

AON ACTIVE
HEALTH EXCHANGE™

Quick Guide

Know how to find what you need—when you need it!

aon.makeityoursource.com



Get the coverage you need.

AON
NEW HIRE

Your Wellbeing Is Important

Enrollment is here, and it's important to consider your overall wellbeing when thinking about choosing your benefits.



Your wellbeing is important all year round, and your benefit choices support your wellbeing needs. Whether you are choosing a plan to support your physical health and wellbeing or making choices based on your financial wellbeing, Aon offers you the chance to be in the driver's seat for choosing your own benefits based on your needs.

As you choose your 2022 benefits, remember these tools that are available year-round:

- **Employee Assistance Program.** Offers no-cost counseling services and work/life supports to confidentially help with every aspect of your life. You can contact the EAP at **1.800.510.9351** or online at liveandworkwell.com (access code Aon).
- **Colleague Wellbeing Resource Guide.** A guide to all your Aon wellbeing resources. Find your guide [here](#).
- **Financial Resource Guide.** A guide to all of the financial resources available to you as an Aon colleague. Find your guide [here](#).
- [Aonwellbeing.com](https://aonwellbeing.com) includes links to wellbeing events, activities, resources, and important information to help meet all of your wellbeing needs. Bookmark the page and come back often to find information on programs like Mental Health First Aid, wellbeing challenges, and resources available to you (like Well One, eM Life, and Gympass).

Choose Your 2022 Benefits

Get Ready Now, Enroll Before Your Deadline

The Aon Active Health Exchange™ makes it easy to find the right fit. Just choose your coverage level, the price you want to pay, and the insurance carrier you want to work with.



Get Up to Speed

Visit the [Make It Yours](#) website.

- Watch quick videos to see what the exchange is all about.
- Compare the coverage levels side-by-side.
- If you enroll under Aetna, Blue Cross Blue Shield, Cigna, or UnitedHealthcare, Express Scripts will be your pharmacy benefit manager (PBM) for 2022. It's strongly recommended that you call Express Scripts at **1.877.849.8119** (if you're considering coverage under these carriers) or the insurance carrier (for other carriers) before you enroll to see how your medication will be covered.
- Compare the costs of your health care options to find the best deal. From the **New to the Company** page, click **Compare Costs** and enter the access code (call the Aon Service Center at **1.855.625.5500** and request the code). During enrollment, pricing can be found on UPoint®, Aon's HR portal.
- Get to know the carriers through [Your Carrier Connection](#)—get overviews, compare features and services, and access preview sites to see provider networks and prescription drug information.
- Download a comprehensive enrollment guide by scrolling to the bottom of any page and clicking the **Make It Yours To Go** banner. Alternatively, you can save and print individual pages by clicking **Print Page** at the top right of each page.



Enroll

Log on to [UPoint](#) and click **Enroll Now**.

- Get fast answers about the best medical options for your situation by sharing what's important to you.
- See how others evaluated the health insurance carriers by looking at carrier ratings for customer service, provider networks, and online experience.

Once you've completed your enrollment online, you can view your future coverages and follow-ups on a confirmation page. You can also view this information through UPoint any time before your benefits begin.



Remember, you must enroll to have coverage through Aon. If you don't enroll, you'll have:

- No medical coverage.
- No Health Savings Account (HSA) contributions, if eligible.
- No dental coverage.
- No vision coverage.
- No flexible spending account (FSA).

Use Your Benefits

Throughout the year, there are lots of ways to stay on top of your health, and to make the most of your benefits and your health care dollars. Make sure you're up-to-speed before your benefits take effect.



Get the Inside Scoop

Visit the [Make It Yours](#) website.

- Get insider tips for “how to work the health care system” on many topics.
- Make the most of your benefits and your health care dollars.



Manage Your Benefits

Log on to [UPoint](#).

- See what's covered and who you're covering.
- Make benefits changes when your life changes (e.g., marriage, birth of a child).



Stay in Step With Your Carrier

Register on the [insurance carrier](#) member site (you can get to it from the Make It Yours website).

- Keep track of your provider bills and payments online (once your coverage begins).
- Take advantage of all that your carrier offers, such as Telemedicine, health experts, and discount programs.



Questions?

You can reach a customer service representative by web chat through [UPoint](#). You can also call the Aon Service Center at **1.855.625.5500** from 8:00 a.m. to 4:30 p.m. CT, Monday through Friday. If you don't connect with a representative right away, you will be given the option to save your place in line and be called back once a representative is available.

Need official plan information? Access Summary Plan Descriptions and important annual notices of your legal rights by going to [UPoint](#) > **LIVE** > **Plan documents**. You have a right to receive each of these documents in paper, free of charge, upon request.