



## Resource Material

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## The Aon Active Health Exchange™

You'll enroll in your medical/prescription drug, dental, and vision benefits through the Aon Active Health Exchange, where you can choose from several coverage levels and a variety of insurance carriers and costs. The exchange is designed like an online shopping experience with personalized support!

We've compiled these Frequently Asked Questions to help you better understand the exchange and how it works:

### What is an exchange?

An exchange 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. An exchange merges the best of both worlds: group rates with more individual choice and price competitiveness that comes from free-market competition.

The Aon Active Health Exchange is America's first national, large-employer, multi-insurance carrier exchange. 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.

### Is Aon's exchange sponsored by the government?

No. The Aon Active Health Exchange is a private exchange. It is unrelated to the government-run state and federal health insurance exchanges, or marketplaces. It does, however, provide benefits consistent with applicable law and guarantees coverage for those eligible, regardless of pre-existing conditions.

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## What are the advantages of the exchange?

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

- **Lots of choices.** Through the exchange, 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, Cardinal will provide a credit (subsidy) to use toward the cost of medical and dental coverage.

You also have help when you need it. There are great tools and resources to help you every step of the way. See the "Where can I get more information?" section for details about tools and resources.

## 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**—Visit [cardinalfinancial.makeityoursource.com](https://cardinalfinancial.makeityoursource.com) to learn about the exchange, 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.

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- **Cardinal Financial benefits portal and Alight Mobile app**—When it's time to enroll, log on to the Cardinal Financial benefits portal at [digital.alight.com/cardinalfinancial](https://digital.alight.com/cardinalfinancial) 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. Once logged on to the Cardinal Financial benefits portal, 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 Cardinal Financial benefits portal. You can also call the Cardinal Financial benefits portal team at **1.833.900.2991** from 10:00 a.m. to 7:00 p.m. ET, Monday through Friday.

#### **Managing your benefits throughout the year:**

- **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.
- **Cardinal Financial benefits portal 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 **1.866.300.6530** and ask to be connected with a Health Pro. Health Pros can explain how benefits work and help resolve issues.

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## Enrollment

### What will I need to do?

You must enroll or you will not have medical, dental, or vision coverage through Cardinal. Keep in mind, if you don't select medical coverage, you won't have prescription drug coverage either. And, to contribute to a Health Savings Account (HSA) (if eligible), you must make an active election.

To enroll, sign into the Cardinal Financial benefits portal at [digital.alight.com/cardinalfinancial](https://digital.alight.com/cardinalfinancial) 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 2024.
- Choose the insurance carriers and coverage levels you want for your medical, dental, and vision benefits.
- Enroll in the rest of your benefits.

### What is a spousal surcharge?

A spousal surcharge of \$100 per month (\$50 per pay period) is an additional fee or premium that you are required to pay if your spouse has an alternative source for health care coverage through their own employer, yet elects to be added to your plan. A spousal surcharge applies only if your spouse has other health insurance options. Cardinal Financial spouses are not included for the surcharge.

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## How do I create my user ID and password for the Cardinal Financial benefits portal?

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 Cardinal Financial benefits portal 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.

## How do I reset my password for the Cardinal Financial benefits portal?

To reset your password, go to the Cardinal Financial benefits portal, 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**).

## My Options

### What are my options for medical and prescription drug coverage?

You have several coverage levels to choose from, including Bronze Plus, Silver, and Gold. 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.

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## What happens if I enroll in a Bronze Plus medical option and have expenses shortly after coverage begins?

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 coverage 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 expenses out of pocket and then, when your account balance grows enough to cover the qualified expense, reimburse yourself from your HSA. This is a good reason to make sure you're saving enough in an HSA.

## 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, 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.

## 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.

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.



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When you enroll, check the networks of each insurance carrier you're considering on the Cardinal Financial benefits portal. You can access this information by clicking **Find Doctors** when you're selecting your medical plan. 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 Note:** 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.

## 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.

## 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.

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## 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 [cardinalfinancial.makeityoursource.com](https://cardinalfinancial.makeityoursource.com) to access videos, details about your options, comparison charts, and more.

Then, when you enroll, you'll be able to see the credit (subsidy) amount from Cardinal and your price options on the Cardinal Financial benefits portal at [digital.alight.com/cardinalfinancial](https://digital.alight.com/cardinalfinancial) or the Alight Mobile app. 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 Cardinal Financial benefits portal, 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 Cardinal Financial benefits portal. You can also call the Cardinal Financial Benefits portal team at **1.833.900.2991** from 10:00 a.m. to 7:00 p.m. ET, Monday through Friday.

## Will pre-existing conditions be covered?

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

## 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. That's why you need to do your homework to determine how your medications will be covered before choosing an insurance carrier.

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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 a [list of questions](#) to ask.

## 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.

## What do I need to know about dental networks?

Just like the medical insurance carriers, each dental carrier has its own provider network 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.

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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 Cardinal Financial benefits portal.

## 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 network before you choose a carrier.

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

- Check out the [insurance carrier](#) preview sites.
- When you enroll, check the network of each insurance carrier you're considering on the Cardinal Financial benefits portal.

## Paying for Coverage

### When will I find out the cost of coverage?

You'll be able to see the credit (subsidy) amount from Cardinal and your price options when you enroll on the Cardinal Financial benefits portal at [digital.alight.com/cardinalfinancial](https://digital.alight.com/cardinalfinancial) or the Alight Mobile app.

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## Do I get to keep the Cardinal Financial credit (subsidy) if I don't enroll in coverage?

No. The credit (subsidy) you get from Cardinal is for the medical/prescription drug and dental coverage you purchase through the exchange. A cash refund or credit for other benefits is not available.

## What's a deductible and how does it work?

The deductible is what you pay out of your own pocket before your insurance carrier begins to pay a share of your costs. If you have a deductible, you pay the full "negotiated" costs of all in-network services until you meet your deductible. The "negotiated" costs are the payments providers (doctors, hospitals, labs, etc.) have agreed to accept from the insurance carrier for providing a particular service.

How the medical deductible works depends on your coverage level:

- ***The Silver and Gold medical coverage levels have a traditional deductible.***

Once a covered family member meets the individual deductible, your insurance will begin paying benefits for that family member. Charges for all other covered family members will continue to count toward the family deductible. Once the family deductible is met, your insurance will pay benefits for all covered family members.

- ***The Bronze Plus medical coverage level has a "true family deductible."<sup>1</sup>***

This means that the entire family deductible must be met before your insurance will pay benefits for any covered family members. There is no "individual deductible" in these coverage levels when you have family coverage.

<sup>1</sup>Exception: If you live in California, cover dependents, and enroll under Health Net or Kaiser Permanente at the Bronze Plus coverage level, you will have a traditional annual deductible.

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To clarify, if you choose a Bronze Plus coverage level, the individual deductible only applies if you cover just yourself. If you choose to cover dependents too, though, you must satisfy the family deductible before coinsurance will kick in, even if only one family member has expenses.

The annual deductible doesn't include copays or amounts taken out of your paycheck for health coverage.

**Do you use out-of-network providers?** Out-of-network charges do not count toward your in-network annual deductible; they only count toward your out-of-network deductible.

### What's an out-of-pocket maximum and how does it work?

The annual out-of-pocket maximum is the most you and your covered family members would have to pay in a year for health care costs. The annual out-of-pocket maximum doesn't include amounts taken out of your paycheck for health coverage or certain copays under the Silver and Gold coverage levels.

The Silver and Gold coverage levels have a traditional out-of-pocket maximum. Once a covered family member meets the individual out-of-pocket maximum, your insurance will pay the full cost of covered charges for that family member. Charges for all covered family members will continue to count toward the family out-of-pocket maximum. Once the family out-of-pocket maximum is met, your insurance will pay the full cost of covered charges for all covered family members.

The Bronze Plus coverage level has a "true family out-of-pocket maximum."<sup>2</sup> This means that the entire family out-of-pocket maximum must be met before your insurance will pay the full cost of covered charges for any covered family member. There is no "individual out-of-pocket maximum" in these options when you have family coverage.

**Do you use out-of-network providers?** Out-of-network charges do not count toward your in-network annual out-of-pocket maximum; they only count toward your out-of-network out-of-pocket maximum.

<sup>2</sup>Exception: If you live in California, cover dependents, and enroll under Health Net or Kaiser Permanente at the Bronze Plus coverage level, you will have a traditional annual out-of-pocket maximum.

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## What's a Health Savings Account (HSA)?

An HSA is a special bank account that you can use when you enroll in a Bronze Plus coverage level. 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 Plus coverage level, 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. Also, 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.

## 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.

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- Interest earnings on your HSA balance are not taxed.
  - You are not taxed on the HSA dollars when you use them to pay qualified expenses.

## **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.

## **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 Plus 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; and
- You cannot be covered by any other health insurance plan, such as a spouse's plan, that is not a high-deductible option.

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).



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## What is a Health Care FSA?

If you enroll in Silver or Gold medical coverage, you can also elect to contribute to a Health Care FSA. Similar to an HSA, the FSA allows you to set aside pre-tax 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. You can roll over up to the maximum IRS limit for FSA funds to the following plan year if you choose to elect the FSA again and have a minimum of \$5.00 remaining in your account at the end of the plan year. FSA funds can't be invested.

## Can I enroll in both an HSA and a Health Care FSA?

No. If you enroll in the Bronze Plus coverage level, you can participate in either an HSA or a Health Care FSA. You can't contribute to an HSA and participate in the Health Care FSA at the same time.