

Aon Active Health Exchange™

NEW HIRE

Quick Guide

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

aon.makeityoursource.com

make it yours



Get the coverage you need.

AON

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 2023 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 **1.877.395.1435** or online at guidanceresources.com (access code Aon).
- **Colleague Wellbeing Resources.** Find information on your wellbeing resources [here](#).
- **Financial Resource Guide.** A guide to all of the financial resources available to you as an Aon colleague. Find your guide [here](#).

Choose Your 2023 Benefits

Get Ready Now, Enroll Before Your Deadline

The Aon Active Health Exchange makes it easy to find the right fit. Choose your coverage level, insurance carrier, and whom you cover.



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 of Illinois, Cigna, or UnitedHealthcare, Express Scripts will be your pharmacy benefit manager (PBM) for 2023. 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 HR 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 clicking the **Make It Yours To Go** card on the home page or the **Make It Yours To Go** banner at the bottom of any interior page. 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** in the **To-Do's** section. Or, you can enroll through the Alight Mobile app (available through the Apple App Store or Google Play).

- 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 Health Care or Dependent Care 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](#) or the Alight Mobile app.

- 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

Once your coverage begins, 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?

Once logged on to [UPoint](#), look for the “Need Help?” icon to ask Lisa, your virtual assistant, any questions you may have. Lisa can also connect you with a web chat representative and other helpful resources.

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.