AON ACTIVE HEALTH EXCHANGE[™]

Quick Guide

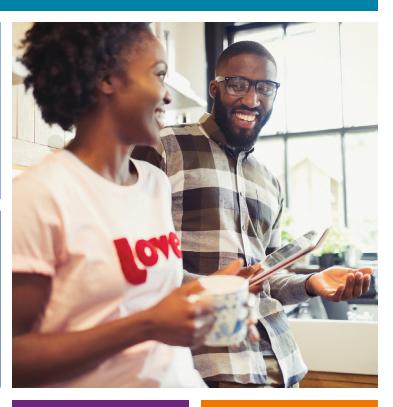
Know how to find what you need—when you need it! https://ricoh.makeityoursource.com



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Compare Coverage Levels Find the right amount of coverage for your situation.

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Compare Insurance Carriers Get a closer look at what they offer you.



Enroll Get the coverage you need. **S**

Get More From Your Benefits Take advantage of

Take advantage of everything available to you.



RICOH imagine. change.

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 https://ricoh.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 <u>Your Carrier Connection</u>—get overviews, compare features and services, and access preview sites to see provider networks and prescription drug information.



Enroll

Log on to Your Benefits Resources[™] (YBR) at <u>https://digital.alight.com/rus</u>/ and click **Enroll Now**. OnePlus Benefits are effective 30 days from your hire date. As a new employee, you have 60 days from your hire date to enroll in OnePlus Benefits.

- 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.
- Go through all the steps and then finalize your enrollment.

Once you've completed your enrollment online, you can view your coverages and followups on a confirmation page. You can also view this information through the Your Benefits Resources website at <u>https://digital.alight.com/rus</u>/ any time before your benefits begin.



Remember, you must enroll to have the coverage you want through Ricoh. If you don't enroll, you'll have:

- No medical, dental, or vision coverage
- No Health Savings Account (HSA) contributions, if eligible
- No flexible spending account (FSA)
- No Group Legal Plan
- No Identity Theft Protection

- No Critical Illness Insurance
- No Hospital Indemnity Insurance
- No Accident Insurance
- Basic Life and AD&D Insurance
- Basic Short-Term and Long-Term Disability

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 https://ricoh.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 YBR at https://digital.alight.com/rus/.

- 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

Register on the **insurance carrier's** 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, such as Telemedicine, health experts, and discount programs.



Questions?

Call Benefits Express at **1.800.953.2526**. Get support from 8:00 a.m. to 4:00 p.m. CT, Monday through Friday.