

*make it yours*



**Time to enroll? You have one job. Do it right.**

Medical coverage is likely one of the most expensive things you'll buy this year. And your enrollment window is your only chance to get it right. If you don't size up your choices and **actively** make a decision, then you're assuming **A LOT**.

It's always a good idea to consider your options carefully. Even if you want to stay in the same medical option next year, you may be taking a **financial risk** if you assume that there are no other factors that could impact your decision.

In addition to how your personal situation may have changed, you have to remember that the Aon Active Health Exchange™ is a **marketplace**. That means there are ongoing activities, and you need to pay attention! For example, how sellers (insurance carriers) tweak their products and prices. Those "little" changes could end up making a big difference to you.

Think about it...

- **What if you could save a lot of money by switching carriers?** The exchange is a free market for health care. Carriers are competing for your business, and, typically, raise or lower their prices from year to year.
- **What if you're not in the right option for your situation?** There is such a thing as buying too much coverage. Or too little. Just like Goldilocks, you have to find the option that is *juuuust* right.
- **What if your needs have changed?** Planning to have a baby? Or surgery? These types of expenses could make one plan better (or worse) for you over another.
- **What if the coverage features are changing?** Things like deductibles and out-of-pocket maximums can change from year to year, even if the name of the option stays the same.
- **What if your prescription is no longer on your carrier's formulary?** As new drugs are developed, and brand name patents expire, the way your medicine is covered can change.
- **What if your doctor left the network?** Doctors renegotiate their contracts, or retire, all the time. Better to check, just to be sure. You'll pay a lot more to see a doctor on an "out-of-network" basis.

These are all things you **need** to consider. That's why you get so many reminders to use the online tools and enroll. Don't assume that you can let your choices ride from last year, and enroll in the coverage that will be best for you next year!