



# Medicare-Eligible Retiree Guide

# Replacing Your Auto Club Group Retiree Health Plan

## ***Did You Know?***

With the Aon Retiree Health Exchange, you could potentially pay less for equal or better medical and prescription drug coverage by having a wide variety of individual insurance plans to choose from. That's because there are more insurance companies competing for your business.

In today's ever-changing health insurance landscape, more and more high-quality options are becoming available in what's called the "individual market."

Among U.S. employers, the idea of moving retirees to affordable individual coverage is catching on fast. Today, a growing number of employers are offering an "exchange" of individual coverage options for their retirees.

The Auto Club Group wants to give you and your dependents this kind of access to a wide variety of health plans at competitive prices. So, on January 1, 2018, The Auto Club Group will transition to individual health insurance options through a private exchange.

## **Introducing the Aon Retiree Health Exchange™**

Changing health insurance isn't something you do every day, and we know you may have concerns about doing this on your own. That's why The Auto Club Group has partnered with the Aon Retiree Health Exchange—one of the industry's leading private exchanges—to help you explore your health plan options and prices. In fact, helping retirees like you is all the Aon Retiree Health Exchange does.

## **Dental and Vision Coverage**

Dental and vision coverages are now available to all retirees eligible to participate in the Aon Retiree Health Exchange.



## **Why Medicare Isn't Enough**

Medicare Parts A and B (assuming you are enrolled in both) may not be enough to cover unplanned medical and prescription expenses. Basic Medicare places no limit on the amount of money you would be responsible to pay annually, and includes only limited prescription drug coverage.

To help you find an individual health plan and other benefits that meet your needs, while protecting you from unexpected medical costs, we've partnered with the Aon Retiree Health Exchange.



A photograph of an elderly couple standing outdoors in a park-like setting. The man, on the left, has white hair and is wearing a red and white checkered button-down shirt. The woman, on the right, has dark hair and is wearing a light blue button-down shirt. They are both smiling and looking at each other. The background shows green grass, trees, and a body of water under a bright, sunny sky.

# Preparing You to Enroll for 2018 Health Care Coverage

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# How the Aon Retiree Health Exchange Can Help

The Aon Retiree Health Exchange has you covered when it comes to learning about your individual health insurance options, how to enroll, and where to find help when you need it.

This fall, you will receive an education package with more information. In the meantime, please read this guide to see what else you can expect in the near future.

## Help...the Way You Want It

When it comes to selecting and enrolling in individual health coverage, you'll find everything you need on the Aon Retiree Health Exchange website. This site will enable you to explore your options, make your decisions, and enroll at your convenience.

Of course, we understand that you may have questions about a coverage option or that you might need help completing the enrollment process. If so, rest assured that you can speak with a Benefits Advisor<sup>1</sup> who is specially trained, licensed, and available by phone to help you, free of charge. In fact, the Aon Retiree Health Exchange will preschedule a date and time for you to speak with a Benefits Advisor by phone. You will find details in the education package you'll receive this fall, along with instructions on how to confirm, reschedule, or cancel that appointment.

Even if you cancel your appointment and plan to use the exchange's website to enroll on your own, keep in mind that personal assistance will be available by phone or via online chat should you need it along the way.

### ***Benefits Advisors will be available to:***

- *Answer questions about your individual health insurance options*
- *Help you select the right coverage for your individual situation*
- *Walk you through the enrollment process*



### ***Protecting Your Wallet***

If you were to purchase a plan through the Aon Retiree Health Exchange that's identical to a plan you could buy on your own through a variety of insurers in the individual market, you will not pay any more for it through the exchange. Please note that some products are unique to the Aon Retiree Health Exchange and are not available elsewhere.

<sup>1</sup>Benefits Advisors are certified, licensed insurance agents.



# Explore Your Options

## About Your Education Package

Inside the education package you'll receive at home this fall, you'll find a letter with details about logging on to the exchange's website, completing action items, and reviewing the health coverage options available to you. As mentioned, it will also include the date and time of a telephone appointment with a Benefits Advisor. Once you confirm the appointment, your Benefits Advisor will call you at the scheduled time to assist you.

If you work with our Benefits Advisors, you should know that they receive no special compensation to enroll you in a specific plan or with a specific carrier. This means you can rest assured that they'll help you make an objective choice that's right for you.

Your package will also contain a Medicare Insurance Guide. This guide will help you learn more about Medicare and where to find the support and education you need to make well-informed choices. It will also explain how to prepare for your appointment with a Benefits Advisor.

**Please be sure to read this important guide.**

### August

#### Receive and Review Transition Guide

This comprehensive guide includes general information about the Aon Retiree Health Exchange and your Health Reimbursement Account (HRA), if applicable, and action items to help you get organized. In addition, the schedule of in-person and online meetings is included.

### September

#### Attend Retiree Educational Meetings

You can meet with representatives from The Auto Club Group and the Aon Retiree Health Exchange to learn more. If you can't attend in person, you can join an online meeting. **Important!** Space is limited, so please RSVP at <https://myexchangeconnection.com/acg> or call **1-844-364-7655**.

### September

#### Receive and Review Education Package

You will receive a Medicare Insurance Guide, along with a personalized letter that includes the date and time of your prescheduled telephone appointment with your Benefits Advisor. This package will also include your personalized HRA contribution amount, if applicable.

### October – December

#### Enroll in Coverage

**Oct. 1 – Dec. 31**  
for Medicare-eligible retirees enrolled in medical coverage through The Auto Club Group  
**Oct. 15 – Dec. 7**  
for Medicare-eligible retirees not enrolled in medical coverage through The Auto Club Group  
*This is the timeframe for selecting supplemental health insurance through the Aon Retiree Health Exchange. If you do not enroll during this time, you will not receive coverage through the Aon Retiree Health Exchange.*

# Educational Meetings and Webinars

## What Retirees Are Saying...

*“The website was easy to navigate and provided easy-to-use tools to evaluate plans. My Benefits Advisor was very knowledgeable, efficient, and patient.”*

*“My Benefits Advisor clarified what I read on the website and offered me two better plans to suit my needs than I had initially chosen by myself.”*

*“My Benefits Advisor answered all my questions and helped me to determine the best selection based on my needs.”*

*“My Benefits Advisor was excellent and covered EVERYTHING I needed to know.”*

## A Good Way to Get the Basics

The Aon Retiree Health Exchange provides valuable print and online resources to help you learn about Medicare and obtain individual health insurance. You also have the opportunity to learn all of this in person by attending an educational meeting hosted by The Auto Club Group and the exchange. This is an ideal venue for asking general questions and benefiting from the input of other attendees.

**Important!** To ensure that we have adequate space to accommodate all attendees—at both our meetings and our webinars—please RSVP at <https://myexchangeconnection.com/acg> or call **1-844-364-7655**.

Please note that these meetings are designed to provide general information only. Please save more personal questions about your individual situation, and the specific types of health plans available to you, to discuss with a Benefits Advisor by phone or via online chat.

If you don't live near one of the meeting locations, consider attending a webinar, using the call and logon information listed on page 5. We strongly encourage you to take advantage of one of these events to learn the fundamentals of the Medicare marketplace and how to successfully navigate it—with help from the Aon Retiree Health Exchange.

## Meetings

City	Dates and Times (Eastern Time)	Location
Dearborn, MI	September 6, 2017 9:00 – 11:00 a.m. and 1:00 – 3:00 p.m.	The Auto Club Group • Auditorium 1 Auto Club Drive Dearborn, MI 48126
Dearborn, MI	September 11, 2017 9:00 – 11:00 a.m. and 1:00 – 3:00 p.m.	The Auto Club Group • Auditorium 1 Auto Club Drive Dearborn, MI 48126
Tampa, FL	September 13, 2017 9:00 – 11:00 a.m. and 1:00 – 3:00 p.m.	The Auto Club Group • Cafeteria 1515 N. Westshore Blvd. Tampa, FL 33607



## Webinars

Dates and Times (Eastern Time)	Call Information	Location
September 7, 2017 10:00 a.m. – 12:00 p.m.	<b>Toll-Free:</b> 1-866-692-5721 <b>Participant Code:</b> 254 367 24	<b>Webinar Website:</b> <a href="http://www.webex.com">www.webex.com</a> <b>Meeting Number:</b> 747 941 101 <b>Meeting Password:</b> ACG
September 14, 2017 6:00 – 8:00 p.m.	<b>Toll-Free:</b> 1-866-692-5721 <b>Participant Code:</b> 254 367 24	<b>Webinar Website:</b> <a href="http://www.webex.com">www.webex.com</a> <b>Meeting Number:</b> 749 813 707 <b>Meeting Password:</b> ACG
September 18, 2017 2:00 – 4:00 p.m.	<b>Toll-Free:</b> 1-866-692-5721 <b>Participant Code:</b> 254 367 24	<b>Webinar Website:</b> <a href="http://www.webex.com">www.webex.com</a> <b>Meeting Number:</b> 749 199 583 <b>Meeting Password:</b> ACG

Remember to RSVP to reserve your space! Go to <https://myexchangeconnection.com/acg> or call **1-844-364-7655**.

### Prerecorded webinar also available

If you can't attend an in-person meeting or a live webinar in September, you can view a prerecorded webinar online at <https://myexchangeconnection.com/acg>.

### How to Log On to a Webinar

1. Prior to the scheduled start time, type **www.webex.com** into your internet browser address bar and press **Enter**. In the upper right-hand corner of your screen, click **Join**.
2. Enter the meeting number, your name, email address, and meeting password, and click **Join**. You will need to have WebEx installed on your computer to join the webinar. If you do not have WebEx, download the software program from **www.webex.com** and install it onto your computer. **Note:** This process may take up to 15 minutes.
3. If you receive a message about security steps to join the meeting, follow the directions on your screen.
4. A pop-up box will appear with phone-in directions. Use your phone to call in to the webinar so you can hear the presentation. If you don't have a computer, you can call in directly using the phone number and participant code provided.



## Paying for Coverage

### The Health Reimbursement Account

If you're eligible for an Auto Club Group subsidy or have a Retiree Medical Account (RMA) balance, The Auto Club Group will establish and fund a Health Reimbursement Account, or HRA, in your name. An HRA is a non-interest-bearing account that The Auto Club Group uses to reimburse you for your medical, prescription drug, dental, and vision premiums, as well as copays, deductibles, and other eligible out-of-pocket health care expenses.

#### If you receive an Auto Club Group subsidy:

- The Auto Club Group will contribute the subsidy amount to the HRA beginning in 2018. You will be eligible to participate in the Aon Retiree Health Exchange each year.
  - HRA contributions from The Auto Club Group for both you and your eligible dependent(s) are combined in your name.
- You must be enrolled in medical coverage through the Aon Retiree Health Exchange to receive HRA funding.
- Reimbursement of eligible expenses will be available to both you and your eligible dependent(s), as long as you are enrolled in medical coverage through the Aon Retiree Health Exchange and there are available funds in the HRA.

#### If you have a Retiree Medical Account balance going into 2018:

- The Auto Club Group will move your RMA balance into the HRA at the beginning of 2018.
- Reimbursement of eligible expenses from your HRA will be available to both you and your eligible dependents, regardless of whether you are enrolled in the Aon Retiree Health Exchange.
- To remain eligible for the Aon Retiree Health Exchange after your HRA balance is \$0, you must participate in the exchange each year.

### HRA Limits

You'll be reimbursed up to the balance in the HRA (including amounts carried over from previous years). If you use your entire balance, you will not be reimbursed for any additional premiums or expenses for that plan year. Any unused balance in the HRA at the end of a plan year will carry over for you to use in subsequent plan years.

#### *Why Do I Pay First?*

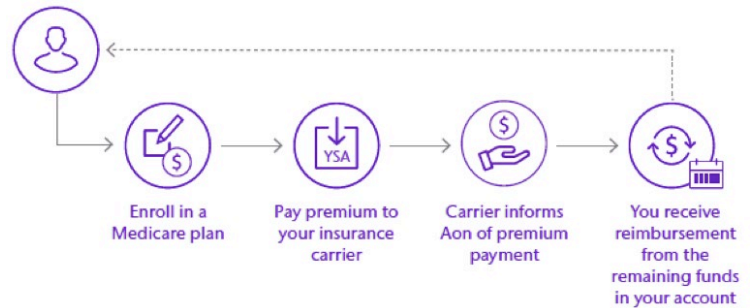
In order to keep your reimbursement from being taxed, the IRS requires that you pay eligible health expenses out of your own pocket first. You may then get reimbursed through your HRA.



## Premium Auto-Reimbursement

Premium auto-reimbursement is a convenient feature available to those who enroll through the Aon Retiree Health Exchange in a plan that participates. Here's how it works:

After you've enrolled in an individual health plan through the Aon Retiree Health Exchange, you'll pay your medical and/or prescription drug premiums directly to the insurance company, as illustrated below. Once the carrier notifies Aon that you've paid your premium, you'll be reimbursed for that amount, assuming there are funds in your account. Reimbursements may be made to your bank account or with a check sent directly to you.



## Important Information Regarding Eligibility

Please keep these points in mind as you make your decisions about health insurance for January 1, 2018 and in the future:

- Although you're not required to use the Aon Retiree Health Exchange to help you choose and enroll in an individual health plan, if you are eligible to receive an HRA contribution from The Auto Club Group, you must select a medical plan through the Aon Retiree Health Exchange. (**Exception:** If you have a Retiree Medical Account balance, The Auto Club Group will move that balance into the HRA regardless of whether or not you enroll in a medical plan through the Aon Retiree Health Exchange.) If applicable, you'll receive more details about HRAs and The Auto Club Group contribution in a welcome packet that you'll receive before your HRA is opened.
- You must be enrolled in medical coverage through the Aon Retiree Health Exchange for your dependents to receive HRA funding (does not apply if you have a Retiree Medical Account balance).



# Frequently Asked Questions

*Every day, Aon Retiree Health Exchange Benefits Advisors speak with retirees across the country. Here are some of the most frequently asked questions they've received.*

## Obtaining Individual Coverage

### **Do I need to enroll in Medicare Parts A and B to purchase individual coverage?**

Yes. Before you can apply for Medicare insurance that includes additional medical coverage (and limits your annual out-of-pocket expenses), you must enroll in Medicare Part A and Part B. If you're not already enrolled in Medicare, visit your local Social Security office, apply on the Social Security website at **[www.ssa.gov](http://www.ssa.gov)**, or call Social Security at **1-800-772-1213 (TTY 1-800-325-0778)** between 7:00 a.m. and 7:00 p.m. Eastern time, Monday through Friday to speak with a Social Security representative.

Keep in mind that you could face penalties if you don't sign up during specific enrollment periods. Social Security can also provide information about when you need to enroll to avoid penalties.

### **What types of coverage are available to supplement my Medicare benefits?**

Generally, there are two options: Supplement (Medigap) plans and Medicare Advantage plans. More information about these types of plans will be included in the education package you'll receive this fall. If you are unsure about the type of plan that is right for you, a Benefits Advisor will ask you some questions and can help you decide.

### **Will there be comprehensive Medicare Advantage plans to choose from that include dental and vision coverage?**

In many cases, yes. Some Medicare Advantage plans offer extra coverage, such as dental, vision, and/or hearing benefits. And most Medicare Advantage plans include Medicare prescription drug coverage, which means you don't need to purchase separate prescription drug coverage. The Aon Retiree Health Exchange can also enroll you in a dental and/or vision plan offered by a national provider.



### What if I enroll in a plan that doesn't include prescription drug coverage?

If a Medigap plan is a better choice for you than a Medicare Advantage plan, you'll need to purchase a stand-alone prescription plan. A Benefits Advisor can help you find and apply for the prescription coverage that best meets your needs.

### What if I don't enroll in an individual health care plan?

- Medicare-eligible retirees and dependents:  
The Auto Club Group recommends that you find an individual insurance plan to supplement your Medicare benefits. That's because Medicare Parts A and B may not be enough to cover unplanned medical and prescription drug expenses. Basic Medicare places no limit on the amount of money you could be responsible to pay annually and includes only limited prescription drug coverage. Plus, you could face penalties if you don't enroll during the specified enrollment period but decide to enroll in supplemental coverage later. More information is available at [www.medicare.gov](http://www.medicare.gov).
- Pre-Medicare-eligible retirees and dependents:  
According to Patient Protection and Affordable Care Act (PPACA) provisions, individuals without health care coverage may have to pay a fee. You will also have to pay for all of your health care expenses if you don't have health insurance.

### What if I already have individual Medicare insurance outside the group plan but want to make a change?

If you previously obtained individual health coverage to supplement your Medicare benefits but would like to make changes to your current coverage, you'll need to wait until the annual Medicare Open Enrollment Period (October 15 – December 7).

However, if you experience a “qualifying life event” (e.g., change in marital status, moving to a new state) before this time, you may be able to change your coverage earlier.

If you previously obtained individual health coverage to supplement your Medicare benefits, you cannot elect the same plan through the Aon Retiree Health Exchange. Let your Benefits Advisor know if you are currently enrolled in other coverage.

### Will I need to choose the same plan for myself and my spouse?

No. You'll have flexibility to choose the coverage that best meets your individual needs and those of your Medicare-eligible dependents. For example, your spouse may need a higher level of benefits or a more robust prescription drug plan than you do, or vice versa.

### Some members of my family are eligible for Medicare, and others aren't. How will this work?

You'll have two enrollment paths through the Aon Retiree Health Exchange—one for those who are eligible for Medicare, and another for those who aren't. You'll receive a packet in the mail at home, addressed to you, with information about the enrollment process for you and each of your dependents.

### Can the Aon Retiree Health Exchange help me find coverage for a Medicare-eligible dependent under the age of 65?

Yes. The exchange can help pre-65 Medicare-eligible retirees and dependents find a plan from those available in their area. Be sure to talk to your Benefits Advisor about available options.

## Frequently Asked Questions *continued*

### Can a family member or friend speak to a Benefits Advisor on my behalf?

Yes. Feel free to include your spouse, a caregiver, a trusted friend, or a family member on any call you have with a Benefits Advisor. However, only someone with legal Power of Attorney can enroll for you or sign forms and other documents. If someone else will be participating on the call with you, just let the Benefits Advisor know.

### How long does an appointment with a Benefits Advisor last?

In general, your call will last about 45 to 90 minutes, depending on whether you enroll that day or want to include an eligible dependent, an appointed Power of Attorney, a trusted friend, or a family member on the call. The length of the call will also depend on how much preparation you do in advance.

For example, if you go online to the Aon Retiree Health Exchange website before your call to enter the requested information (e.g., your medical needs, prescription drugs you and your Medicare-eligible dependents currently take), your appointment could be much shorter. You'll find a checklist in your education package with details on how to prepare for your call.

### As a veteran, I have TRICARE® insurance. Should I enroll in an individual health plan?

The best way to get an answer to this question is by discussing it with a Benefits Advisor during your scheduled telephone appointment. Before this call, contact your TRICARE representative to get guidance on whether enrolling in a Medigap plan or Medicare Advantage plan would in any way jeopardize your TRICARE coverage or eligibility for coverage. Then, be sure to keep your appointment to discuss your needs and whether your TRICARE plan alone meets them.

### I've seen ads on television that the Medicare Open Enrollment period ends on December 7. The materials from The Auto Club Group say I have until December 31 to find coverage effective January 1. Which date is correct?

For those retirees whose current coverage through The Auto Club Group is ending, Medicare allows more time to find coverage for the following year. But the sooner you enroll, the sooner you'll receive your new insurance cards, so don't wait too long to confirm your appointment and find new coverage.

Keep in mind that your company coverage will end on December 31, so you'll need to enroll in a plan before midnight on December 31 to ensure you have coverage beginning January 1.

### Will I continue to be billed or have payments deducted from my checking/savings account or RMA for my health plan?

No. You are responsible for paying your premiums directly to your new insurance company. As of January 2018, The Auto Club Group will no longer bill you or make checking/savings or RMA deductions. We highly recommend that you utilize automatic payment options, like direct debit, with your new insurance plan to ensure timely payments and reimbursements for your new coverage.



### Where can I go with questions?

You'll find detailed answers to commonly asked questions, as well as important contact information, in the personalized packet you'll receive by mail. However, you'll also be able to attend a retiree meeting in September hosted by representatives of The Auto Club Group and the Aon Retiree Health Exchange, held in Dearborn, Michigan, and Tampa, Florida. These representatives will explain the individual health care coverage options and answer general questions. Webinars are also available if you're unable to attend the meetings in person.

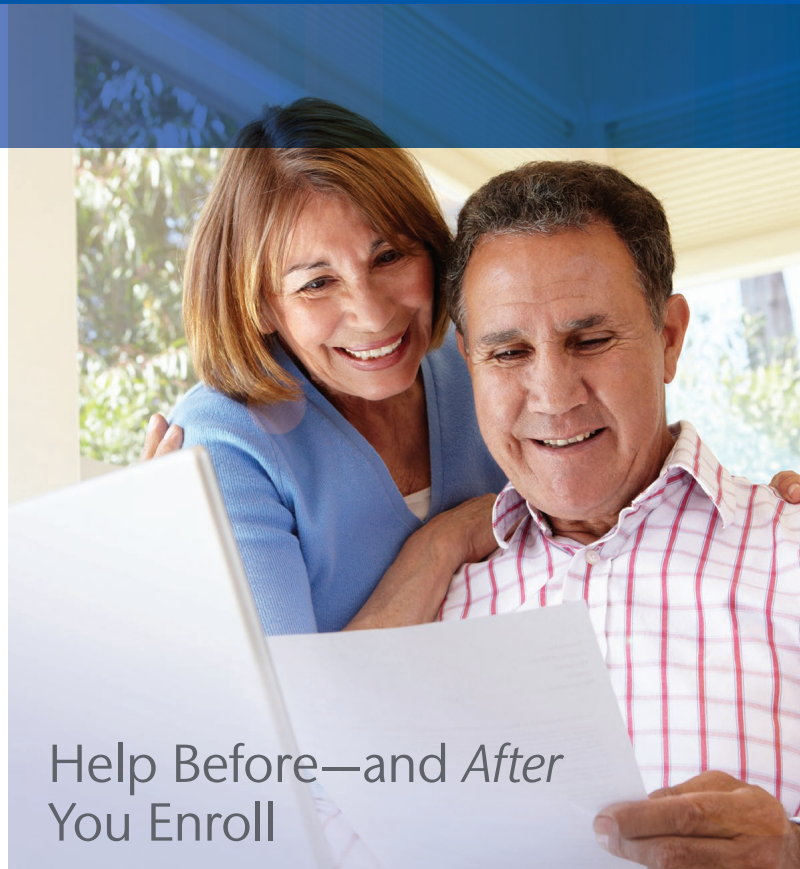
### What do I do if I have an issue with my new plan after enrolling?

If you enrolled through the Aon Retiree Health Exchange, you can continue to get help in a couple of ways. We encourage you to try to get answers to basic questions about your plan directly from your insurance plan provider.

More-complex issues can be directed to a team of professional advocates who are available through the Aon Retiree Health Exchange. Advocates have experience in a variety of Medicare insurance areas, including claims, billing procedures, appeals, and even problems getting appointments with specialists. These services are free of charge.

### Does The Auto Club Group choose the insurance coverage options offered through the Aon Retiree Health Exchange?

No. Individual insurance policies available through the Aon Retiree Health Exchange—including associated administration and claims processing—are not designed, selected, sponsored, or endorsed by The Auto Club Group.



## Help Before—and After You Enroll

The Aon Retiree Health Exchange's services don't stop after you enroll. Even after you've enrolled in an individual health plan, the Aon Retiree Health Exchange has special advocates who will remain available to help you on an ongoing basis, free of charge.

Advocates are experienced in a variety of Medicare insurance topics, including claims, billing procedures, appeals, and even problems getting appointments with specialists. **Please note that these advocates are not available if you enroll outside of the exchange.**

# Health Reimbursement Accounts

## Frequently Asked Questions

**Can I use the HRA to pay premiums other than those for medical and prescription drugs, for example, vision coverage?**

Yes. The Auto Club Group allows for medical, prescription drug, vision, and dental premiums to be reimbursed through the HRA.

**Is the Medicare Part B premium reimbursable through the HRA?**

No. The Medicare Part B premium is not reimbursable through the HRA. **Exception:** If you have a Retiree Medical Account (RMA), the Medicare Part B premium is reimbursable through the HRA.

**Can I use the HRA to pay for health care expenses?**

Yes. In addition to your premiums, the HRA can be used for copays, deductibles, and other eligible out-of-pocket health care expenses. Once the HRA has been established, you can find a full description of eligible expenses on the Your Spending Account™ (YSA) website or by speaking with a representative.

**Can I use the HRA to pay my spouse's group health plan premiums, copays, or other out-of-pocket expenses?**

No. For tax reasons, if your spouse is covered under a pre-tax group health plan, his or her premiums and expenses cannot be reimbursed from the HRA.

**Why can't The Auto Club Group just pay my health care premiums for me, using the funds in the HRA?**

For the funds in the HRA to remain a tax-free benefit, the IRS requires that you pay your premiums out of your own pocket first and then request reimbursement through the HRA.

**My spouse and I are both eligible for Medicare. Will we each have an HRA?**

No. Contributions that The Auto Club Group makes on behalf of the eligible retiree and spouse will be combined into one HRA in The Auto Club Group retiree's name. Reimbursement of eligible expenses will be available to both the retiree and his or her eligible dependents, as long as funds are available in the HRA.

**I can enroll in my spouse's group health plan as a dependent, but I want the HRA. Can I still receive it if I don't enroll through the Aon Retiree Health Exchange?**

No. To receive the HRA, you must enroll in a medical plan through the Aon Retiree Health Exchange. **Exception:** If you have a Retiree Medical Account (RMA), you don't need to enroll through the Aon Retiree Health Exchange to receive your HRA funding.

**Will I lose the money in the HRA if I don't use it by the end of the year?**

No. If you don't spend all the money in your account before the end of the year, your remaining balance will carry over for you to use in subsequent years.



### What happens to the balance in the HRA when I (the retiree) die?

If your spouse survives you, he or she will become the account holder of the HRA. Dependent children are only eligible for the Aon Retiree Health Exchange if a surviving spouse is the account holder. The balance in the HRA at the time of your death will be available to your surviving spouse if your spouse qualifies for continued coverage after your death. Dependent children, with no surviving parent who qualifies for continued coverage, will no longer be eligible for the HRA. Your children will have six months to submit claims to be reimbursed for eligible expenses incurred on or before your death. After six months, the HRA balance will be forfeited and won't be paid out as part of your estate.

If you don't have any dependents, your estate will have six months to submit claims to be reimbursed for eligible expenses incurred on or before your death. After six months, the HRA balance will be forfeited and won't be paid out as part of your estate.

### How do I find out how much I may get in HRA contributions?

For those retirees eligible for an Auto Club Group subsidy or who have an RMA, more information about the HRA and The Auto Club Group contributions will be in the education package you'll receive in September. If you enroll through the Aon Retiree Health Exchange, you'll also receive an HRA welcome kit in December with complete details about managing your account, filing a claim for reimbursement, and signing up for auto-reimbursement.

**Important:** If you don't currently participate in a health plan through The Auto Club Group, you're eligible to enroll in a new plan through the Aon Retiree Health Exchange (you cannot re-enroll in the same plan that you have today).



## Help After You Enroll

The Auto Club Group has selected the Aon Retiree Health Exchange because its services don't stop after you enroll. Once you've enrolled in a medical plan through the Aon Retiree Health Exchange, your Benefits Advisor, as well as customer service representatives and special advocates, are available to help you free of charge. Advocates are experienced in a variety of Medicare insurance topics, including claims, billing procedures, appeals, and even problems getting appointments with specialists. **Please note that this type of service is not generally available if you enroll in an individual health plan through an insurance carrier or broker.**

## ***It Pays to Do Your Homework***

Before the enrollment period starts, be sure to visit <https://myexchangeconnection.com/acg> to access information that will help you:

- ✓ Learn about the health coverage available to you through the Aon Retiree Health Exchange, and how to take action.
- ✓ Prepare for your telephone appointment with a Benefits Advisor.

**1-844-364-7655** (TTY use 711 Relay)

Representatives are available Monday through Friday from 8:00 a.m. to 8:00 p.m. Central time.



Aon Retiree Health Exchange is a trademark of Aon Corporation.  
Your Spending Account is a trademark of Hewitt Associates LLC.

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