



Aon Choice, Retiree Health Exchange

Helping retirees into the next stage in life

AON
Empower Results®



Help Your Employees Into the Next Chapter

Aon Choice, Retiree Health Exchange is Aon's newest solution geared towards employers' recent retirees. The solution is fully funded by the retiree and provides access to a complete suite of medical, dental, life, and travel insurance products at competitive rates without the need for medical writing for up to 60 days after retirement.

Simply direct eligible retirees to our website, and we will do the rest. As an employer, Aon Choice, Retiree Health Exchange allows you to reward your transitioning employees for their years of service. Contact Aon today for more information or to request a consultation.

Customizable Plans to Suit Any Individual

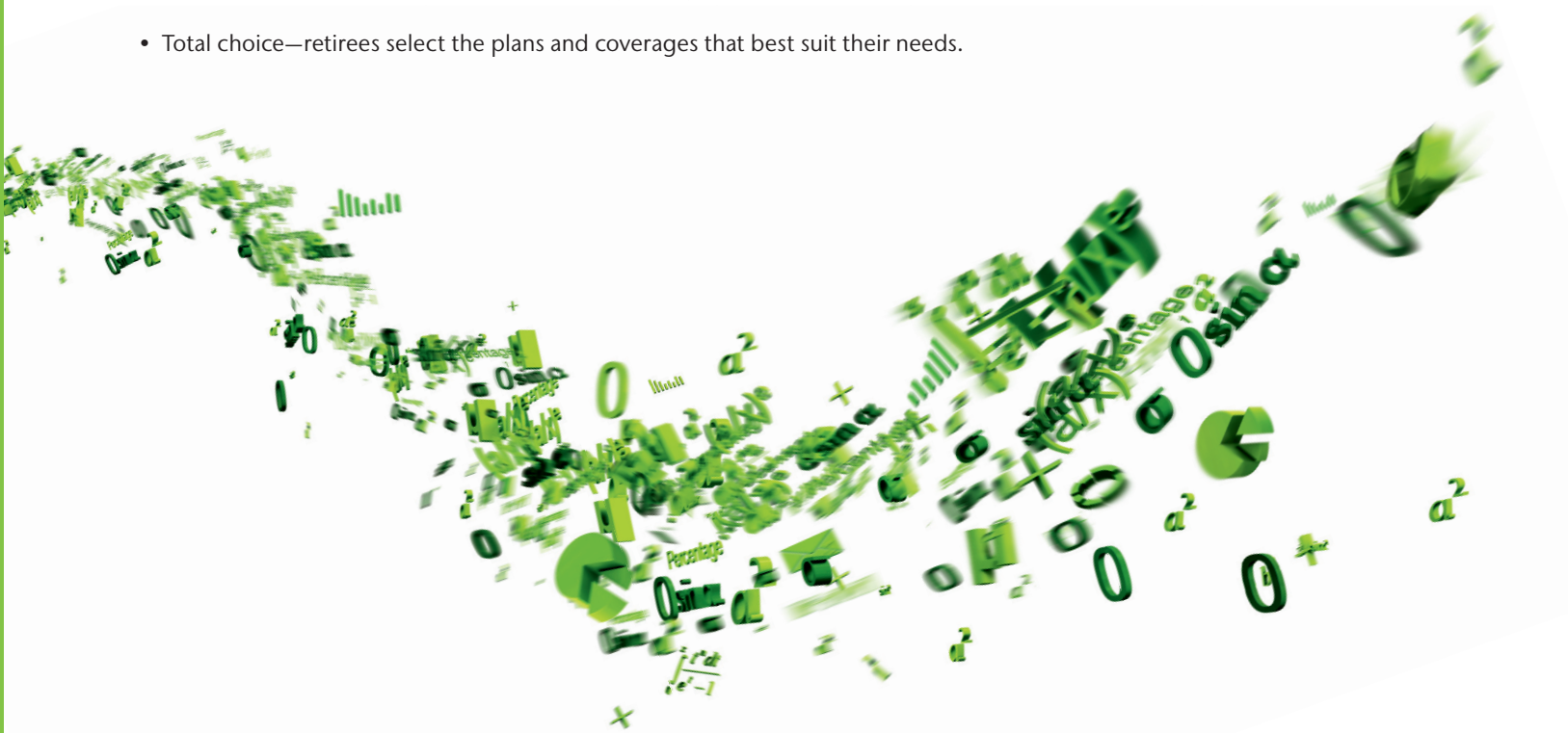
Aon Choice, Retiree Health Exchange is a three-level program of core benefits that gives your retiring employees the ability to customize their benefits package to best suit their needs and budget. There is no medical exam or evidence of insurability required for core benefits, so they will have peace-of-mind knowing that they won't be denied coverage.

Benefits to your organization

- No cost to you! The product is 100% retiree funded.
- Ease of implementation—simply direct retirees to our website and we'll take it from there.
- Enhance your ability to attract and retain talent by facilitating access to benefits for retirees.
- You can now take care of your employees from hire-to-retire.
- You'll have peace of mind knowing that Aon will provide ongoing oversight of the program.
- Take comfort in knowing that your retirees will have access to a dedicated call centre for questions and assistance during enrolment.

Benefits to retiring employees

- The enrolment process is simple and stress-free.
- With guaranteed acceptance, retirees aged 75 and under are pre-approved for insurance and are not required to undertake a medical exam (as long as they apply within 60 days of retirement).
- Competitive products and rates—we offer high drug limits and travel insurance for up to 180 days.
- Total choice—retirees select the plans and coverages that best suit their needs.



Our Plans

Classic

As our most basic plan, the classic package includes travel insurance for trips up to 30 days.

Advance

With the same great benefits as our classic plan, the advance package includes travel insurance for trips up to 90 days and has higher reimbursement maximums.

Premium

As our most comprehensive plan, our premium package includes vision, dental (optional), and travel insurance for trips up to 180 days. Other key features of our premium plan include an annual drug maximum of up to \$15,000 per year and nursing care up to \$5,000 per year.

	Core options		
	Classic	Advance	Premium
Health	✓	✓	✓
Drug	✓	✓	✓
Dental (optional)	✓	✓	✓
Vision			✓
Travel/out-of-country medical	30 days	90 days	180 days
Nursing care	✓	✓	✓
Residential long-term care centre	✓	✓	✓
Life insurance	✓	✓	✓

- Additional options**
- Voluntary life insurance
 - Home and auto insurance

My Deals

By selecting Aon Choice, Retiree Health Exchange, your retirees will have access to a number of voluntary personal insurance products and services, such as home and auto insurance. With best-in-class pricing and deals, your retirees can protect what’s important to them.





“Our premium package is one of the most comprehensive plans available in the marketplace.”

**“Why wait?
Get started today
and contact your
advisor to discuss Aon
Choice, Retiree Health
Exchange.”**

About Health and Benefits Practice

Aon’s Canadian Health and Benefits Practice advises, designs, and executes a wide range of solutions that enable our clients’ success. Our team of experts helps clients achieve sustainable performance through an engaged and productive workforce, navigate the risks and opportunities to optimize financial security, redefine health solutions for greater choice, affordability and wellbeing, and help their people make smart decisions on managing work and life events.

We plan, build, and manage benefit plans that drive results. With in-depth knowledge of the Canadian healthcare landscape, the Aon health and benefits team provides perspective on national and local concerns and insight into industry shifts, legislative changes, and benefits trends that affect employers across Canada and around the world.



About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

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healthandbenefits.aon.ca