding HMSA Hawaii HMO and HMSA Hawaii PPP) are eligible for the HealthyMe rate. For additional participation/eligibility details, refer to Q&A #7.

3. **Does anyone automatically qualify for the HealthyMe rate?**
   Anyone hired on or after June 1, 2019, and newly eligible colleagues and newly eligible spouses/domestic partners automatically qualify for the 2020 HealthyMe rate. If you are on an approved Leave of Absence or become a Surviving Spouse from June 1, 2019 through July 31, 2019, you also automatically qualify for the 2020 HealthyMe rate. For further details about an approved Leave of Absence or a Surviving Spouse, see the Benefits Handbook accessible via Connect [https://connect.mmc.com](https://connect.mmc.com). For additional participation/eligibility details, refer to Q&A #7.

4. **If I have family coverage, are my children eligible for a HealthyMe rate and the applicable rate reduction?**
   No. The $600 or $1,200 rate reduction on your 2020 annual medical plan contributions for you and/or your spouse/domestic partner (after completion of all requirements) applies to all applicable coverage levels. Children are not eligible to participate in Know Your Numbers.
When you and/or your spouse/domestic partner complete the Know Your Numbers requirements, you can receive:

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<tr>
<th>$600 rate reduction</th>
<th>$1,200 rate reduction</th>
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<tr>
<td>on your 2020 annual medical plan contributions if:</td>
<td>on your 2020 annual medical plan contributions if you AND your spouse/domestic partner both complete the Know Your Numbers requirements and both enroll in a Marsh &amp; McLennan Companies medical plan (other than HMSA Hawaii HMO or HMSA Hawaii PPP).</td>
</tr>
<tr>
<td>• You complete the Know Your Numbers requirements and enroll in a Marsh &amp; McLennan Companies medical plan (other than HMSA Hawaii HMO or HMSA Hawaii PPP).</td>
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<tr>
<td>• You and your spouse/domestic partner are both enrolled in a Marsh &amp; McLennan Companies medical plan, but only one of you completes the Know Your Numbers requirements (this is known as a “Blended rate”).</td>
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5 Why aren’t enrollees in the HMSA Hawaii plans eligible for the HealthyMe rate?

Hawaii has strict rules about employee contributions that make having two sets of contribution rates (Standard and HealthyMe) extremely difficult. The Company determined that it was not cost-effective to pursue this course of action in Hawaii. However, if you are enrolled in one of the HMSA Hawaii plans, you are still eligible to participate in the Healthyroads Lifestyle Coaching, Connected! and Active&Fit Direct™ Programs.

Participation

6 Why would I want to participate in Know Your Numbers?

When you and/or your spouse/domestic partner complete the Know Your Numbers requirements, you can:

- Use the information you learned through your biometric screening and PHA to improve your wellbeing.
- Receive the HealthyMe rate or Blended rate on your Marsh & McLennan Companies 2020 annual medical plan contributions. The HealthyMe rate and the Blended rate are lower than the Standard medical plan contribution rate.
- Work with a Healthyroads Lifestyle coach to get the support you need to pursue your health goals.

7 Why should I participate in Know Your Numbers if I’m not enrolling in a Marsh & McLennan Companies medical plan?

Even if you’re not planning on enrolling in a Marsh & McLennan Companies medical plan for 2020, by participating in Know Your Numbers, you’ll gain important information about your health status that could lead to improved wellbeing. For Marsh & McLennan Companies colleagues hired before June 1, 2019, participating in Know Your Numbers protects your eligibility for the 2020 HealthyMe rate. Here are some examples of scenarios that may apply to you:

1. Sarah is a Marsh & McLennan Companies colleague who was hired before June 1, 2019. Sarah is married to Paul who works at another company. Sarah and Paul are covered under Paul’s company health insurance. Paul loses his job in 2020 and Sarah enrolls herself and Paul in Marsh & McLennan
Companies medical coverage. Are Sarah and Paul eligible for the 2020 HealthyMe rate?

a. If Sarah and Paul completed the requirements in 2019 to qualify for the 2020 HealthyMe rate, they will pay the HealthyMe rate when they join Marsh & McLennan Companies’ medical plan in 2020.

b. If Sarah and Paul did not complete the requirements in 2019 to qualify for the 2020 HealthyMe rate, they will pay the Standard rate upon joining the Marsh & McLennan Companies medical plan in 2020.

c. If either but not both Sarah or Paul completed the requirements in 2019 to qualify for the 2020 HealthyMe rate, they will pay the Blended rate upon joining the Marsh & McLennan Companies medical plan in 2020.

2. Matt is a Marsh & McLennan Companies colleague who was hired before June 1, 2019. Matt is engaged to Jen. Matt completed the Know Your Numbers requirements in time to qualify for the HealthyMe rate for himself in 2020. Matt and Jen get married in September 2019, and he adds Jen to his coverage. Is Jen eligible for the 2020 HealthyMe rate?

a. Yes. As long as Jen was not previously registered with Marsh & McLennan Companies as Matt’s domestic partner, Jen is newly eligible. As a fiancée, she did not qualify for coverage as an eligible family member for Know Your Numbers, but as a spouse, she does.

b. If Matt had registered Jen as his domestic partner before June 1, 2019, she would have been eligible to complete the requirements to qualify for the 2020 HealthyMe rate. In this case, the life event of marriage would not make Jen newly eligible for the 2020 HealthyMe rate.

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8 If I do not complete the Know Your Numbers requirements, what will happen?

If you do not complete the Know Your Numbers requirements, you will pay $600 or $1,200 more in 2020 annual medical plan contributions depending on your coverage level.

9 What will happen if my PHA results are poor?

Your PHA is confidential. Marsh & McLennan Companies is not looking at your specific results. The PHA will make you aware of your own health status and health risks that may need to be addressed.

Completing the Requirements for Know Your Numbers

10 What are the Know Your Numbers requirements to receive the 2020 HealthyMe rate?

The Know Your Numbers requirements to be completed to receive the 2020 HealthyMe rate include:

- Complete and submit your biometric screening numbers.
- Complete and submit an online PHA at healthyroads.com.

Both of the Know Your Numbers requirements must be completed by July 31, 2019 to receive the 2020 HealthyMe rate.

11 How do I register on the Healthyroads website?

To register, go to Healthyroads at healthyroads.com or Career & Rewards on Colleague Connect under Tools. When you visit the Healthyroads website for the first time, click Register. Follow the prompts to identify yourself. Enter your first and last name exactly the way they appear on your paycheck and date of birth. Then create your unique user name and password. Once you have
registered for the first time, or if you have already registered last year, simply click Login. Your spouse/domestic partner will also need to create a separate account.

12 How do I schedule a biometric screening at an onsite location event or at a Quest Patient Service Center?

To schedule a biometric screening, you need to:

• Go to healthyroads.com under HealthyMe Toolkit, click Schedule your Biometric Screening to be redirected to My.QuestForHealth.com, the Quest Diagnostics® Health & Wellness automated appointment system.

• If you are a New User:
  o Enter the registration Key, MMC, and click Register Now. Accept the Quest Terms and Conditions by clicking Accept & Continue.
  o Colleague: Enter your Employee ID, Birth Date and select Employee from the Relation drop down menu. Click Continue.
  o Spouse/domestic partner: you will need to register separately using the Employees’ ID with an “S” (i.e., 1234567S), your own Birth Date and select Non-Employee from the Relation drop down menu. Click Continue.
  o Create an account by entering a username/password and then click Continue.
  o Review your personal information (all information is required) and determine your communication preferences for receiving appointment reminders from Quest Diagnostics Health & Wellness (note: default is to receive appointment reminders). Click Save.

• If you are a Returning User:
  o Enter your username and password and click Log In.
  o Accept the Quest Terms and Conditions by clicking Accept & Continue.
  o Review your personal information (all information is required) and determine your communication preferences for receiving appointment reminders from Quest Diagnostics Health & Wellness (note: default is to receive appointment reminders). Click Save.

Note: You cannot schedule an appointment for your spouse/domestic partner under your username. Your spouse/domestic partner will need to schedule an appointment under their own username.

• New and Returning Users:
  • After registering, you will arrive at the dashboard. Complete the Healthyroads Coaching® Authorization questionnaire by selecting Take Custom Questionnaire and then select Yes or No to the authorization question and click Finish.
  • Select how you would like to attend your screening: at a Patient Service Center or at an Onsite Event. The appointment system will automatically display the locations closest to your home zip code.
  • Choose your preferred location and click Select.
  • Choose from the available dates and times, and click Continue.
  • Review and confirm your appointment details. You will receive appointment reminders from Quest Diagnostics Health & Wellness unless you unselected the appointment reminder check box when you were reviewing your personal information and determining your communication preferences.
  • Click Confirm to finalize your appointment.
  • A confirmation of your screening appointment location, date, and time will display. You can add an Outlook appointment to your calendar by selecting Back to Dashboard then clicking the Download to Calendar link. You may also reschedule or cancel your appointment from the dashboard.
• You will receive a confirmation email of your screening appointment details if you registered an active email during registration.
• If you are unable to register online, call Quest Diagnostics Health & Wellness at +1 855 623 9355 for phone registration.
• To change or cancel your appointment prior to your scheduled screening, log into My.QuestForHealth.com or call Quest Diagnostics Health & Wellness at +1 855 623 9355.

You can schedule yourself as a walk in for a Quest Patient Service Center only. This option is also available to your spouse/domestic partner, but it’s best to schedule an appointment in advance.

13 What do I need to do if I want to go to my health care provider for my biometric screening?

You can schedule an annual physical with your health care provider or use results from a previous visit conducted between August 1, 2018 and July 31, 2019. Ask your health care provider to fill out the Healthyroads Biometric Screening Health Care Provider Form found on the Healthyroads website healthyroads.com under the HealthyMe Toolkit or go to Career & Rewards on Colleague Connect under Tools. Then fax +1 844 964 7284 or email mmc-providerforms@ashn.com (for submission of Healthyroads Biometric Screening Health Care Provider Forms only) the completed form. Keep in mind that your completed form must be received by July 31, 2019.

You are responsible for faxing or emailing the form to Healthyroads by the July 31, 2019, deadline. See Q&A #17 for additional information.

14 There are no more available appointments at my office location. What should I do?

If there are no more available appointments at your office’s onsite location screening event, you can:
• Visit your health care provider and have him/her fill out your biometric screening results on a Healthyroads Biometric Screening Health Care Provider Form. This form can be accessed on healthyroads.com under the HealthyMe Toolkit, or go to Career & Rewards on Colleague Connect. If you completed a biometric screening between August 1, 2018 and July 31, 2019 either via an onsite location screening or a Quest Patient Service Center or have submitted results obtained from a health care provider visit, results will automatically be reflected as satisfying this year’s biometric screening requirement. In addition, you MUST complete and submit your annual online PHA by July 31, 2019 in order to receive the HealthyMe rate effective January 1, 2020.*
• Schedule an appointment for an onsite location screening at a nearby office location.
• Schedule an appointment at a Quest Patient Service Center.

*Healthyroads Biometric Screening Health Care Provider Forms must be submitted via fax or email to Healthyroads no later than July 31, 2019.

15 Where are the onsite location screenings being held?

Onsite screenings are being held in approximately 63 locations across the United States. Refer to the Benefits Calendar for locations. Go to Career & Rewards on Colleague Connect. Click Health & Wellness and then select 2019 Benefits Calendar under Popular Links.

16 Can spouses and domestic partners attend onsite location screenings?

Yes. Your spouse/domestic partner is eligible to attend an onsite location screening; however, he/she must be accompanied by you. You are responsible for making arrangements for your
spouse/domestic partner’s access to the onsite location screening. Your spouse/domestic partner will need to schedule their own appointment. To schedule an appointment, go to healthyroads.com. For scheduling details, refer to Q&A #12.

17 Can I use my biometric screening results from a recent physical?
Yes, if that physical was performed between August 1, 2018 and July 31, 2019. Additionally, if you submitted biometric screening results between August 1, 2018 and July 31, 2019, either via an onsite location screening or a Quest Patient Service Center or have submitted results obtained from a health care provider visit, results will automatically be reflected as satisfying this year’s biometric screening requirement. Also, you MUST complete and submit your annual online PHA by July 31, 2019 in order to receive the HealthyMe rate effective January 1, 2020.*

You are responsible for faxing or emailing the Healthyroads Biometric Screening Health Care Provider Form to Healthyroads by the July 31, 2019, deadline.

*Healthyroads Biometric Screening Health Care Provider Forms must be submitted via fax or email to Healthyroads no later than July 31, 2019.

18 What are the required measures?
The required measures include:
• Blood pressure
• Blood glucose
• Weight/height
• Waist circumference
• Body mass index (ratio of height to weight)
• Total cholesterol
• LDL
• HDL
• Triglycerides
• Total cholesterol/HDL ratio

19 Do I need an appointment for an onsite location screening?
Yes. To make the best use of your time, we urge you to schedule an appointment at healthyroads.com.

20 How far in advance do I need to schedule an appointment?
Schedule your appointment at least two days before the onsite location event. However, earlier is better, as appointments fill up fast.

Note: The scheduling tool shuts down at midnight the day before the event or when all available appointments for that day have been taken.

21 How do I schedule a biometric screening appointment?
Go to healthyroads.com under the HealthyMe Toolkit, click Schedule your Biometric Screening to schedule your biometric screening appointment, either at an onsite location screening or Quest Patient Service Center.
Are walk in appointments available?

Walk in appointments, for both onsite location screenings and at a Quest Patient Service Center (PSC), are welcome based on availability, but it’s best to schedule an appointment in advance to avoid long wait times. If you visit a Quest PSC as a walk-in, you must let the PSC staff know you are there for your employer’s (Marsh & McLennan Companies) wellness program, so your screening results will automatically be sent to Healthyroads. If you visit a PSC under a physician’s order, your results will not automatically be sent to Healthyroads. Biometric results conducted at a PSC at the request of your physician must be sent to Healthyroads on the Healthyroads Biometric Screening Health Care Provider Form in order to count towards your HealthyMe rate activities.

If my health care provider is performing my biometric screening, is there a form I can give him/her to complete?

Yes. You can find the Healthyroads Biometric Screening Health Care Provider Form on healthyroads.com under the HealthyMe Toolkit or go to Career & Rewards on Colleague Connect. Refer to Q&A #13 for further details.

Is there an out-of-pocket cost to go to a health care provider for my biometric screening?

Under Marsh & McLennan Companies’ medical plans, annual preventive physicals are covered at 100% once per plan year. Lab work that is part of preventive care is also covered at 100%. However, you may potentially incur a cost if you already had your annual physical, had a prior diagnosis, or if the lab work isn’t coded correctly. At your visit, make sure you clarify that this is your preventive exam, and that the lab work should be classified as preventive.

Are my biometric screening results shared with Marsh & McLennan Companies?

No. Privacy laws (including the Health Insurance Portability and Accountability Act of 1996 or HIPAA) prohibit the Company from receiving specific employee data. Marsh & McLennan Companies only receives aggregated data reports that do not show personally identifiable data.

Do I need to enter my biometric screening results into the Healthyroads website in order for the results to be uploaded?

No. Once Healthyroads receives your biometric screening results, they will automatically populate into your personal Scorecard. You do not need to, nor can you, manually enter your biometric screening results. To access and review your personal Scorecard, go to healthyroads.com and select Scorecard from the My Health tab.

Does the Healthyroads Biometric Screening Health Care Provider Form submitted by my health care provider automatically upload my biometric results?

Yes. If your form is sent and receipt acknowledged by Healthyroads, your results will be loaded into Healthyroads’ system and populated into your personal Scorecard. Your signed Healthyroads Biometric Screening Health Care Provider Form must be complete and timely submitted for you to receive credit for submitting your biometric screening results. You are responsible for confirming that the biometric screening results have been uploaded by the July 31, 2019 deadline.

I’m having trouble with the Healthyroads website. What should I do?

If you’re having an issue with the Healthyroads website, call +1 844 641 2746, any business day from
Can I opt out from the Wellbeing at Work emails?
No. Email is the primary form of communication for all benefits-related information. Emails from the Wellbeing At Work mailbox cover all benefits, not just Know Your Numbers emails. It is not possible to unsubscribe from Wellbeing At Work.

What is the difference between a PHA, Coaching Assessment and Pre-Coaching Profile?
The PHA is required for the HealthyMe rate. The PHA typically takes about 15-30 minutes to complete and it must be completed by July 31, 2019 to qualify for the 2020 HealthyMe rate. The PHA is a standalone assessment and is not a component of the Lifestyle Coaching program. The Coaching Assessment and Pre-Coaching Profile are components of the Lifestyle Coaching program. The Coaching Assessment takes about 15 minutes to complete and the Pre-Coaching Profile should take less than 15 minutes to complete.

What are the PHA, Coaching Assessment and Pre-Coaching Profile assessments for?
The purpose of the PHA is to help members understand their health habits and lifestyle risks. Completing the PHA generates a Personal Health Scorecard to provide members with an overview of their lifestyle risks along with recommended resources to help them improve their health habits. The PHA is a standalone assessment and is not a component of the Lifestyle Coaching program. The PHA is one of the requirements to qualify for the HealthyMe rate.

The Coaching Assessment and Pre-Coaching Profile are components of the Lifestyle Coaching program. The Coaching Assessment is to make coaches aware of any specific needs or limitations that a member may have before they begin coaching and to help coaches make appropriate health behavior recommendations. The Pre-Coaching Profile collects information about a member’s health habits to give coaches an understanding of health behaviors and needs for members who have not completed the PHA. Any questions that are duplicated from the PHA will be pre-populated based on member PHA responses. The information from the Coaching Assessment and the Pre-Coaching Profile helps coaches to tailor their approach to be unique to each member’s needs and interests.

Will I need to fill out anything prior to speaking with a Healthyroads’ coach?
Yes. Prior to enrolling in a Healthyroads Lifestyle Coaching Program, you must complete your Coaching Assessment and Pre-Coaching Profile (this is in addition to the confidential online PHA that must also be completed). You will be asked about a finite list of critical conditions that are known to hinder safe participation in a Healthyroads Lifestyle Coaching Program and to attest that you can participate safely.

Healthyroads may require you to obtain medical advice or examination before participating in a coaching program to ensure you have an appropriate medical diagnosis and are receiving appropriate treatment for any reported symptom(s) or underlying medical condition(s). The Healthyroads Lifestyle Coaching Program is not a medical or mental (psychiatric or psychological) condition treatment intervention program.

Can I complete the Coaching Assessment and/or Pre-Coaching Profile in lieu of the PHA?
No. The PHA and biometric screening both need to be completed by July 31, 2019 in order to be eligible for the 2020 HealthyMe rate, regardless of participation in the Lifestyle Coaching program. The Coaching Assessment and Pre-Coaching Profile should take about 15 minutes to complete and the Pre-Coaching Profile should take less than 15 minutes to complete.

8:00 am to 9:00 pm, ET.
Assessment and/or the Pre-Coaching Profile are the first steps needed to enroll in the Lifestyle Coaching program; completing the Coaching Assessment and the Pre-Coaching Profile will not give you credit for completing your PHA.

34 **Do I still have to complete the PHA even if I’ve already completed the Coaching Assessment and/or Pre-Coaching Profile?**

Yes. The PHA and biometric screening both need to be completed by July 31, 2019 in order to be eligible for the 2020 HealthyMe rate, regardless of participation in the Lifestyle Coaching program. The Lifestyle Coaching Assessment and/or the Pre-Coaching Profile are the first steps needed to enroll in the Lifestyle Coaching program, completing the Coaching Assessment and the Pre-Coaching Profile will not give you credit for completing your PHA.

35 **Will any of my Personal Health Information be shared with Marsh & McLennan Companies?**

No. Marsh & McLennan Companies wants you to be healthy and respects your privacy and intends to comply with privacy laws. The Company will not receive any personally identifiable health information — including your responses to the PHA, your biometric screening results, or information from coaching discussions.

**Timing**

36 **What is the Know Your Numbers deadline?**

The deadline for completing the Know Your Numbers requirements for 2020 is **July 31, 2019**. Healthyroads must have you and/or your domestic partner registered in their system with a completed PHA and biometric screening results by the July 31, 2019 deadline.

It takes time to get your Know Your Numbers biometrics results, so we want you to get started now.

If you plan to visit a health care provider to obtain your biometric screening results, this can be a lengthy process. The average wait time to get an appointment with a health care provider is 2–3 weeks. If it is your first visit with a health care provider, the wait can be even longer. After your appointment, typically it can take up to a week to get your lab results.

37 **What happens after the Know Your Numbers deadline?**

If you do not complete the Know Your Numbers requirements by July 31, 2019, you will not be eligible for the 2020 HealthyMe rate.

Even though you will not be eligible for the 2020 HealthyMe rate, you are still eligible to participate in the Healthyroads Lifestyle Coaching, Connected! and Active&Fit Direct Programs.
Rate Reductions

What are the 2020 medical plan contribution rate types?

In 2020, Marsh & McLennan Companies is offering three different contribution rates: Standard, HealthyMe, and Blended.

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<thead>
<tr>
<th>Medical Plan Contribution Rate Type</th>
<th>Medical Plan Contribution Rate Description</th>
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<tbody>
<tr>
<td><strong>Employee Only</strong></td>
<td><strong>Employee &amp; Spouse/Domestic Partner</strong></td>
</tr>
<tr>
<td><strong>Standard</strong></td>
<td>Between June 1 and July 31, 2019, you did NOT complete a Know Your Numbers biometric screening and the PHA on the Healthyroads website. Because you did NOT complete the requirements, you will pay the Standard rate reflecting average health care cost increases for your medical plan contributions.</td>
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<tr>
<td><strong>HealthyMe</strong></td>
<td>Between June 1 and July 31, 2019, you completed and submitted a Know Your Numbers biometric screening and completed the PHA on the Healthyroads website. Because you completed the requirements, you will pay annually $600 less than the Standard 2020 medical plan contribution rate.</td>
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<tr>
<td><strong>Blended</strong></td>
<td>N/A</td>
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Is the HealthyMe rate reduction applied as a lump sum at the beginning of the year?

No. The HealthyMe rate reduction lowers the annual medical plan contribution rate; the reduction will be applied evenly over all pay periods throughout 2020.
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 communication 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 or accuracy of these external websites.

This communication 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 (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.