

A person's hands are shown typing on a silver laptop keyboard. The laptop is on a wooden table. A white coffee cup is visible in the background. The scene is set outdoors with sunlight filtering through trees, creating a warm, bokeh effect. The overall mood is peaceful and productive.

Aon Retiree Health Exchange™
help you can count on

Pre-Medicare
Retiree Health Coverage

AON

Enroll in Individual Coverage Through the Exchange

In recent years, a growing number of health insurance options have become available to retirees in the individual market. Because these options are comparable to—if not better than—traditional group coverage, more and more U.S. employers are moving retirees away from group plans. They're also providing retirees with the tools they need to apply for individual health coverage on their own.

Through the **Aon Retiree Health Exchange**—working in partnership with eHealth¹—you'll have access to a wide variety of plans and health insurance companies to replace your current group coverage. You can even find out if you qualify for federal assistance to help cover your medical costs.

eHealth is the leading online marketplace for individual and family insurance products in the nation, and has helped and enrolled more than 4 million people in the health insurance coverage they need.



You pay nothing for the services you receive through the Aon Retiree Health Exchange—only for the insurance coverage you enroll in.

¹Should you choose to enroll in insurance coverage through eHealth, Aon Hewitt Health Market Insurance Solutions Inc. and/or eHealth, Inc. may be compensated for that enrollment. By law, any such arrangement will not impact your premiums.



Applying Online Is Easy

The **Aon Retiree Health Exchange** provides a user-friendly website to help you confidently choose and enroll in an individual health plan. Here's all you need to do:

1 **Activate your account**

To get started, go to the **Aon Retiree Health Exchange** website. *See the personalized letter that accompanies this guide for the website address and your logon information.*

2 **Gather your health care information**

Before taking the next step, you'll want to collect:

- The names of your health care providers (primary care, specialists, etc.)
- Your preferred hospital, address, and phone number
- Other contacts (Power of Attorney, etc.)

3 **Confirm your account details**

To ensure accuracy, review the following on the **Aon Retiree Health Exchange** website: contact and dependent information, account details, usernames and passwords.

4 **Shop for plans and enroll**

Carefully evaluate your individual plan options so you're sure to enroll in the best plan for your health care and financial needs.



Help After You Enroll

Services through the **Aon Retiree Health Exchange** don't stop after you enroll. If you have questions about your plan or problems resolving an issue with your insurance plan provider, help is just a phone call away. If you enrolled for health coverage through the exchange, our advocacy services are available to you free of charge.

Our advocates are experienced with individual insurance plans and billing procedures, as well as claims and appeals—and are dedicated to providing the expert guidance and solutions you need.

To contact a representative of the Aon Retiree Health Exchange or an advocate, please refer to your personalized letter.

What to Expect Going Forward

Once you're enrolled in the individual health plan of your choice:



You'll need to begin making premium payments each month. We recommend that you choose any automatic payment options the insurance company offers to ensure timely payments of your premiums each month.



Each fall, you'll be notified about the year's upcoming open enrollment period. This is your opportunity to review your current plan's features and assess other coverage options. If you continue to like your plan and are able to pay the premiums, no action is required. Just be sure to open, review, and save information provided by your insurance carrier in case there are plan or pricing changes during the year.

About Us

Private Aon Retiree Health Exchange services are available through Aon Hewitt Health Market Insurance Solutions Inc., a third-party marketing organization (TMO), retained to sell or promote a plan sponsor's products on the plan sponsor's behalf who holds the contract with the federal government.

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