Enrollment Tools Guide

1.Your resources all in one place

This year, you can explore your benefits options and get decision support through our new Virtual Benefits Fair page. To see all your enrollment tools and resources in one spot go to **UPoint**® > **Virtual Benefits Fair** tile.

Start at **upoint.aon.com** to find:

- What's new for 2021
- Simple enrollment steps
- Webinars and presentations to help you understand and choose your benefits
- Videos on a range of benefits topics
- Quick links to:
- Aon Benefits Link—for information about Aon's benefits
- Make It Yours
 —to learn about your 2021 mainland U.S. benefit options
- Make It Yours Hawaii—to learn about your 2021 Hawaii benefit options
- UPoint—to log on and enroll
- Links to mainland U.S. insurers on **Your Carrier Connection** on the Make It Yours site
- Information and resources about voluntary benefits

2. Know what's important to you

Find what you need to make smart choices on the <u>Make It Yours</u> site before you enroll. Then, continue to visit the site all year long for useful information that helps you use your benefits wisely.

Top five resources on Make It Yours

There's a lot to like about the <u>Make It Yours</u> site, including these features, designed to help you make your enrollment decisions:

- 1. **Quick Guide**—provides tips and step-by-step instructions that make enrolling simple.
- 2. <u>Your Carrier Connection</u>—compares the insurance carriers available to you and your family.
- 3. <u>Compare Your Costs tool</u>—shows what your 2021 benefits will cost. Only available November 5 November 19 (available to new colleagues year-round). Not available to colleagues in Hawaii or Puerto Rico.
- 4. **Enrollment Checklist**—offers tips that help you prepare to make your important enrollment decisions.
- 5. <u>Get the Answers</u>—provides responses to frequently asked enrollment and benefits questions.

Live in Hawaii?

The new Virtual Benefits Fair is for you too! Look around, use the available resources, and find <u>links to your carriers</u>. (Some benefits may not apply to you.)

<u>Make It Yours Hawaii</u> is customized for Aon benefits offered in Hawaii. Go to <u>UPoint</u>® > Virtual Benefits Fair tile > Hawaii – Make It Yours tile.

Manage your benefits on the go!

Add these sites and phone number to your Contacts list for handy reference.

Aon Benefits Link: aonbenefits.com/link

UPoint: **upoint.aon.com** and be sure to download the app

Make It Yours tile: aonbenefits.com/link

Aon HR Service Center at **1.855.625.5500** between 8 a.m. and 4:30 p.m. Central time, Monday through Friday.







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3. Get help deciding

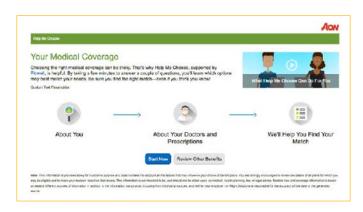
When you're ready to enroll, log on to <u>UPoint</u> via the link on your desktop or from <u>upoint.aon.com</u>. Select **Enroll Now** to access decision-support tools that will help you make your elections.



Help Me Choose

See what fits your personal preferences by answering a few questions about you, your doctors, and the prescriptions you take. You'll get a score for each option to see which plans will work the best for you.

Access the tool: UPoint > Annual Enrollment > Research and Enroll > View/Change Active Medical





Health Plan Comparison Charts

Get a side-by-side comparison of the coverage offered by different carriers for each medical option. You'll see the specific plan details so you can decide if another carrier offers you better value or coverage.

Access the tool: UPoint > Annual Enrollment > Research and Enroll > View/Change Active Medical (or Dental or Vision) > Who's Covered > Tobacco/Non-tobacco Surcharge (for Active Medical only) > Explore on My Own > View Plans > Compare

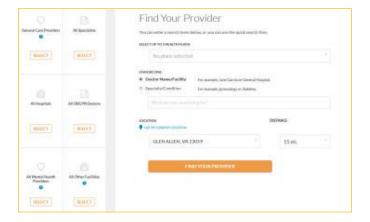


Find Your Provider Charts

Find out if your providers are in the network of the medical carrier you're considering. If your doctor isn't in a particular carrier's network, you can get information about other network doctors to help you make a change that better fits your budget. You can also see which doctors are accepting new patients (of course, it's a good idea to call to confirm).

Access the tool:

- Within the Help Me Choose tool; or
- UPoint > Annual Enrollment > Research and Enroll > View/ Change Active Medical (or Dental or Vision) > Find Doctors and Facilities > Find a Doctor





Health Savings Account (HSA) Modeling Calculator

Estimate your annual HSA contribution and see what your potential income tax savings could be.

Access the tool: UPoint > Health & Insurance > Health Savings Account > Planning & Investing > Health Savings Modeling Calculator



Life Insurance—see how much money your beneficiaries would need if you die.

Long-Term Disability—determine what you and your family would need if you become disabled and are unable to work.

Access the tool: UPoint > Health & Insurance > Insurance & Other Benefits > How Much Coverage Do You Need?



4. Get the app for fast access



Download the "UPoint Mobile HR" app from the Apple or Google Play app store to access your account anytime, from anywhere, and gain added enrollment support to:

- Use the provider search tool to see which doctors, pharmacies, and facilities are in your plans' networks
- Log on to the UPoint enrollment site on your device to access decision support tools and enroll (**Note:** user ID and password required)
- See your current year coverage

