

FREQUENTLY ASKED QUESTIONS ABOUT THE HEALTHYROADS LIFESTYLE COACHING PROGRAM

The Healthyroads Lifestyle Coaching Program gives you information you need to change your everyday habits and reduce the risks of serious health conditions that can result from obesity, smoking, and other unhealthy behaviors.

1 What can I expect to learn from the Lifestyle Coaching Program?

The Healthyroads Lifestyle Coaching Program can help you identify lifestyle changes that may make a difference in your health, help you set personal wellness goals, and keep you on track to meet those goals. The Healthyroads coaches have a variety of health-related backgrounds, including exercise physiology and nutrition. You will be paired with a coach based on your personal goals.

2 How do I know if I am eligible to participate in the Lifestyle Coaching Program?

If you and your spouse/domestic partner meet the plan's eligibility criteria ([Benefits Handbook](#)), you are eligible to participate in the Healthyroads Lifestyle Coaching Program.

If you and your spouse/domestic partner are covered by COBRA, you may also participate in the Healthyroads Lifestyle Coaching Program.

3 When can I begin participating in the Lifestyle Coaching Program?

If you and your spouse/domestic partner meet the plan's eligibility criteria ([Benefits Handbook](#)), you are eligible to participate in the Healthyroads Lifestyle Coaching Program immediately.

4 What options are available for coaching sessions?

Coaching sessions can be completed using 3 methods:

- **Telephone**
- **Video**
- **Chat**

If you and/or your spouse/domestic partner are currently participating in telephonic coaching but would like to utilize video or chat coaching sessions you may need to switch coaches if your current coach is not available via video or chat coaching.

5 How do I enroll in the Lifestyle Coaching Program?

There are two ways you can enroll in a Lifestyle Coaching Program. You can:

- **Go online*:** Go to [healthyroads.com](https://www.healthyroads.com) and log in (or sign up, if you are not already registered). Once you're logged in successfully, go to Health Resources and select **Coaching Program** from the drop down menu and then select **Enroll Now** and follow the prompts.

Note*: only the first coaching session can be made online. Online scheduling is not available for video or chat.

- **Telephone:** You can enroll by calling Healthyroads at +1 844 641 2746, any business day from 8:00 am to 9:00 pm, ET.

*Online scheduling cannot be used to schedule appointments if you are currently enrolled in a Coaching program or if you have participated in a coaching session within the last year. In this case, you must call to schedule your appointment. Online scheduling cannot be used to schedule video or chat coaching sessions. If you are interested in using the video or chat coaching sessions, you will need to call into Healthyroads Customer Service or schedule directly with a current coach. Please note that not all coaches will be capable of providing the chat/video coaching option. If you are already working with a telephonic coach, you may have to switch if you want to utilize the video or chat coaching option.

6 Can I enroll online for chat or video coaching sessions?

No. Online scheduling cannot be used to schedule chat or video coaching sessions. Online scheduling can only be used for telephonic coaching scheduling*.

Video or chat coaching sessions can only be scheduled by calling Healthyroads Customer Service or directly with your current coach. Please note that not all coaches will be available via the chat or video coaching option. If you and/or your spouse/domestic partner are already working with a telephonic coach, you may have to switch to a new coach if you want to utilize the chat or video coaching option.

*Online scheduling cannot be used to schedule appointments if you are currently enrolled in a Coaching program or if you have participated in a coaching session within the last year. In this case, you must call to schedule your appointment.

7 How many coaching sessions will I receive?

You and your eligible family members will each have eight coaching sessions available to you. Coaching sessions, lasting up to 30 minutes, are limited to one session per week, subject to the availability of coaching staff.

8 Can I use various methods of coaching — i.e., two sessions via telephone, four sessions via video and two sessions via chat?

Yes. You or your spouse/domestic partner can use any method for coaching (telephone, video, chat or a combination of any coaching method).

9 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.

10 Can I complete the Coaching Assessment and/or Pre-Coaching Profile in lieu of the PHA?

No. The PHA and biometric screening both must 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/or the Pre-Coaching Profile are needed to enroll in the Lifestyle Coaching program; completing the Coaching Assessment and the Pre-Coaching Profile will **not** give you credit towards your PHA for the 2020 HealthyMe rate.

11 Do I still have to complete the PHA if I've already completed the Coaching Assessment and/or Pre-Coaching Profile?

Yes. The online PHA and biometric screening both must 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/or the Pre-Coaching Profile are needed to enroll in the Lifestyle Coaching program, completing the Coaching Assessment and the Pre-Coaching Profile will **not** give you credit towards your PHA for the 2020 HealthyMe rate.

12 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 collects specific member medical history and condition details. The Coaching Assessment takes about 15 minutes to complete and the Pre-Coaching Profile should take less than 15 minutes to complete.

13 What are the PHA, Coaching Assessment, 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 **required** 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.

14 **What happens after I complete the Coaching Assessment and Pre-Coaching Profile?**

After you complete the Coaching Assessment and Pre-Coaching Profile and the enrollment process, a Healthyroads coach will help you in a specific area of focus (Weight Management, Tobacco Cessation, Stress Management, or Health Improvement). At each session, during ongoing participation, coaching staff will ask you if you have had any change in your medical or mental health since your last session. If you advise the coach of a change or if the coach recognizes symptoms of ill health, you will be asked again about critical conditions and you will need to re-attest to your ability to safely participate.

15 **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.

16 **When are the Healthyroads coaches available?**

Healthyroads coaches are available to speak with eligible participants at +1 844 641 2746, any business day, from 8:00 am to 9:00 pm, ET and 10:00 am to 6:00 pm, ET on Saturday. Your coach will work with you to schedule coaching sessions at a convenient time.

17 **What happens if I miss my coaching session appointment?**

Coaching session appointments that are missed and appointments that are canceled by you with less than one business days' notice to Healthyroads will count toward the number of coaching sessions available to you.

For Telephonic Coaching:

- The coach will make two immediate attempts to contact you.
- The first attempt will be made to your preferred telephone number, as well as to a secondary telephone number, if available.
- The coach will document the initial attempts and then make a second attempt to the preferred telephone number only.
- The coach will leave a message for you if you do not answer on the second attempt and then the session will be marked "Member missed." This session will be counted as used and will reduce the

number of eligible coaching sessions available to you (i.e., eligible for eight coaching sessions, member missed one, member is now eligible for seven coaching sessions).

For Video Coaching:

- Prior to the first session, the coach will send detailed instructions to you. Included in the instructions is a link to an Adobe Connect site that will test your system compatibility.
- During the session, if you are not logged in 5 minutes after the start time, the coach will call you.
- If you are experiencing technical difficulties during the session, the coach will provide support over the phone.
- The first attempt will be made to your preferred telephone number, as well as to a secondary telephone number, if available.
- If the call is not answered, the coach will document the initial attempts and then make a second attempt to the preferred telephone number only.
- The coach will leave a message for you if you do not answer on the second attempt.
- The coach will remain at their workstation and be available for five minutes.
- If you do not return the call by five minutes, the session status will be marked “Member missed.” This session will be counted as used and will reduce the number of eligible coaching sessions available to you (i.e., eligible for eight coaching sessions, member missed one, member is now eligible for seven coaching sessions).

For Chat Coaching:

- Prior to the first session, the coach will send detailed instructions to you. Included in the instructions is a link to an Adobe Connect site that will test your system compatibility.
- During the session, if you are not logged in 5 minutes after the start time, the coach will call you.
- If you are experiencing technical difficulties during the session, the coach will provide support over the phone.
- The first attempt will be made to your preferred telephone number, as well as to a secondary telephone number, if available.
- If the call is not answered, the coach will document the initial attempts and then make a second attempt to the preferred telephone number only.
- The coach will leave a message for you if you do not answer on the second attempt.
- The coach will remain at their workstation and be available for five minutes.
- If you do not return the call by five minutes, the session status will be marked “Member missed.” This session will be counted as used and will reduce the number of eligible coaching sessions available to you (i.e., eligible for eight coaching sessions, member missed one, member is now eligible for seven coaching sessions).

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.

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 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.