FAQs—US Benefits

The Aon Benefit Experience

1. What is the Aon Benefit Experience (BenX)?

BenX is a way for you to get medical, dental, vision, and other coverage. It is an online insurance marketplace where buyers like you can shop for coverage from multiple health insurance carriers who are competing for your business. BenX merges the best of both worlds: group rates with more individual choice and price competitiveness that comes from free-market competition.

BenX is America's first national, large-employer, multi-insurance carrier marketplace. Its website is easy to navigate and, just like other online stores, you'll be able to see all your options and sort by the features that are most important to you. By the time you complete your enrollment, you should feel confident that you've selected the right coverage options for your circumstances and budget.

2. What are the advantages of BenX?

The medical and prescription drug, dental, and vision benefits available through BenX offer you:

- **Lots of choices.** Traditionally, you got to choose from the health plan options offered by the company. Through BenX, you're able to choose from several coverage levels, a variety of insurance carriers, and a range of costs.
- **Competitive pricing.** The insurance carriers are competing for your business. So it's in their best interests to offer their best prices. Plus, APTIM will provide a subsidy to use toward the cost of medical and dental coverage.

In addition, you have the option to enroll in other valuable benefits—including hospital indemnity insurance, accident insurance, critical illness insurance, and identity theft protection.

You also have help when you need it. There are great tools and resources to help you every step of the way. See question #3 for details about tools and resources.

3. Where can I get more information?

There are lots of resources available to help before, during, and after enrollment.

Before and during enrollment:

- **Make It Yours website** (first available with 2025 information on October 8)—Visit aptim.makeityoursource.com to learn about your coverage options and choosing the right coverage for you and your family.
- **Your Carrier Connection** (available through the Make It Yours website)—Visit each carrier's preview site to get up to speed on provider networks, prescription drug information, and other carrier resources.
- **The APTIM Benefits Marketplace website and Alight Mobile app**—When it's time to enroll, log on to the APTIM Benefits Marketplace website or the Alight Mobile app (available through the Apple App Store or Google Play) to compare your options and prices, get helpful decision support, and enroll.

Questions? Once logged on to the APTIM Benefits Marketplace website, look for the "Need Help?" icon to ask Lisa, your virtual assistant, any questions you may have. Lisa can also connect you with a web chat representative and other helpful resources. For additional support, you can schedule an appointment with a customer service representative through the APTIM Benefits Marketplace website. You can also call the APTIM Benefits Marketplace at **1.833.476.2342** from 8:00 a.m. to 5:00 p.m. CT, Monday through Friday.

Managing your benefits beginning January 1:

- **Make It Yours website**—Visit year-round for practical tips that help you and your family get the most out of your benefits. Get "**The Inside Scoop**" on how to work the health care system, be a savvy shopper, and save money.
- **Your Carrier Connection** (available through the Make It Yours website)—Take advantage of the tools, resources, and information offered through your insurance carrier. For questions about your coverage, always start with your carrier. They know their plans best and have the final authority on all claims, billing disputes, etc.
- **The APTIM Benefits Marketplace website and Alight Mobile app**—Access your personalized coverage details and manage your benefits throughout the year.
- **Additional support**—If you need help with more complex coverage issues, call **1.833.476.2342** and ask to be connected with a Health Pro. Health Pros can explain how benefits work and help resolve issues. Bill negotiation representatives can help review and negotiate out-of-network medical bills.

Access your health benefits on the go.

Enroll in your benefits from anywhere and get access to your benefits on the go using the Alight Mobile app. To download the app, visit the **Apple App Store** or **Google Play** and search "Alight Mobile". You can:

- See your current year health and insurance benefits coverage.
- Access the APTIM Benefits Marketplace website to enroll for 2025 (user ID and password required. You will need an email address saved to your profile to quickly reset your password).

Enrollment

4. What will I need to do?

Between October 30 and November 13, 2024, you should enroll to make sure you get the coverage you want next year! Not only could your needs have changed, but you need to review your carrier options and prices, the network of doctors, and how your prescription drugs are covered as well. It's very important to double-check even if you choose exactly what you have today.

To enroll, log on to the APTIM Benefits Marketplace website at **digital.alight.com/aptim** or the Alight Mobile app during the enrollment period. Over the course of the enrollment process, you'll need to:

- Enroll the eligible dependents you want to cover in 2025.
- Choose the insurance carriers and coverage levels you want for your medical, dental, and vision benefits.
- Enroll in the rest of your benefits.

5. What happens if I don't enroll?

If you don't enroll:

Your current medical, dental, and vision coverage, optional life coverages, optional AD&D coverages, STD, LTD, hospital indemnity, accident, critical illness, and identity theft coverage will continue unless it is no longer available to you. To contribute to a Health Savings Account (HSA) (if eligible) or Flexible Spending Account (Health Care FSA, Limited Purpose FSA, or Dependent Care FSA), you **must** make an active election.

6. How do I create my user ID and password for the APTIM Benefits Marketplace website?

- If you are a new user, you will need to set up your user ID and password, which are needed to access your account through the Alight Mobile app (available through the **Apple App Store** or **Google Play**).
- Go to the **APTIM Benefits Marketplace** website and select **New User**;
- Enter the last four digits of your Social Security number and your date of birth to authenticate your account;
- Create your user ID and password; and
- Create answers to security questions to verify your identity if you forget your user ID or password in the future.

7. How do I reset my password for the APTIM Benefits Marketplace website?

To reset your password, go to the APTIM Benefits Marketplace website, click **Forgot User ID or Password**, and follow the prompts to reset your password. You will need your user ID and password to access your account on the Alight Mobile app (available through the **Apple App Store** or **Google Play**).

You must have a valid email address on file to reset your password. If you are unsure if you have a valid email address set up in the APTIM Benefits Marketplace, please email HRQuestions@aptim.com.

My Options

8. What are my options for medical and prescription drug coverage?

You have several coverage levels to choose from, including Bronze, Bronze Plus, Silver, Gold, and Platinum. Each coverage level is available from multiple insurance carriers at different costs. When you enroll, you'll be able to compare benefits and features across your medical options.

9. What happens if I enroll in a Bronze, Bronze Plus, or Silver medical option and have expenses early in the plan year?

If you enroll in a high-deductible medical option, you should be prepared to pay up to the cost of your deductible—in case you have significant medical expenses shortly after the plan year begins. Even if you start contributing to an HSA right away, your HSA may not yet have enough money to cover costly services early in the year. One option is to pay for those early qualified expenses out of pocket and then, when your account balance grows enough to cover the expense, reimburse yourself from your HSA. This is a good reason to make sure you're saving enough in an HSA. If you are already contributing to your HSA, your balance continues to roll over from year to year.

10. I live in California. How are my medical options different?

Your options will be different, depending on the insurance carrier you choose.

For starters, each insurance carrier in California can choose to offer each coverage level either as an option that offers in- and out-of-network benefits (e.g., a PPO) or as an option that offers in-network benefits only (e.g., an HMO).

Also, insurance carriers can choose to offer **either the standard Gold option or a Gold II option—not both**. The Gold II option **only** offers in-network benefits.

The Gold option is offered by Aetna, Blue Cross Blue Shield, Cigna, and UnitedHealthcare. The Gold II option is offered by Health Net and Kaiser Permanente.

Learn more about your California coverage options and insurance carriers.

11. Will I be able to use the same providers as I do today?

It depends. Each insurance carrier has its own network of preferred providers (e.g., doctors, specialists, hospitals). If you want to keep seeing your current doctors, select an insurance carrier that includes your preferred providers in its network. If you are comfortable changing doctors, select an insurance carrier whose network includes providers critical to your care.

Even if you can keep your current insurance carrier, the provider network could be different and can change, so always check the provider directories before making a decision.

Do not rely on your provider's office to know the carriers' network(s). To see whether your doctor is in network:

- Check out the insurance carrier preview sites.

- When you enroll, check the networks of each **insurance carrier** you're considering on the APTIM Benefits Marketplace website, **digital.alight.com/aptim**. For the best results:
  - Search for your provider by name—not medical practice.
  - Check only the office location(s) you are willing to visit.
  - When searching for a facility, use the complete facility name and confirm whether the specialty of the facility is covered in-network.

Important! If you have **any** uncertainty (for instance, covering out-of-area dependents) or you need the network name, you need to call the insurance carrier.

12. Why should I use in-network providers?

Seeing out-of-network providers will very likely cost you substantially more than seeing in-network providers. For example, you will pay more through a higher deductible and higher coinsurance. You'll also have to pay the entire amount of the out-of-network provider's charge that exceeds the maximum allowed amount, even after you've reached your annual out-of-network out-of-pocket maximum. Some insurance carriers in CO, DC, GA, MD, OR, VA, and WA, at the Platinum coverage level will not cover out-of-network costs. Certain carriers do not offer out-of-network coverage for California. And certain Platinum options (and certain options/carriers in **California**) won't cover out-of-network services at all.

13. How should I choose a medical insurance carrier if my dependents and I live in different states?

Because you and your dependents must enroll in the same option, you may want to consider one of the national insurance carriers that offer national provider networks so that your dependents have access to in-network providers in most locations. (Regional insurance carriers *may* offer in-network coverage outside of their regional service area through partnerships with other carriers. You can contact the insurance carrier for details.)

Do not rely on your provider's office to know the carriers' network(s). You need to call the insurance carrier to confirm whether an out-of-area provider participates in a carrier's network.

If your insurance carrier name includes a state, this refers to the location the carrier operates from (i.e., which state has primary jurisdiction over the laws, rules, and regulations the carrier follows). In general, it isn't a reference to the network—many offer coverage nationally.

To view a full list of carrier options by state, refer to the **Carrier Mapping** document on the Make It Yours site.

14. How do I decide which medical option is right for me?

You'll have access to a number of resources to help you make smart decisions. You should start by visiting the Make It Yours website at **aptim.makeityoursource.com** to access videos, details about your options, comparison charts, and more.

Then, when you enroll, you'll be able to see the subsidy amount from APTIM and your price options on the APTIM Benefits Marketplace website at **digital.alight.com/aptim**. You'll also be able to access tools that give you a personalized suggestion, help compare the details of your options, let you see insurance carrier ratings, and more.

If you need additional help, once logged on to the APTIM Benefits Marketplace website, look for the "Need Help?" icon to ask Lisa, your virtual assistant, any questions you may have. Lisa can also connect you with a web chat representative and other helpful resources. For additional support, you can schedule an appointment with a customer service representative through the APTIM Benefits Marketplace website. You can also call the APTIM Benefits Marketplace at **1.833.476.2342** from 8:00 a.m. to 5:00 p.m. CT, Monday through Friday.

15. Will pre-existing conditions be covered?

Yes. When you enroll in medical coverage through APTIM, coverage is guaranteed, regardless of whether you and/or your eligible dependents have pre-existing conditions.

16. How will my prescription drugs be covered?

Your prescription drug coverage will be provided through your medical insurance carrier's pharmacy benefit manager—which could be a separate prescription drug company. Each pharmacy benefit manager has its own rules about how prescription drugs are covered. It is critical to determine how your medications will be covered before choosing an insurance carrier.

If you or a covered family member regularly takes medication, it is strongly recommended that you call the medical insurance carrier before you enroll to better understand how your particular prescription drug(s) will be covered. Do not assume that your generic or brand name medication will be covered the same way by each carrier each year. Visit the Make It Yours website for **insurance carrier** contact information, along with a **list of questions** to ask.

17. What is "prior review" and when is it required?

Before getting certain types of care, you or your doctor may be required to run it by your insurance carrier first. Getting "prior review" (also referred to as prior authorization or precertification) allows the carrier to make sure you're eligible for the services, ensure you're getting care that makes sense for your condition, and confirm how the bill is going to be paid.

Who completes the process depends on where you get care:

- When you stay in network, your doctor usually completes the process on your behalf when it's required. But you should always confirm with your doctor to be sure he or she is handling it.
- If you go out of network, you are usually responsible for completing the process. You may have to work with your doctor or directly with your insurance carrier to fill out paperwork and receive the appropriate approval before getting care.

When prior review is required and you don't get preapproved, you could get stuck paying most or all of the bill or a penalty. For that reason, it's always in your best interest to ask your doctor whether you need to do anything in advance and confirm that services you need will be covered by your insurance carrier.

18. Will I receive a new ID card for medical and prescription drug coverage?

It depends. You'll only receive a new ID card when you enroll for the first time or change insurance carriers or coverage levels. You'll use your ID card for medical and prescription drug needs.

If issued, you should receive ID cards before your benefits take effect. If you need an ID card immediately, go to your insurance carrier's website, register online, and print a temporary ID card.

19. What do I need to know about dental networks?

Just like the medical insurance carriers, each dental carrier has its own provider networks that can vary by the coverage level you choose. If it's important that you continue using the same dentist, you should check to see whether your dentist is in the network before you choose a carrier.

Do not rely on your provider's office to know the carriers' network(s). To see whether your dentist is in network:

- Check out the **insurance carrier** preview sites.
- When you enroll, check the networks of each insurance carrier you're considering on the APTIM Benefits Marketplace website, **digital.alight.com/aptim**.

20. What do I need to know about vision networks?

Each vision insurance carrier has its own provider network. If it's important that you continue using the same eye doctor or retail store, you should check to see whether your eye doctor or retail store is in the network before you choose a carrier.

Do not rely on your provider's office to know the carriers' network(s). To see whether your eye doctor or retail store is in network:

- Check out the **insurance carrier** preview sites.
- When you enroll, check the networks of each insurance carrier you're considering on the APTIM Benefits Marketplace website, **digital.alight.com/aptim**.

21. What other benefit options are available to me?

You can choose to supplement your medical coverage with:

- **Short-term disability (STD)/salary continuation:** Provides you with income if you are unable to work due to an illness or non-work-related injury
- **Long-term disability (LTD):** Provides you with income if you are unable to work due to an illness or non-work-related injury
- **Optional life insurance:** Protects your family financially in the event of a death
- **Optional accidental death and dismemberment (AD&D):** Protects your family financially in the event of a tragic accident
- **Hospital Indemnity insurance:** Pays a benefit in the event you or a family member covered under this plan is hospitalized
- **Critical Illness insurance:** Pays a benefit if you or a family member covered under this plan is treated for a major medical event (such as a heart attack or stroke) or diagnosed with a critical illness (such as cancer or kidney failure). There is also a wellness benefit.
- **Accident Insurance:** Pays a benefit in the event you or a family member covered under this plan is in an accident. There is also a wellness benefit.

You can also choose to enroll in:

- **Identity theft protection:** Monitors your personal information and takes steps to protect you from fraud

You also have access to **bill negotiation services**. Bill negotiation services offers assistance reviewing out-of-network medical bills, negotiating of medical bill costs with doctors and hospitals, and creating a payment plan for medical-related expenses. Just call when you need it.
You can get more details on the Make It Yours website at **aptim.makeityoursource.com**.

Paying for Coverage

22. When will I find out the cost of coverage?

During the enrollment window, you'll be able to see the subsidy amount from APTIM and your price options when you enroll on the APTIM Benefits Marketplace website at **digital.alight.com/aptim** or the Alight Mobile app.

23. Do I get to keep the APTIM subsidy if I don't enroll in coverage?

No. The subsidy you get from APTIM is for the medical/prescription drug and dental coverage you elect. Vision benefits continue to be employee-paid. A cash refund or credit for other benefits is not available. Exception: If you enroll in a Bronze, Bronze Plus, or Silver coverage level and don't use the full subsidy, the unused dollars will be deposited into your HSA.

24. What's a Health Savings Account (HSA)?

An HSA is a special bank account that you can use when you enroll in a Bronze, Bronze Plus, or Silver coverage level (employees enrolled in Medicare are not eligible). It allows you to set aside tax-free money to pay for qualified health care expenses, like your medical, dental, and vision copays,

deductibles, and coinsurance. Because you'll be responsible for 100% of your medical and prescription drug expenses until you meet your deductible in the Bronze, Bronze Plus, or Silver coverage levels, an HSA is a great way to pay less for those out-of-pocket expenses because you're using tax-free money.

Just make sure you use money in your HSA only for qualified health care expenses. If you use money in your HSA for unqualified expenses, you'll pay income taxes on that money and an additional 20% penalty tax if you're under age 65. Keep careful records of your health care expenses and withdrawals from your HSA, in case you ever need to provide proof that your expenses were qualified.

You can decide whether to enroll in an HSA and how much (if any) money you want to contribute. And if you don't have a lot of health care expenses, your money can stay in your account year to year and earn tax-free interest. The money is yours to keep, even after you no longer work for the company. If you have questions about the use and appropriateness of an HSA as it applies to your specific situation, you should consult a tax professional.

25. Why would I want to use an HSA?

An HSA lets you set aside money to pay for qualified health care expenses, like your medical, dental, and vision copays, deductibles, and coinsurance. You decide how much money you want to contribute, and you can change your contribution election at any time. If you don't have a lot of health care expenses, your money can stay in your account year to year.

The HSA has the following tax advantages:

- Your contributions to an HSA are tax-free, meaning that they are deducted from your paycheck before taxes are taken out.
- Interest earnings on your HSA balance are not taxed.
- You are not taxed on the HSA dollars when you use them to pay eligible expenses.

26. How is an HSA different from a Health Care Flexible Spending Account (HCFSA)?

While both accounts offer a tax-free benefit when you pay for eligible medical, dental, and vision expenses, they differ in several key ways. Compare their **differences** on the Make It Yours website.

27. Can I enroll in both an HSA and an HCFSA?

Yes. If you enroll in the Bronze, Bronze Plus, or Silver coverage level, you can use an HSA **and** a Health Care FSA; however, your FSA will be a limited purpose FSA and can only be used to pay for eligible dental and vision expenses until you meet the medical deductible, then it can be used toward eligible medical and prescription drug expenses as well. Your HSA can be used for eligible medical and prescription drug, dental, and vision expenses.

HSA and FSA annual goal elections do not roll over. You will need to actively make this election during Benefits Open Enrollment.

28. Can I enroll in a Health Care FSA if I don't enroll in a medical plan through BenX?

You do not need to enroll in a medical plan through BenX to enroll in a Health Care FSA.

29. Why would I want to use both an HSA and a limited purpose FSA?

Both accounts allow you to pay for eligible expenses with tax-free dollars. The biggest difference between the accounts is that your HSA balance rolls over from year to year, even if you change medical plans, leave the company, or retire. With the Health Care FSA (whether limited purpose or not), any unused balance exceeding $640 is forfeited at the end of the year.

It may not be advantageous to enroll in both, except in unique situations. For example, if you expect to have higher expenses than your HSA balance can cover (based on the maximum you can contribute each year), you may also want to contribute to the limited purpose Health Care FSA to pay for those expenses with tax-free money once the medical deductible is reached.

30. Can I contribute to an HSA if I am covered under my spouse's general purpose Health Care FSA?

No. If your spouse's general purpose Health Care FSA covers your medical expenses, it would be considered other health coverage and you would not be eligible to contribute to an HSA.

31. Can I contribute to an HSA?

In order to contribute to an HSA, you need to meet the following criteria:

- You must be enrolled in a high-deductible option at the Bronze, Bronze Plus, or Silver coverage level;
- You cannot be enrolled in Medicare or a veteran's medical plan (TRICARE);
- You cannot be claimed as a dependent on someone else's tax return;
- You cannot be covered by any other health insurance plan, such as a spouse's plan, that is not a high-deductible option; and
- You cannot be enrolled in a general purpose Health Care FSA, but you may be enrolled only in a limited purpose FSA.

You can use money from your HSA to pay your dependents' health care expenses as long as you claim them as dependents on your federal income taxes (generally children up to age 19 or under age 24 if they are full-time students).