What is a Private 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 solution*

Aon has served millions of employees, retirees, and their families for more than 20 years.

Offers broad range of health plan coverage options.

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

Recommended by the National Council on Aging (NCOA).
About the Aon Retiree Health Exchange

Benefits Advisors are located in:

- Lincolnshire, IL
- Winston-Salem, NC
- Charlotte, NC
- Orlando, FL
- The Woodlands, TX
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 to specific health insurance carriers and/or plans for you
- Dedicated to you throughout the entire process
Learn, Prepare, and Enroll

- **Learn** about different enrollment options during today’s webinar
- **Set** your Enrollment appointment (1-800-975-0355)
  - Include POA
- **Prepare** for your Enrollment Appointment:
  - Medicare card
  - List of doctors – Some plans may have Networks
  - List of medications
- **Review** and choose the right plan(s) with your Benefits Advisor
- **Complete** the Enrollment application
- **Enroll** online* *Voice signature required for all online enrollments
Options for Enrolling
Choosing a Medical Plan

Each eligible person can choose a different medical or prescription drug plan.

- Medicare Advantage
  - Retiree Selects Individual Coverage
- Medicare Part D
  - Spouse Selects Individual Coverage
  - Medicare Supplement
“Guaranteed issue” means that during this Special Election Period for retirees, you’re automatically accepted by the insurance carrier without having to answer medical questions.

You have guaranteed acceptance into most Medicare Supplement Plans, regardless of any pre-existing health conditions.
Guaranteed Issue of Coverage
For Medicare Supplement Plans

- States with Guaranteed Issue when leaving a group health plan voluntarily:
  - AR, CA, CO, FL, ID, IL, IA, IN, KS, LA, MO, MT, NJ, NM, OH, OK, PA, TX, VA, WV and WI.

- Rules for Guaranteed Issue, in all other states, when leaving a group health plan voluntarily are determined by the Carrier.

- Guaranteed Issue lettered plans are:
  - A, B, C, F, K, or L
  - All other lettered plan’s Guaranteed Issue is determined by the Carrier
Choices to Meet Your Needs

**Online**
- Available 24/7; fastest method of Education and Enrollment
- Detailed summary of benefits information
- Plan comparison tools
- Online plan application collection

**Telephonic Enrollment**
- Benefits Advisor guides you
- You work with same Benefits Advisor throughout process
- All enrollments must be completed with telephonic signature

**Prefilled Application**
- Some individuals prefer to review printed materials before selecting
- Paper applications accepted via prepaid envelopes or fax
- Telephonic or online enrollments result in faster receipt of ID cards
Enrollment Periods

**2014**

**Special Election Period (SEP):**
November 1, 2014 – December 31, 2014

**Medicare Open Enrollment Period (OEP):** October 15–December 7, 2015

**HP Annual Enrollment:** Enroll back into HP Group Plan

**Initial Enrollment Period (IEP):**
Eligible 3 months before, the month of, and 3 months after 65th birthday

Be sure to let your Benefits Advisor know if you have:
- Tricare or
- VA Coverage
Paying for your coverage
Conveniently Paying for Your Coverage

*Three Options:*

- Pay your health insurance premium by check each billing period
- Have your premium automatically withdrawn from a checking or savings account
  - Most insurance providers allow automatic withdrawal as a convenient alternative to paper checks
- Pay your premium by automatic deduction from your Social Security
  - Option only available for Medicare Advantage and Part D plans
Hewlett Packard (HRA)

**Highlights**

- If you are eligible, an HRA will be credited by Hewlett Packard for you and for your Medicare-eligible spouse/dependent beginning on January 1, 2015.
- Must enroll in a medical plan thru the exchange to receive HRA funding
- HRA funding is provided annually
- HRA reimbursable expenses: Medicare Supplemental premium, Medicare Advantage premium, Part D premium, Medicare Part B premium
- You’ll continue to be reimbursed for your insurance premiums until the HRA amount is depleted
- Any unused balance in your HRA at the end of the year will rollover
- You and your spouse will have a joint account

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

**Participant**
- Pays health insurance premiums directly to insurance carrier

**Insurance Carrier**
- Reports medical/Part D premium payments to the Aon Retiree Health Exchange

**Participant**
- Pays for Medicare Part B premium or premium to non-automatic carrier, and submits reimbursement claims

**HRA**
- Reimburses participant for premiums

Note: For those who are eligible to receive an HRA.
Tools to help you
Advocacy Services

Access to additional assistance after Enrollment

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
# Medicare Advocacy Examples

<table>
<thead>
<tr>
<th>Problem</th>
<th>Root Cause</th>
<th>Solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Unexpected bills from rheumatologist</strong></td>
<td>• Provider miscoded diagnosis and CPT code; as a result, charges were not eligible for Medicare</td>
<td>• Advocate worked with provider to correct &amp; reprocess bill. • After bill was reprocessed, advocate communicated accurate liability to retiree</td>
</tr>
<tr>
<td><strong>Medicare denied claim, indicating Medicare was not primary</strong></td>
<td>• Retiree did have additional coverage; however, Medicare was primary</td>
<td>• Advocate facilitated refiling claim with Medicare, then forwarded EOBs to health plan for secondary payment</td>
</tr>
<tr>
<td><strong>Denied a retiree’s request for a wheelchair</strong></td>
<td>• Medicare denied claim as not medically necessary</td>
<td>• Advocate collected medical records and forwarded them to Medicare • Once approved, Advocate made arrangements for home delivery of wheelchair</td>
</tr>
</tbody>
</table>

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*Erroneous billing code*  
*Incorrect Medicare claim denial*  
*Access to wheelchair*
Website - retiree.aon.com/hewlettpackard

• On the website you can:

  ✓ Confirm your Enrollment appointment

  ✓ Add your prescriptions

  ✓ Confirm your phone number/address

  ✓ Compare plans and add to shopping cart

  ✓ HRA contribution information link
Activate My Account

Already Have an Account?

If you already created a username and password, just log in to get started.

Login

Is this Your First Time Accessing this Site?

Answer these questions to get started:

What is your last name?

What is your date of birth?

Month  Date  Year

What is your 5-digit ZIP code?

Also provide at least one of the following:

Last 4 digits of your social security #:

Your AON Hewitt Navigators ID:

Activate My Account

Welcome Hewlett Packard Retirees & Dependents

Once you sign in, be sure to:

- Update your contact information
- Call to confirm your appointment time
- Tell us how we can match a plan to your needs

Having Trouble?

Get help from a Licensed Advisor
Mon-Fri, 7am-10pm Central
Enrollment Timeline for Medicare

Eligible Participants

- **Early October**
  - Communications about Aon Retiree Health Exchange

- **October**
  - Onsite Retiree Events
  - Annual Enrollment Nov. 3-21

- **November**
  - Medicare Plans Enrollment
  - Enroll for 2015 Benefits
Age-Ins (turning 65)

Learn

Review your Education Kit (mailed out 3 months before month of birthday), and confirm your Enrollment Appointment

Prepare

Gather information for appointment: Medicare Card, Doctor’s names, and Medication list

Enroll

Complete your Enrollment Appointment
After the meeting, if you have other questions, call the Aon Retiree Health Exchange at 1-800-975-0355 (TTY 711 Relay), 8 a.m. to 8 p.m. Central time, Monday through Friday.

Thank you