



Aon Retiree Health Exchange



What your Pre-Medicare retirees need to know

Q. Why is OP&F changing our current health care coverage?

A. Funding for the retiree health care plan at OP&F is limited, making the group health care plan sponsored for several years no longer an option. OP&F has investigated and considered a wide variety of options to extend the funding for retiree health care. That work has resulted in a stipend-based model that should keep health care funding solvent for at least 15 years. Of course, we will continue to monitor and make choices going forward that are in the best interests to our entire membership.

Q. What are the advantages of an Individual & Family plan vs. a retiree health care plan?

A. An Individual & Family plan could have several benefits:

- you cannot be denied coverage
- you are automatically covered for a set of essential health benefits
- you can choose a plan that best fits your family's needs, including the network of providers and level of coverage
- you may pay less
- you may be eligible to get help paying your plan's premiums

Q. Do I have to have coverage?

A. No. Starting in 2019 you no longer will have to pay a penalty if you choose to go without coverage. However, there are many reasons to have coverage, most importantly

to protect your health and your finances. Unexpected accidents or health issues can add up to hundreds of thousands of dollars if you have no protection. In addition, you will not receive your stipend from OP&F if you do not enroll in a plan.

Q. How can I learn more about the change and what I need to do?

A. OP&F has partnered with the Aon Retiree Health Exchange to support you and your family members as you transition to the individual Marketplace. Through Aon and their enrollment partner, eHealth, you will have access to online tools as well as licensed insurance agents. These services are available to you at no additional cost. You will only pay the cost of the plans you choose.

You will receive a personalized letter and guide book with details, an introduction to Aon Retiree Health Exchange and the role they play, and the benefits of selecting and enrolling in coverage through Aon Retiree Health Exchange and their enrollment partner, eHealth. You will also learn more about the Affordable Care Act (ACA), health plan coverage levels, how to choose the right plan, enrollment process and timelines — so you know what to expect.

A custom website will provide you with information about the plans available to you, essential benefits, tax credits, and how to prepare for enrollment. You will find answers to common questions and educational videos online as well.

Frequently Asked Questions

In September, an Aon Retiree Health Exchange online account will be created for you. Once your account is set up, an education package will be mailed to your home.

- You will receive details about how to log on to Aon's website, your personal Aon ID to access your secure account, a checklist of action items and key dates, as well as an overview of coverage options available to you.
- You will want to verify your account online and complete your profile. Be sure to check names, addresses and date of birth for all family members as these items have an impact on the plans that may be available to you. Gather information that will be helpful when comparing and selecting a plan including preferred doctors and hospitals.
- For further assistance, you can choose from a list of educational meetings that you can attend in-person or online. These meetings will provide general information about your coverage options, your stipend and support available to you.

Q. Why should I trust Aon Retiree Health Exchange?

A. Aon Retiree Health Exchange is a leading national private exchange, working in partnership with eHealth, the nation's leading online source of health insurance¹, to provide you access to a wide range of Marketplace insurance plans. They direct over \$180 billion* in health care premiums or equivalents annually, improving the health and well-being of millions around the world.

*As of June 2106, *The Aon Conversation*
¹ehealthinsurance.com/about-ehealth/our-story

Q. What services are available through Aon that I cannot get by enrolling someplace else?

A. Enrolling through Aon Retiree Health Exchange gives you several value-added services including:

- Access to an OP&F stipend.
- Automatic premium reimbursement from the stipend.
- Access to licensed insurance agents through Aon's enrollment partner, eHealth, who have knowledge of all your health plan choices. This service does not cost you anything. You only pay for the plans you enroll in.
- Advocacy services that provide help with billing procedures, claims and appeals, benefit issues and access-to-care problems.

Q. Do I have to pay licensed agents for helping me?

A. No. You only pay the cost of the plans/coverage you select. If you consult with a licensed agent, you can be assured that they will offer objective advice to help you make the choice that's right for you.

Q. How do I log in to my account?

A. Look for your personal Aon ID log in on the letter you will receive in September.

- Go to retiree.aon.com/OP-F (available in September)
- Log in with your Aon ID, which you can find on the letter you receive
- Verify your information: doctors, hospitals, specialists and other providers, as well as the medications you take

Keep in mind, a licensed agent is an excellent resource and will take as much time with you as you need to feel comfortable with your plan selection.

Q. Can I see every policy available in my area?

A. No. Aon Retiree Health Exchange and eHealth follows stringent guidelines about the carriers that participate in its exchange by carefully selecting insurance carriers and

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products based on the carriers' financial ratings, premium stability, member service levels, costs and benefits.

In some cases, certain carriers may not be listed because they currently chose not to offer their plans through an exchange.

Q. Do all policies have guaranteed issue during the transition to Aon Retiree Health Exchange?

A. Yes. The ACA does not allow individuals to be denied coverage for any pre-existing conditions.

Q. Does OP&F choose the insurance coverage options offered through Aon Retiree Health Exchange?

A. No. As an exchange, Aon and eHealth provide access to plans from regional and national carriers so you may have several options to choose from.

Q. Is there a deadline for choosing new coverage?

A. Yes. The enrollment deadline is Dec. 15, 2018 to have benefits on Jan. 1, 2019 and avoid a lapse in coverage. Our group plans will end Dec. 31, 2018.

It is important to enroll as soon as possible so you do not go without insurance coverage. You will need to select and enroll in a plan no later than the 15th of the month for coverage to be effective on the 1st of the following month.

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

A. Yes. Through Aon Retiree Health Exchange, these services are at no additional cost to you. You only pay the insurance premium for the plans you choose.

Q. Is it possible that a local insurance broker can get me a better rate than what

I can buy through Aon Retiree Health Exchange/eHealth for the same plan?

A. No. By law, the price you pay to purchase the same policy from the same carrier will not differ, regardless of where you purchase it. Aon Retiree Health Exchange cannot add a surcharge to any premium.

Though the same policies from the same carrier will have the same price regardless of where or how you enroll, in some cases, the policy that a local agent or broker offers, while similar, may differ. There may be value-added services and features that could affect the premium, so it is important to carefully review plan details.

Q. How do I pay the premiums for the plans I enroll in?

A. OP&F will no longer deduct health care premiums from your benefit check. Instead, you will be responsible for paying premiums directly to your new insurance company. So that you don't miss a payment and risk losing coverage, we recommend that you take advantage of automatic payment features, like direct debit, through your new insurer.

Q. When do I pay for my coverage?

A. Once you pay the premium required when you initially enroll in coverage, you will then pay your premiums monthly or as invoiced by your insurance carrier.

Q. Is there financial assistance to help pay for coverage?

A. Yes. Based on your income, you may qualify for a federal tax credit. You can use the coverage calculator online.

Each year, we intend to provide a stipend that you can use to reimburse yourself for qualifying expenses. Keep in mind that you cannot take advantage of both a tax credit and a Health Reimbursement Account (HRA). If you take the tax credit, you will forfeit your HRA.

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Premiums: You may use your stipend to pay for your health, prescription drug, dental and vision insurance premiums.

Out-of-pocket expenses: You may also use your stipend to pay for eligible expenses such as copays, deductibles and other health related services, up to the amount in your account.

To qualify for an HRA contribution you will need to enroll in an Individual & Family plan through Aon's enrollment partner, eHealth.

If you and an eligible dependent enroll through eHealth, Aon's enrollment partner, the contribution amount will be increased.

Contributions will be prorated, if you enroll after January. Should you or your eligible dependent turn 65 and become eligible for Medicare during 2019, your stipend will change and will again be prorated at that time.

OP&F also sponsors a Low Income Stipend Increase Program for individuals or families who qualify. For more information on this program, please contact OP&F.

Q. Where can I go with questions?

A. You will find detailed answers to most questions about the ACA, your plan options, benefit overviews, tax credits, enrollment and more, online and in the education package you will receive by mail in September.

Q. What do I do if I have an issue with my new plan *after* enrolling?

A. You are entitled to ongoing support from Aon if you enroll in your plan through Aon Retiree Health Exchange and eHealth. First, however, to get answers to basic questions about your plan, consult your plan provider directly. More complex issues involving claims, billing procedures, appeals, or difficulty getting appointments with specialists can be directed to Aon Retiree Health Exchange at no additional cost to you.



Here is a high-level look at what you can expect

September 2018

You will receive a letter with information to help you get prepared for Open Enrollment.

September – October 2018

You will be able to attend an education meeting or webinar to learn more about enrolling in an Individual & Family plan, stipend, and available support.

Nov. 1 – Dec. 15, 2018

Time to select an Individual & Family plan. If you do not enroll during this time you, may not be able to get coverage until the next Open Enrollment Period.

Aon Retiree Health Exchange is available through Aon Hewitt Health Market Insurance Solutions Inc.

If you choose to enroll in insurance coverage through Aon Retiree Health Exchange with eHealth, Aon Hewitt Health Market Insurance Solutions Inc., and eHealth may be compensated for that enrollment. This does not impact the premium you pay, by law.

Most people must have qualifying health coverage or pay the tax penalty. You may qualify for a health coverage exemption. Exemptions are tied to the tax year during which you didn't have health coverage, not the year you submitted the exemption application. Exemptions could include: income related, hardship, health coverage-related, group membership and others. Please consult your tax professional or the Health Insurance Marketplace at healthcare.gov for more information.

Aon Hewitt Health Market Insurance Solutions Inc. is contracted to represent insurance plans in your state. California Agency License Number: OE97576, Arkansas Agency License Number: 100102657, DBA in North Dakota: Aon Hewitt Health Insurance Agency Solutions Inc., Fictitious Name in New York: Aon Hewitt Health Insurance Agency Solutions.