

Aon Retiree Health Exchange™

Help You Can Count
On

Prepared by Aon Exchange Solutions for RF

The information in this presentation applies to you if you are an active RF employee or dependent of an active employee

AON
Empower Results®

Agenda

- Overview of Retiree Health Care Changes
- The Aon Retiree Health Exchange
- Action Steps
- Learn About Medicare
- Timeline

Why Is RF Making This Change?

- Decision based on thorough evaluation of the market
- Challenges in the current plan design
 - High cost
 - Limited options
- New plan design offers:
 - More choice
 - Greater flexibility
 - High value

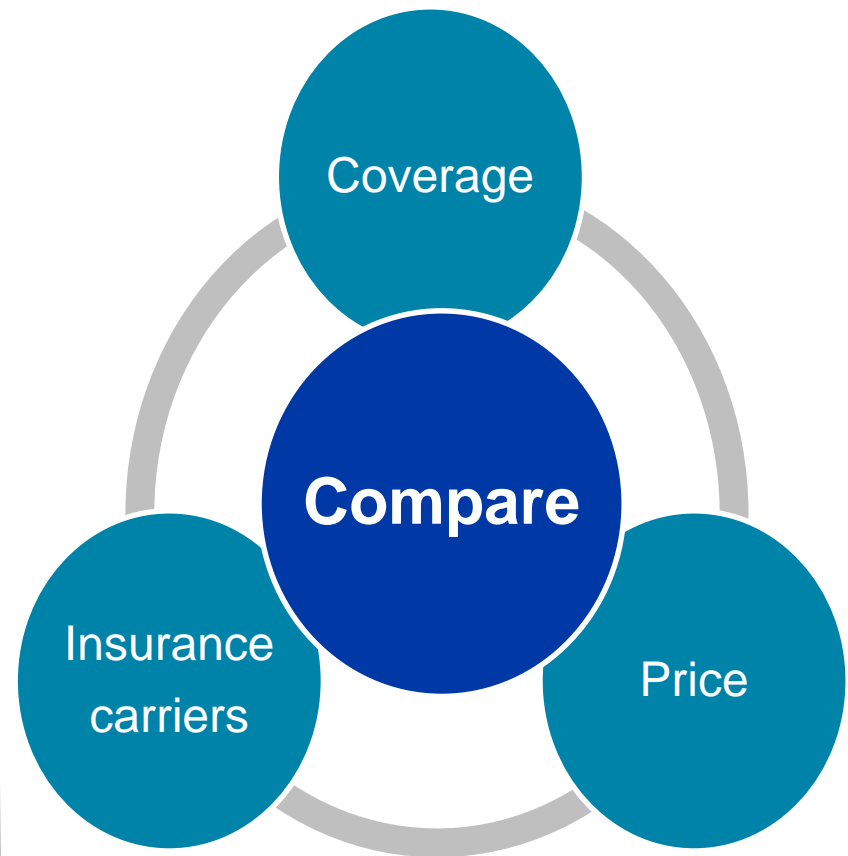
What Is a Private Medicare Exchange?

What It Is:

- An insurance marketplace where you can:
 - Compare coverage, carriers, and prices
 - Get personalized, one-on-one support
 - Choose the coverage option that best meets your needs

What It Is Not:

- Associated with the public exchanges established under the Affordable Care Act



Introducing Aon Retiree Health Exchange

Retiree-Focused Solutions



Aon has served millions of employees, retirees, and their families for many years



Provides robust tools and services to help you learn, prepare, and enroll



Offers broad range of health plan coverage options



Recommended by the National Council on Aging (NCOA)

About the Aon Retiree Health Exchange

Benefits Advisors Help You Learn, Prepare, and Enroll



Benefits Advisors serve you.

- Licensed, certified, and experienced in Medicare-related insurance
- Not incentivized to steer you to specific health insurance carriers and/or plans
- Dedicated to you throughout the entire process

Retiring employees and dependents

When retiring, Medicare-eligible employees and Medicare-eligible dependents will enroll in health care coverage in a new way

Today

*RF-sponsored
group health
plan through insurance
carrier*

**Upon
Retirement**

*Individual
health insurance
coverage purchased
through the
Aon Retiree
Health Exchange*

What do I need to do?

LEARN:

- Learn more about and enroll in Medicare Parts A and B by calling Social Security at 1-800-772-1213
- Visit **myhealthexchange4retirees.com/rfsuny**

What do I need to do?

PREPARE:

- Call the Aon Retiree Health Exchange at 1-844-689-7837 to set up a phone appointment with a Benefits Advisor
- Read the Education Kit that will be mailed to you after setting your phone appointment
- Gather information for your phone appointment
 - Medicare Card
 - Doctor's names
 - List of Medications
- Set up your account on retiree.aon.com/rfsuny (optional)

What do I need to do?

ENROLL:

- Compare and choose the right plans for your needs with the assistance of Benefits Advisor
- Complete your enrollment during your phone appointment with a Benefits Advisor or online (voice signature is required for some online enrollments)

Retiree and dependents turning age 65

Once a retiree or dependent of a retiree turns age 65, they'll enroll in their health care coverage in a new way

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*RF-sponsored
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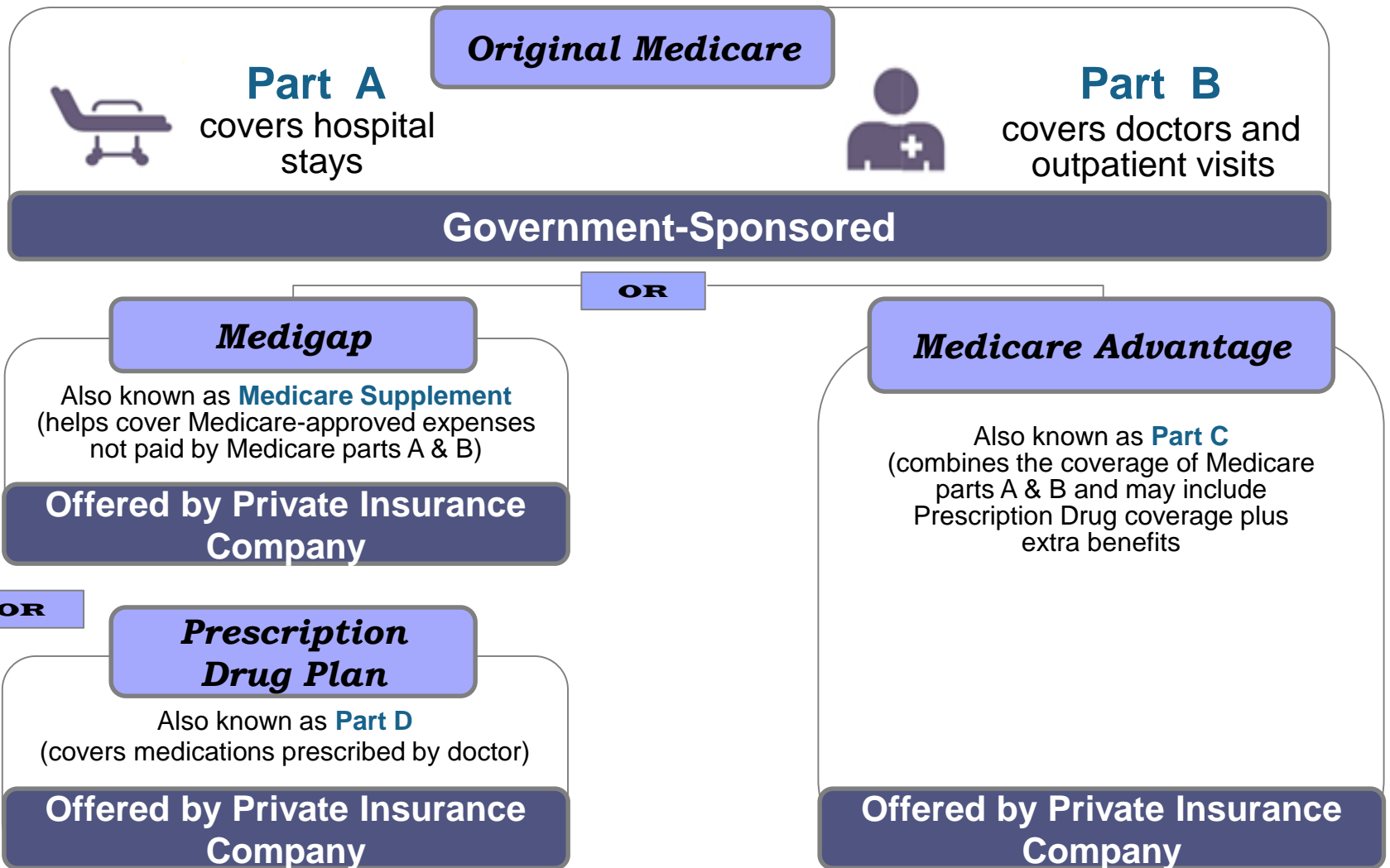
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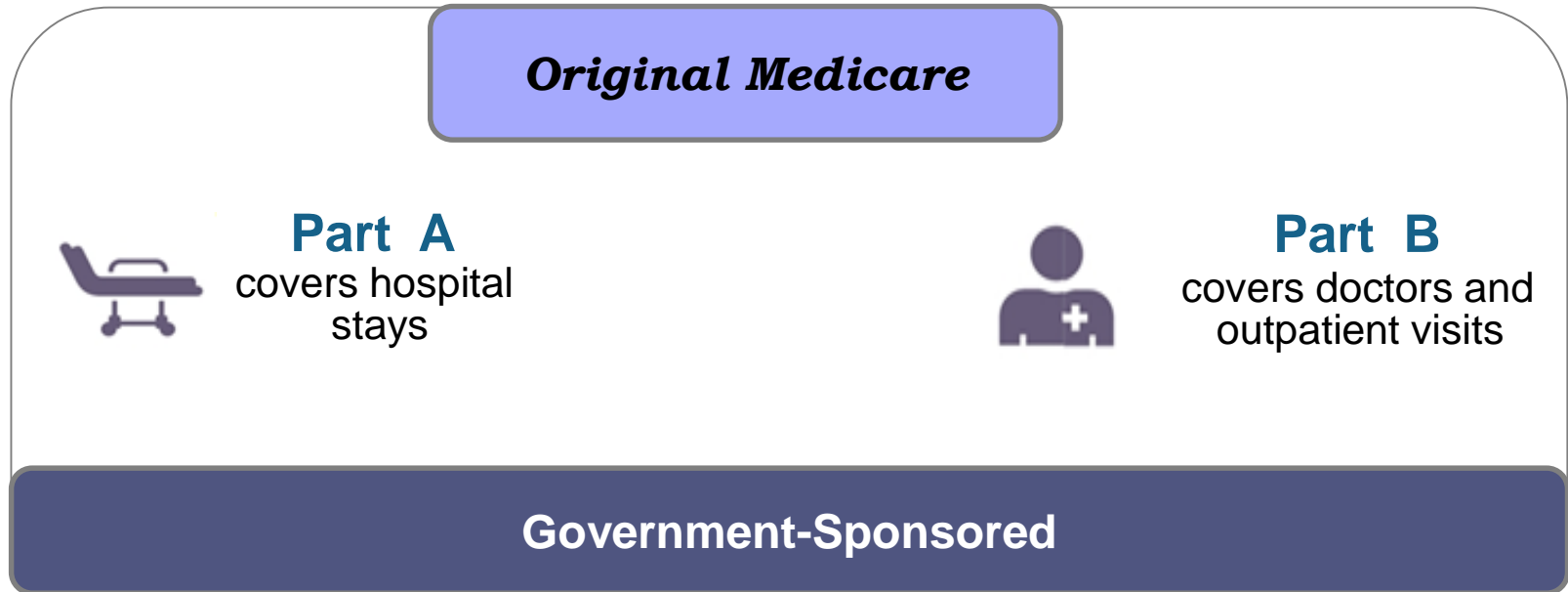
Take a Closer Look at Medicare



Medicare Insurance Plan Options



Medicare Parts A and B



Medicare Part A—Inpatient Hospital Care

What's Covered

Part A covers a portion of the following services:

- Inpatient hospital care
- Inpatient care in a skilled nursing facility (not custodial or long-term care)
- Hospice care services
- Home health care services
- Blood

What You Pay

- Enrollment in Medicare: Part A is premium free for those people who have worked 10 years in their lifetime and paid into Social Security
 - If you have not worked 10 years, there could be a monthly premium
- Deductible: Per benefit period
- Benefit period: Starts the day you leave the hospital after spending a night and lasts 60 days

* 2014

Medicare Part B—Outpatient Hospital and Doctor Care

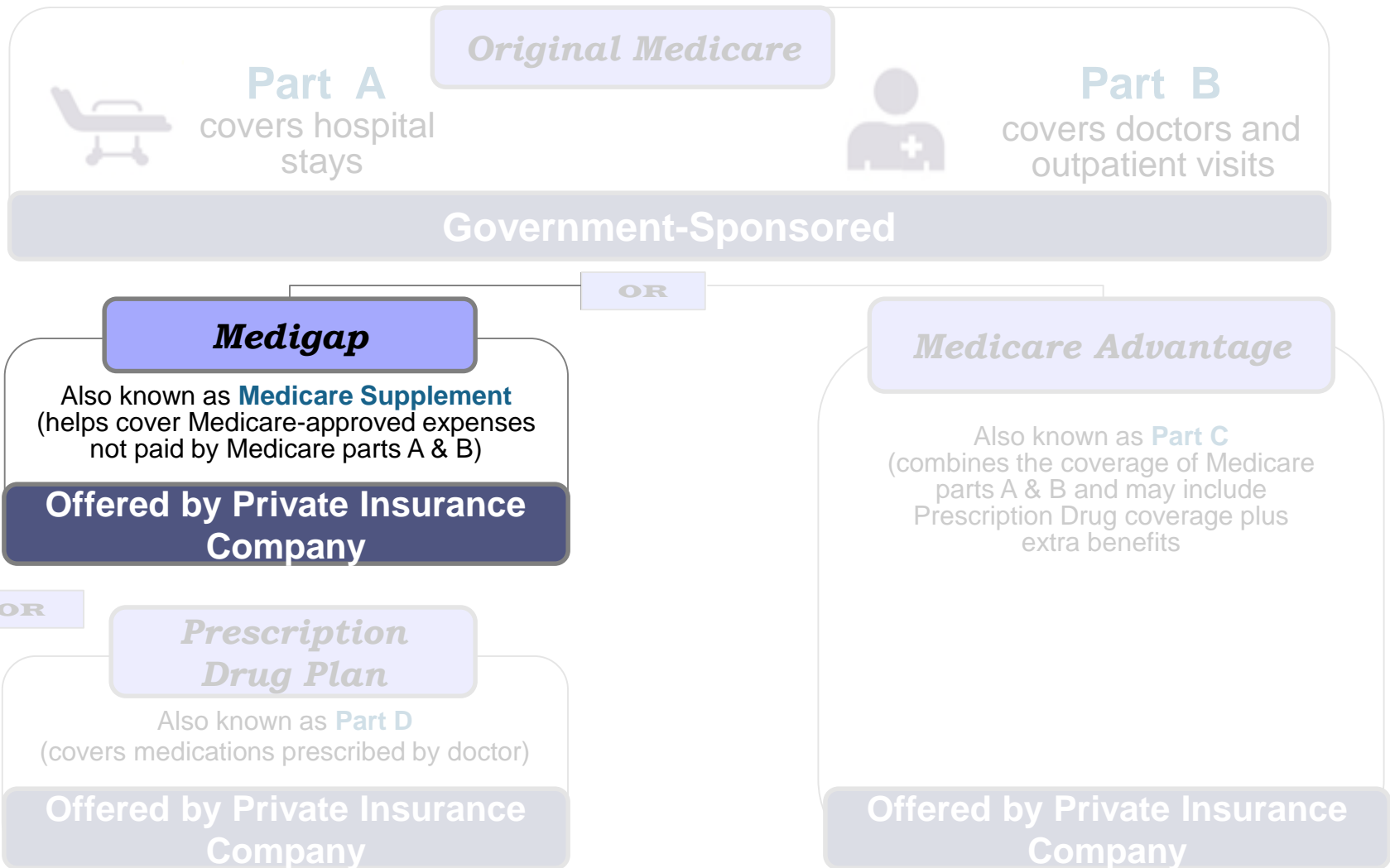
What's Covered

- Outpatient care:
 - Doctor visits
 - Outpatient hospital
 - Blood
- Preventive care
- Mental health (outpatient)
- Ambulance services
- Laboratory services

What You Pay

- Premium: Monthly
 - Social Security determines the premium amount based on the last two years of taxable income
- Deductible: Annual
- Coinsurance:
 - Medicare pays 80%
 - Participant pays 20%

Medicare Insurance Plan Options



Medigap Plan—Medicare Supplement

Medigap plans add on to the Medicare coverage you already have:

- Medicare remains your primary coverage
- The Medigap is your secondary coverage
- The service is Medicare-approved

With Medigap plans, as long as the doctor/medical facility accepts Medicare patients, you can go to:

- Any doctor
- Any medical facility in the country
- Part D is not included

Medigap Plan—Medicare Supplement

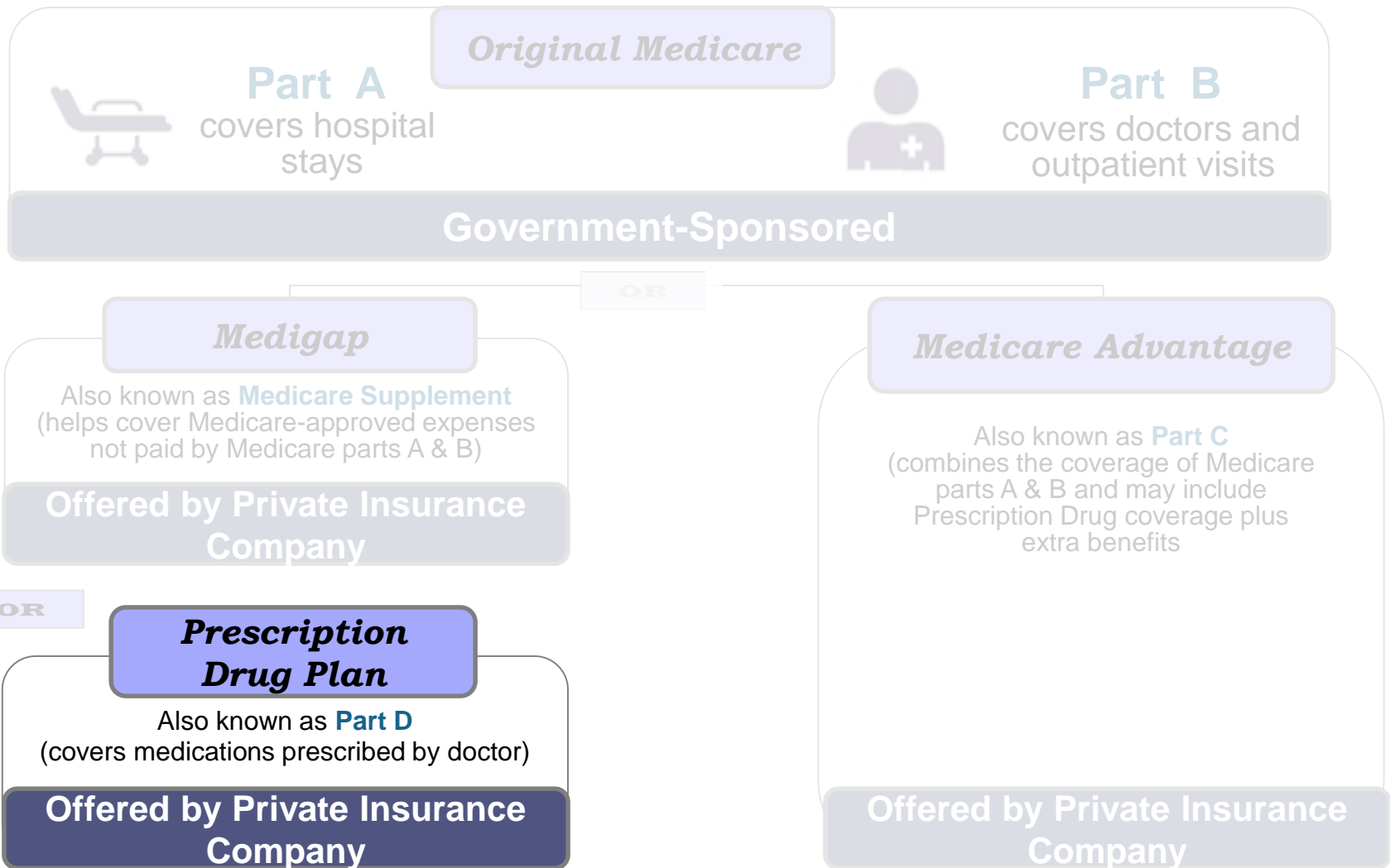
Plans are all regulated and must offer the same core plan benefits.

- Plans come with a range of coverage—Plans A through N
- Plan F has highest level of coverage—covering your deductibles and out-of-pocket expenses left over by Medicare

Prices and any “extra” features are the only differences between these plans.

- Prices vary by company and zip code (in New York)
- Some plans offer benefits for travel outside the United States

Medicare Insurance Plan Options



Medicare Advantage Plans

Part C

Features

- Includes Medicare Parts A and B coverage
 - Convenience of 1 card for all services
- Most include prescription drug coverage (Part D)
- May offer extra coverage
 - Vision
 - Hearing
 - Dental
 - Health/wellness programs

Medicare Advantage Plans

Part C

What You Pay

- Medicare Advantage Plan premium
 - Low to no premium
- Copays/coinsurance and deductibles
 - Amounts vary based upon the plan you choose
- Out-of-pocket maximum
 - For your financial protection

Medicare Advantage Plans

Part C

Types of Plans

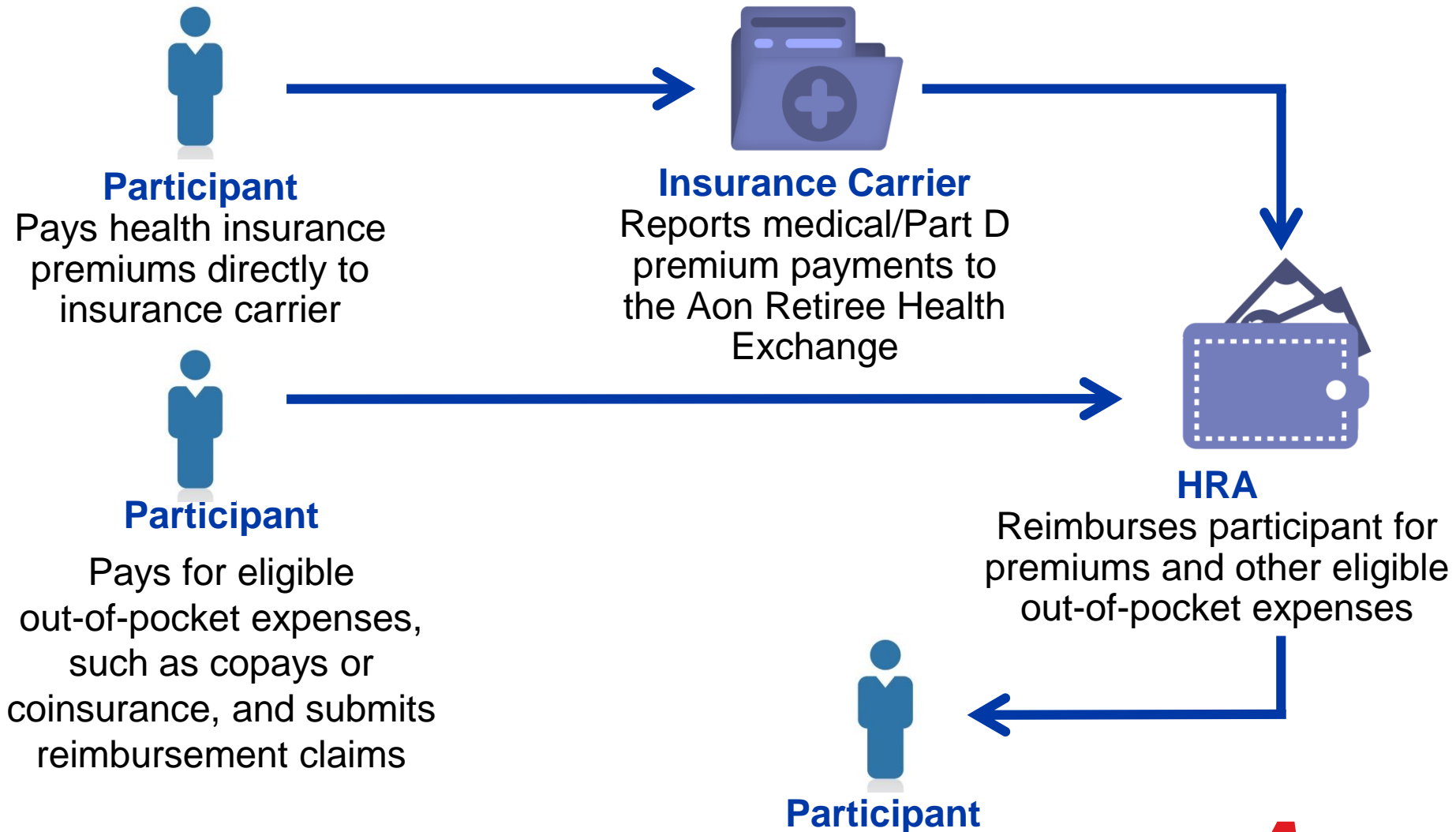
- Network-based plans
 - HMO (Health Maintenance Organization)
 - Closed Network
 - PPO (Preferred Provider Organization)
 - Open Network
 - SNP (Special Needs Plan)
 - Chronic conditions
 - Coordinated Care (in network)
 - Nationwide coverage for emergency care

Enrollment Periods

- Special Enrollment Period (SEP)
 - Age 65 or older employees (retiring) and age 65 or older dependents
 - Coverage under the group plan is ending
 - Eligible two months before, the month of and two months after you retire
- Initial Enrollment Period (IEP)
 - Turning 65
 - Eligible three months before, the month of and three months after you turn 65
- Open Enrollment Period (OEP)
 - October 15th through December 7th (annually)
 - Able to compare and change Medicare Advantage and Part D plans

Health Reimbursement Account

How It Works



Note: For those who are eligible to receive an HRA.

Advocacy Services

Access to Additional Assistance After Enrollment

What We Help With

- Access to care and prescription drugs
- Claim denials and incorrect payments
- Billing disputes
- Authorization and referrals
- Medicare coordination

Our Advocates

- Pioneered service in 1999
- 400 clients
- 3.6 million participants
- Advocates average 18 years of industry experience

Account Activation – Retiring employees and dependents age 65 and older

- After you scheduled your phone appointment, visit **retiree.aon.com/rfsuny**
- On the website you can:
 - Confirm your phone number and address
 - Add your prescriptions
 - Compare plans and add them to your shopping cart
 - Access the HRA link – available once plans are active

Account Activation – Retirees and dependents turning age 65

- After you receive your Education Kit, visit **retiree.aon.com/rfsuny**
- On the website you can:
 - Confirm or reschedule your appointment
 - Confirm your phone number and address
 - Add your prescriptions
 - Compare plans and add them to your shopping cart
 - Access the HRA link – available once plans are active

Timeline



Enrollment timeline – Retiring employees and dependents Age 65 or older

- Two months before your retirement date, call the Aon Retiree Health Exchange to:
 - Set up a phone appointment with a Benefits Advisor
 - Obtain an account ID# (optional)
- Complete your phone appointment(s) with a Benefits Advisor
- Enroll online or by phone prior to your retirement to avoid a lapse in coverage
- Receive ongoing support through the Aon Retiree Health Exchange

Enrollment timeline – Retiree and dependents turning age 65

- Receive Education Kit in the mail and read through the material (three months before Medicare begins)
- Confirm initial phone appointment by calling the number provided in the Education Kit, or by going online
- Set up your account online using instructions provided in the Education Kit (optional)
- Complete your phone appointment(s) with a Benefits Advisor
- Enroll online or by phone prior to becoming Medicare-eligible to avoid a lapse in coverage
- Receive ongoing support through the Aon Retiree Health Exchange

Thank You!

After the meeting, if you have other questions,
call the Aon Retiree Health Exchange
at **1-844-689-7837 (TTY 711 Relay),**
7 a.m. to 10 p.m. Central time,
Monday through Friday

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