

Aon Choice, Retiree Health Exchange

Supporting you in the next stage in life

Aon
Empower Results®



Planning for the Next Steps

Are you planning to retire? Will your group insurance coverage end when you retire?

Did you know?

Not all healthcare costs are covered by provincial health plans. You may be surprised to learn that you will have to cover many expenses out-of-pocket, including dental and vision care, paramedical services, and private nursing care to name a few. You may also have to pay out-of-pocket if you incur medical expenses while travelling outside of your province or outside of Canada.

When you retire and your group insurance coverage ends, finding replacement coverage through an individual health insurance policy could be daunting and you might even be denied coverage.

Start this new chapter on the right foot

There's no need to worry. Aon Choice, Retiree Health Exchange is the ideal way to help cover expenses not covered under your provincial health insurance plan. It provides you with access to a complete suite of customizable medical, dental, life, and travel insurance products at competitive rates.

If you are aged 75 or under when you retire and your group insurance coverage ends, you and your spouse will be eligible for an individual health insurance plan without having to undertake a medical exam or proof of good health (guaranteed acceptance). Rest easy knowing you won't be denied coverage.

Simply enroll within 60 days of the date that coverage under your group insurance plan ends, and have peace of mind knowing Aon has you covered.



Customize Your Plan to Suit Your Individual Needs

Aon Choice, Retiree Health Exchange is a three-level program of core benefits that allows you to create a customized benefits package that suits your needs and budget.

Advantages

- Signing up is simple and stress-free.
- With guaranteed acceptance, you are pre-approved for insurance and are not required to complete a medical questionnaire (as long as you apply within 60 days of leaving your group plan).
- Competitive products and rates—we offer high drug limits and travel insurance for up to 180 days.
- Total choice—you select the plan and coverage that best suits your needs.

Our Plans

Classic

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

Advance

Has the same great benefits as our classic plan, but includes travel insurance for trips up to 90 days and has higher benefit maximums.

Premium

As our most comprehensive plan, our premium package includes vision, and travel insurance for trips up to 180 days. Other key features include an annual drug maximum of \$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	✓	✓	✓
Life insurance	✓	✓	✓
Additional options			
Voluntary life insurance			
Home and auto insurance			

Please refer to the Plan Design for additional details on the coverage provided.

Our Coverages

Health insurance

Our health insurance benefit covers certain eligible healthcare expenses that aren't covered by provincial healthcare plans. These include:

- Hospitalization expenses
- Long-term care facility
- Ambulance costs
- Paramedical services
- Vision care
- Orthotics, orthopedic shoes, and prosthetic devices
- Home care and nursing care

Dental insurance

Our optional dental insurance benefit includes:

- Preventative services (exams, x-rays, etc.)
- Basic restorative services (restorative and oral surgery)
- Major restorative services (endodontics, periodontics, removable prosthodontics, etc.)

Travel insurance

Our travel insurance benefit reimburses 100% of eligible emergency expenses incurred following an accident or illness during a trip outside your province of residence, up to the age of 89 (prior to June 1, 2020) or up to the age of 85 (on or after June 1, 2020). The length of this coverage can be purchased for 30, 90, and 180 days, depending on your age and the option you choose. Coverage will include any expenses related to:

- Medical
- Transportation
- Accommodation and meals (if your return is postponed)

Trip cancellation insurance reimburses any prepaid or additional expenses you have to cover if your trip has been cancelled due to illness, accident or death.

Life insurance

\$10,000 of core life insurance on your life is automatically included in your coverage, without the need to undertake a medical exam. Take comfort in knowing you have provided security for your loved ones.

Additionally, optional life insurance of up to \$200,000 can be purchased for both you and your spouse (up to \$200,000 each). A medical questionnaire is required for optional life insurance.



My Deals

By choosing Aon Choice, Retiree Health Exchange you 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, you can protect what's important to you.

We offer high maximums for drug coverage, as well as longer trip duration and higher age limits for travel insurance.

Our premium package is one of the most comprehensive plans available in the market.

Eligibility

You and your spouse can apply for Aon Choice, Retiree Health Exchange under the following conditions:

- You are retiring, your group insurance plan is ending, and you had health insurance coverage under that plan. Coverage is available at retirement or when benefits terminate, whichever occurs first.
- You are aged 75 or under as of the date your group insurance benefits terminate.
- You were actively at work when your group insurance plan ended, except if your group coverage extends beyond your retirement date.
- You submit your application within six months following the date your group plan ends. If you apply within 60 days, you will not be required to provide evidence of good health.
- You are covered under your provincial health program and/or public drug insurance program if available.
- You are a legal resident of Canada.



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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