

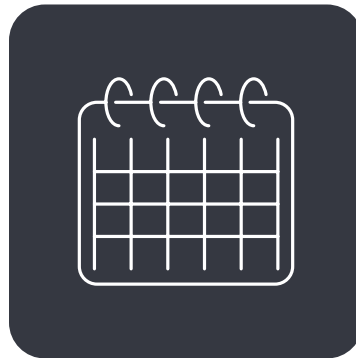
Aon Active Health Exchange™

# Quick Guide

Know how to find what you need—when you need it!

[cardinalfinancial.makeityoursource.com](https://cardinalfinancial.makeityoursource.com)

**make it yours**



Get the coverage you need.

# Choose Your Benefits

## Get Ready Now, Enroll Before Your Deadline

The Aon Active Health Exchange™ makes it easy to find the right fit. Just choose your coverage level, the price you want to pay, and the insurance carrier you want to work with.



### Get Up to Speed

Visit the Make It Yours website at [cardinalfinancial.makeityoursource.com](https://cardinalfinancial.makeityoursource.com).

- Watch quick videos to see what the exchange is all about.
- Compare the coverage levels side-by-side.
- Get to know the carriers through [Your Carrier Connection](#)—get overviews, compare features and services, and access preview sites to see provider networks and prescription drug information.



### Enroll

Log on to the Cardinal Financial benefits portal at [digital.alight.com/cardinalfinancial](https://digital.alight.com/cardinalfinancial) and click **Enroll Now**. Or, you can enroll through the Alight Mobile app (available through the Apple App Store or Google Play).

- Get fast answers about the best medical options for your situation by sharing what's important to you.
- See how others evaluated the health insurance carriers by looking at carrier ratings for customer service, provider networks, and online experience.

Once you've completed your enrollment online, you can view your coverages and follow-ups on a confirmation page. You can also view this information through the Cardinal Financial benefits portal any time before your benefits begin.



### Remember, you must enroll to have coverage through Cardinal Financial. If you don't enroll, you'll have:

- No medical or prescription drug coverage.
- No Health Savings Account (HSA) contributions, if eligible.
- No dental coverage.
- No vision coverage.
- No flexible spending account (FSA).

# Use Your Benefits

Throughout the year, there are lots of ways to stay on top of your health, and to make the most of your benefits and your health care dollars. Make sure you're up to speed before your benefits take effect.



## Get the Inside Scoop

Visit the Make It Yours website at [cardinalfinancial.makeityoursource.com](https://cardinalfinancial.makeityoursource.com).

- Get insider tips for “how to work the health care system” on many topics.
- Make the most of your benefits and your health care dollars.



## Manage Your Benefits

Log on to the Cardinal Financial benefits portal at [digital.alight.com/cardinalfinancial](https://digital.alight.com/cardinalfinancial) or the Alight Mobile app.

- See what's covered and who you're covering.
- Make benefits changes when your life changes (e.g., marriage, birth of a child).



## Stay in Step with Your Carrier

Once your coverage begins, register on the [insurance carrier](#) member site (you can get to it from the Make It Yours website).

- Keep track of your provider bills and payments online (once your coverage begins).
- Take advantage of all that your carrier offers, which may include telemedicine, health experts, and discount programs.



## Questions?

Once logged on to the Cardinal Financial benefits portal at [digital.alight.com/cardinalfinancial](https://digital.alight.com/cardinalfinancial), 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.