

Aon Retiree Health Exchange

help you can count on



RYERSON

AON

Why We Are Here Today

The purpose of this Retiree Meeting is to provide you with:

- A summary of **health coverage changes in 2015** for retirees and dependents who are age 65 and older and are Medicare-eligible
- An overview of **upcoming communications, resources and key steps**
- A forum to **answer your questions**

Learn

Prepare

Enroll

Agenda

- Overview of Retiree Health Changes
- The Aon Retiree Health Exchange
- Learn About Medicare
- Options for Enrolling
- Paying for Your Coverage
- Tools to Help You
- Timeline and Next Steps
- Questions

Why is Ryerson Making This Change?

- Decision based on thorough evaluation of the market
- Challenges in the current plan design
- A Private Exchange offers:
 - Same or Better Coverage
 - More Choice
 - No Lifetime Maximums
 - Flexibility

What's Changing

In 2015, you'll enroll in your health coverage in a new way.

2014

*Company-sponsored
group health
coverage*

2015

*Individual
health insurance
coverage through the
Aon Retiree
Health Exchange*

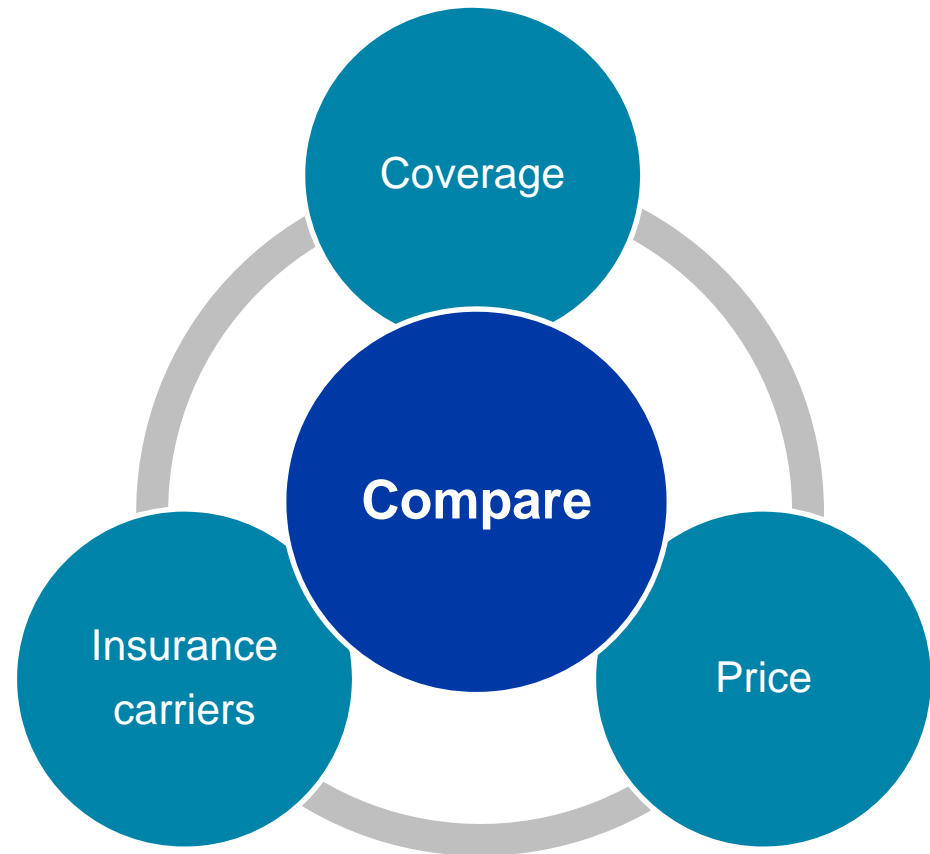
What is a Private Exchange?

What it is:

- An insurance marketplace, where you can:
 - Compare coverage, carriers and prices
 - Get personalized, one-on-one support
 - Choose the coverage option that best meets your needs

What it is not:

- Associated with the public exchanges established under the Affordable Care Act



Introducing Aon Retiree Health Exchange

Retiree focused solution



Aon has served millions of employees, retirees, and their families for more than 20 years



Offers broad range of health plan coverage options



Provides robust tools and services to help you learn, prepare, and enroll



Recommended by the National Council on Aging (NCOA)

About the Aon Retiree Health Exchange



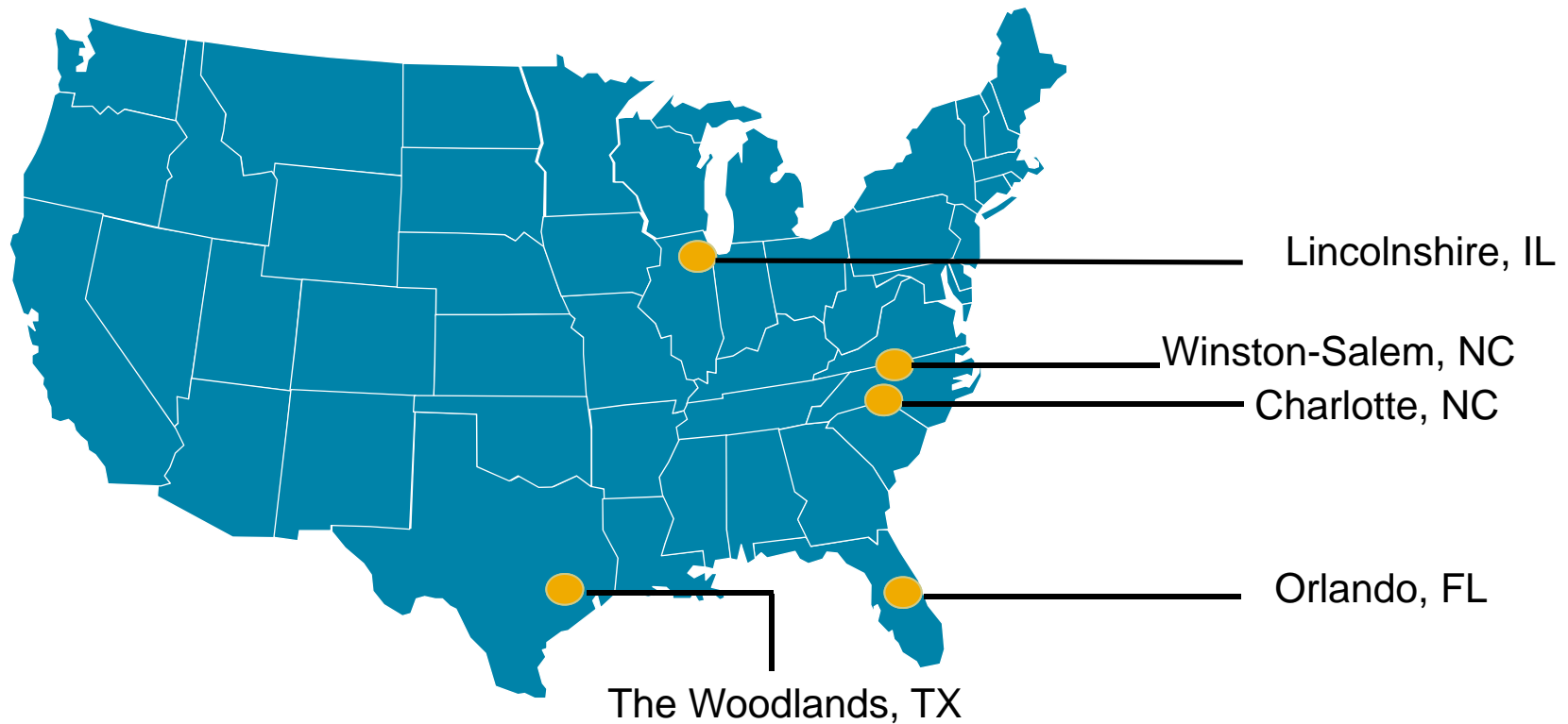
The Aon Retiree Health Exchange is one of the nation's most trusted advisors in navigating Medicare—it's advice you can count on



We have a reputation for providing qualified, independent assistance to Medicare recipients who expect and deserve high-quality health insurance coverage at an affordable price

About the Aon Retiree Health Exchange

Benefits Advisors are located in:



About the Aon Retiree Health Exchange

Benefits Advisors help you learn, prepare and enroll



Benefits Advisors serve you

- **Licensed, certified and experienced** in Medicare-related insurance
- **Not incentivized to steer** to specific health insurance carriers and/or plans for you
- **Dedicated** to you throughout the entire process

Learn and Prepare



Get Started

- **Attend** a retiree meeting presentation (or webinar)
- **Read** materials in the Personalized Education Kit
- **Confirm** your Enrollment appointment
 - Include POA
- **Prepare** for your Enrollment Appointment:
 - Medicare card
 - List of doctors
 - List of medications

Enroll



Compare and Select Your Coverage

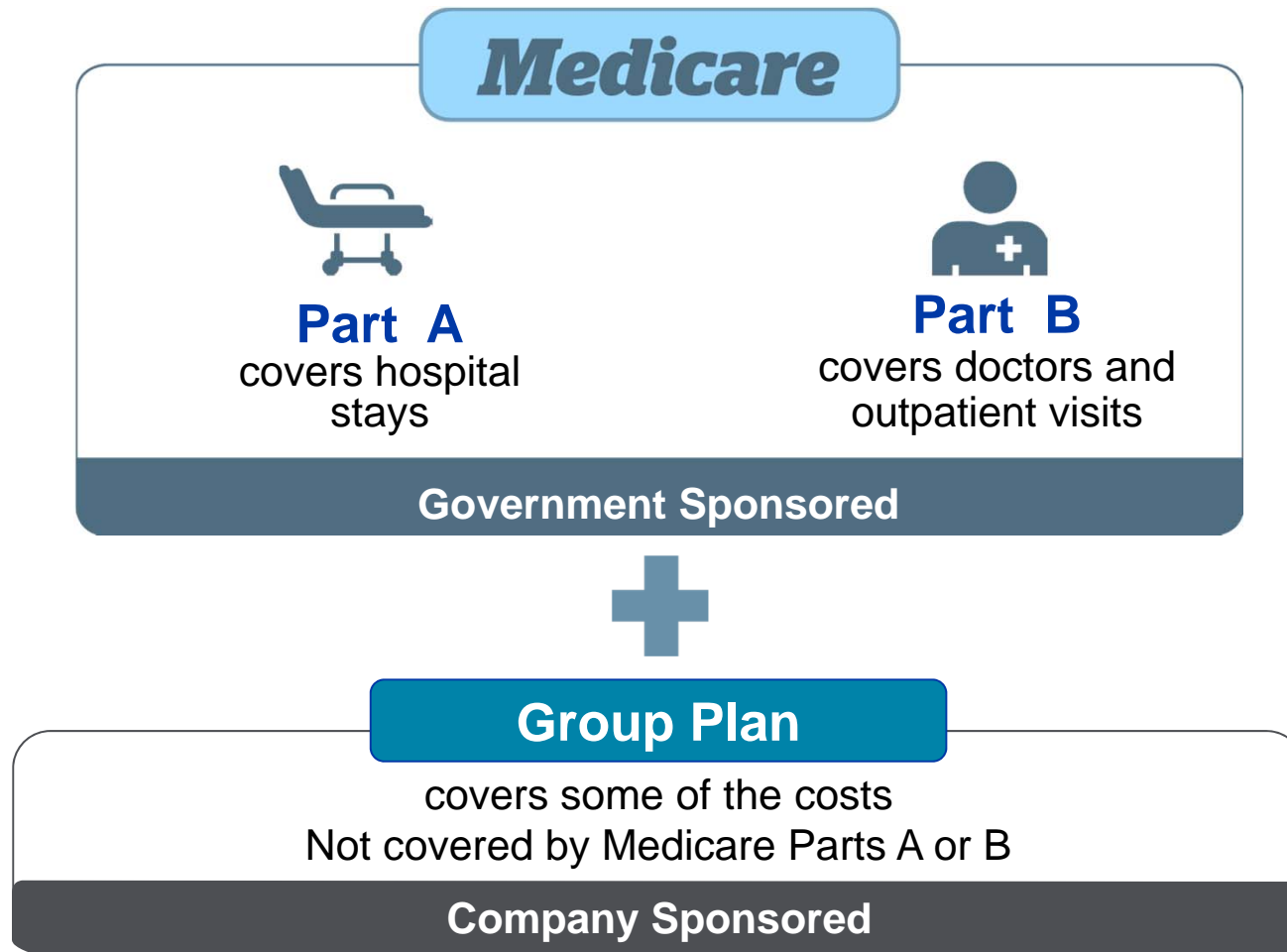
- **Review** and choose the right plan(s) with your Benefits Advisor
- **Complete** the Enrollment application
- **Enroll** online* or over the phone between [October 1 through December 31]

* *Voice signature required for all online enrollments*

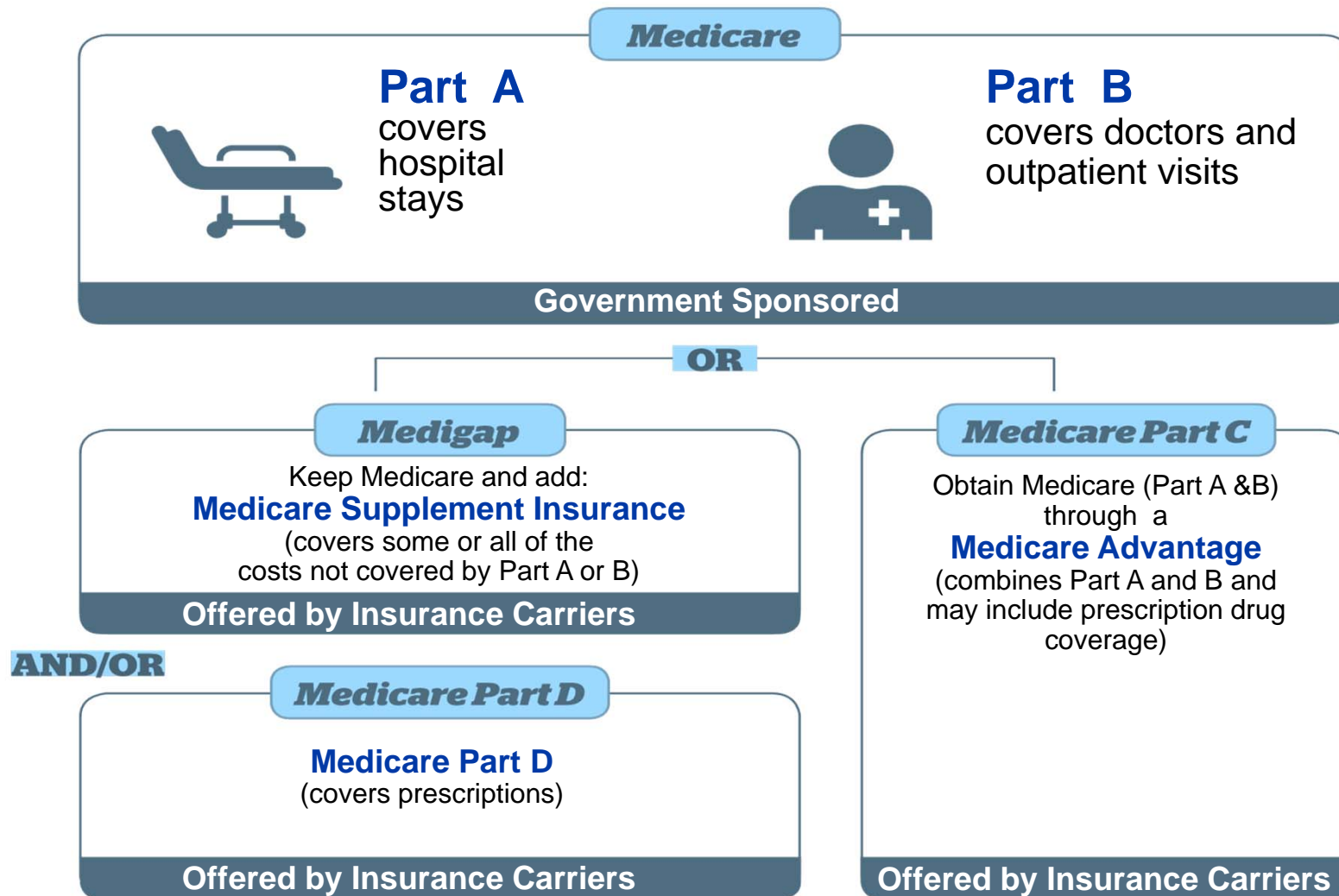
Take a closer look at Medicare



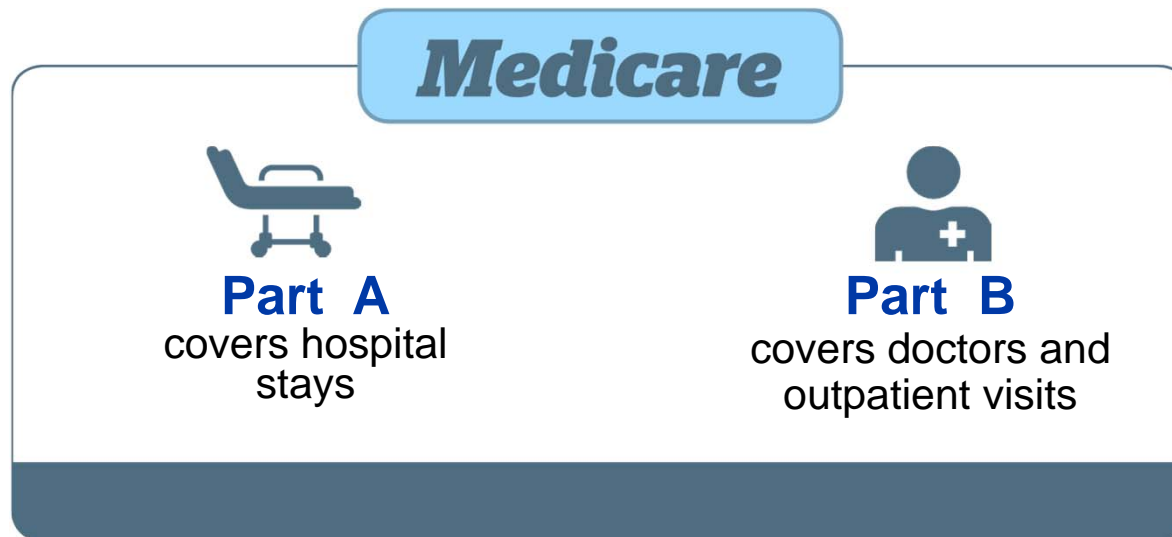
Current Plan Coverage



Medicare Insurance Plan Options



Medicare Part A & B



2014 Medicare Part A

Inpatient Hospital Care

What Is Covered

- **Part A** covers part of the following services:
 - Inpatient hospital care
 - Inpatient care in a skilled nursing facility (not custodial or long-term care)
 - Hospice care services
 - Home health care services
 - Blood

* 2014

What You Pay

- **Enrollment in Medicare:** Part A is automatic for those people who have worked 40 quarters in their lifetime and does not have a monthly premium. **If you have not there could be a monthly premium.**
- **Deductible:** \$1,216* per benefit period
- **Benefit period:** starts the day you leave the hospital after spending a night and lasts 60 days

2014 Medicare Part B

Outpatient Hospital & Doctor Care

What Is Covered

- Outpatient care:
 - Doctors visits
 - Outpatient hospital
 - Blood
- Preventive care
- Mental health (outpatient)
- Ambulance Services
- Laboratory Services

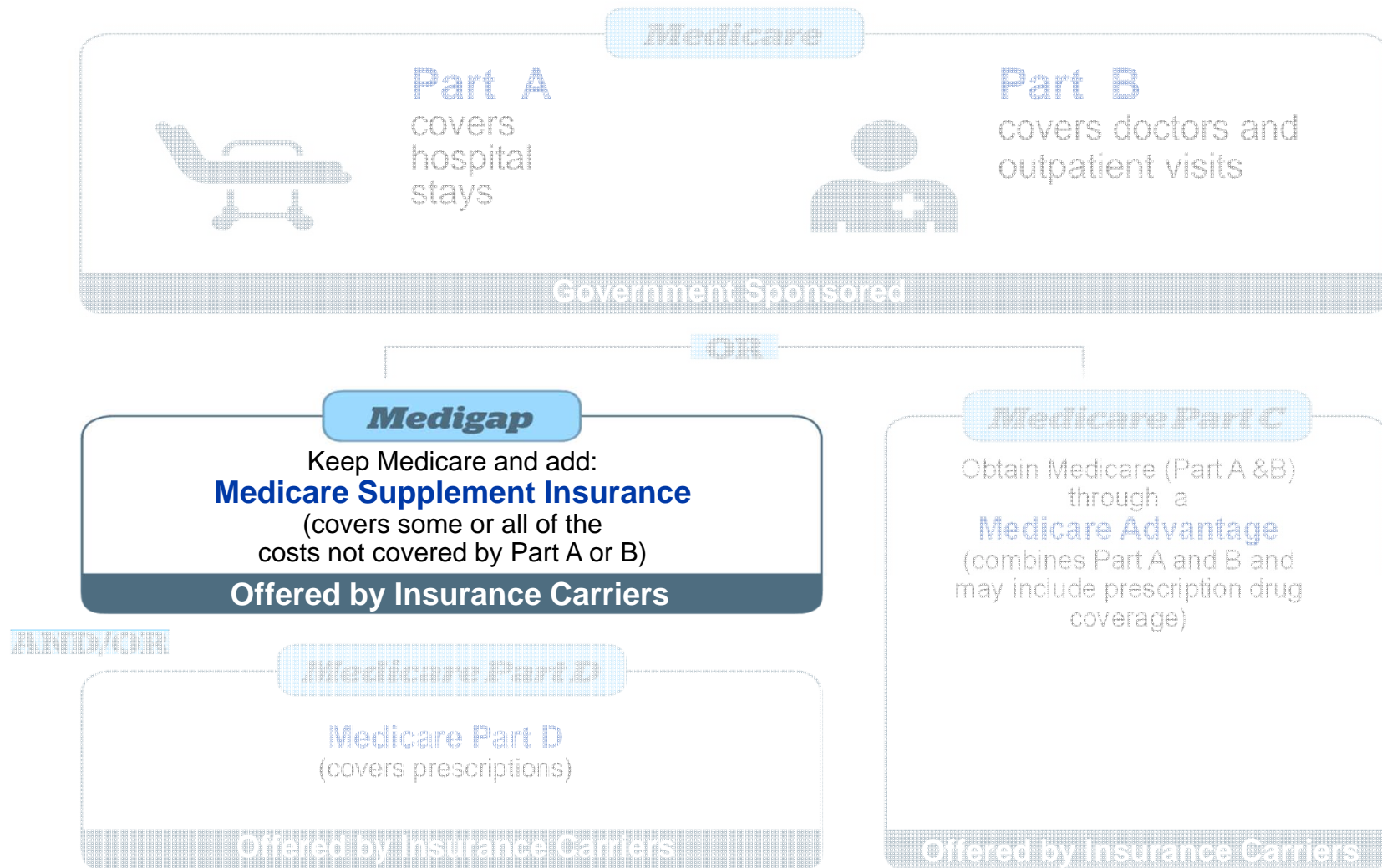
* 2014

What You Pay

- **Premium:** \$104.90*
 - Social Security determines the premium amount based on the last 2 years of taxable income
- **Deductible:** \$147*
- **Coinsurance:**
 - Medicare pays 80%
 - Participant pays 20%

Medicare Supplement Plan

Medigap



Medicare Supplement

Medicare Supplements add onto the Medicare coverage you already have:

- Medicare remains your primary coverage
- Medicare Supplement is your secondary coverage

With Medicare Supplement plans, as long as the doctor/medical facility accepts Medicare, you can go to:

- Any doctor
- Any medical facility in the country
- the service is Medicare-approved (similar to what you currently have)

Medicare Supplement Plan

Medigap

Plans are all regulated and must offer the same core plan benefits

- Plans come with a range of coverage - Plans A through N
- Plan F has highest level of coverage - covering your deductibles and out-of-pocket expenses left over by Medicare

Prices and any “extra” features are the only differences between these plans

- Prices vary by company, age and service area
- Some plans offer benefits for travel outside of the United States

Medicare Supplement Chart

Features	A	B	C	D	F	G	K	L	M	N
Medicare Part A Coinsurance and Hospital Costs (up to 365 days after Medicare Benefits are used up)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Skilled Nursing Facility Care Copay/Coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Part A Hospice Care Coinsurance or Copayments	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part B Deductible			✓		✓					
Medicare Part B Coinsurance (Generally 20%)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part B Excess Charges					✓	✓				
Blood (First 3 Pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Foreign Travel Emergencies (up to Plan Limits)			✓	✓	✓	✓			✓	✓

Guaranteed Issue of Coverage

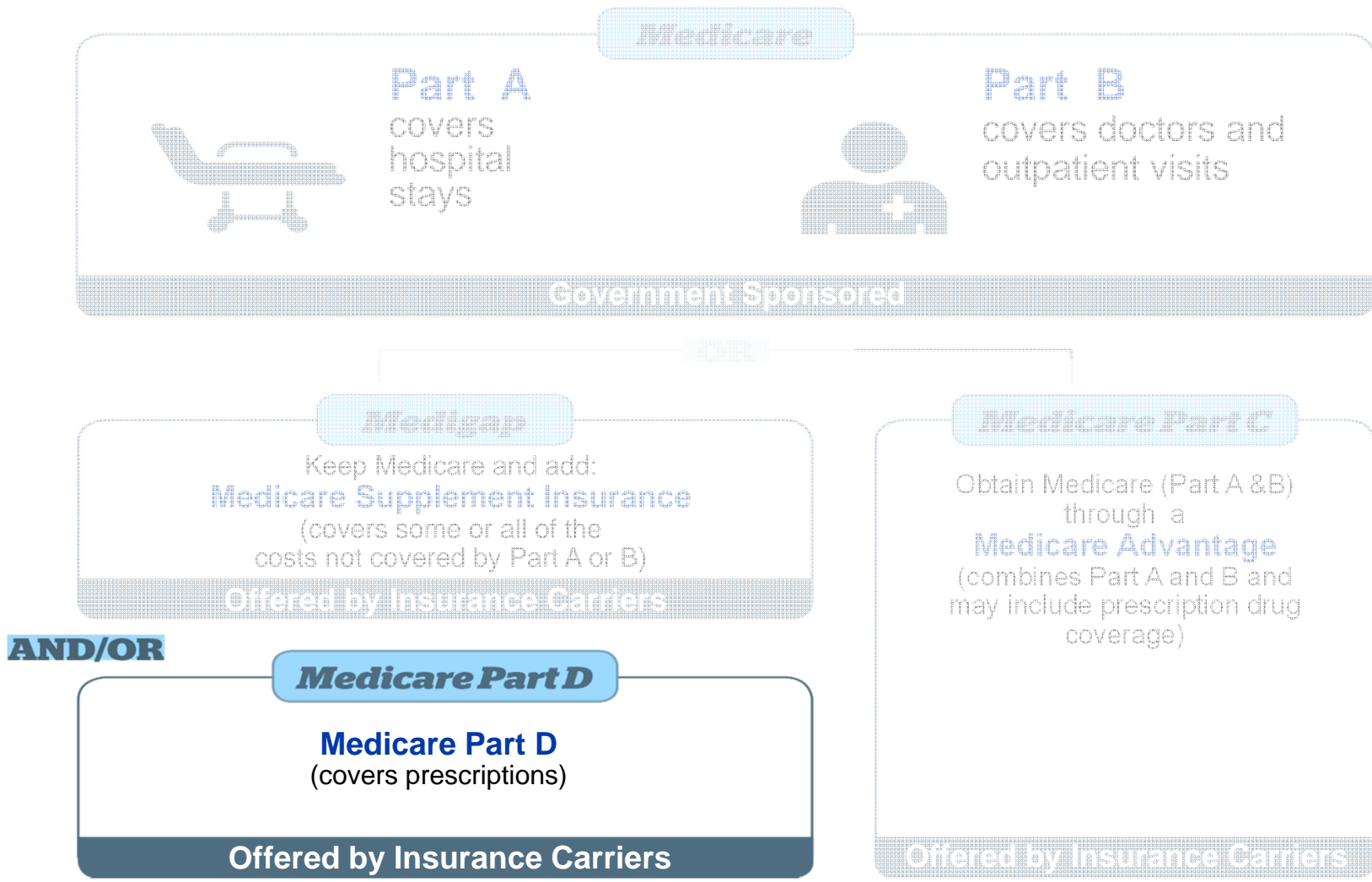
For Medicare Supplement Plans

“Guaranteed issue” means that during this Special Election Period for retirees, you’re automatically accepted by most insurance carriers without having to answer medical questions

You have guaranteed acceptance into most Medicare Supplement Plans, regardless of any pre-existing health conditions

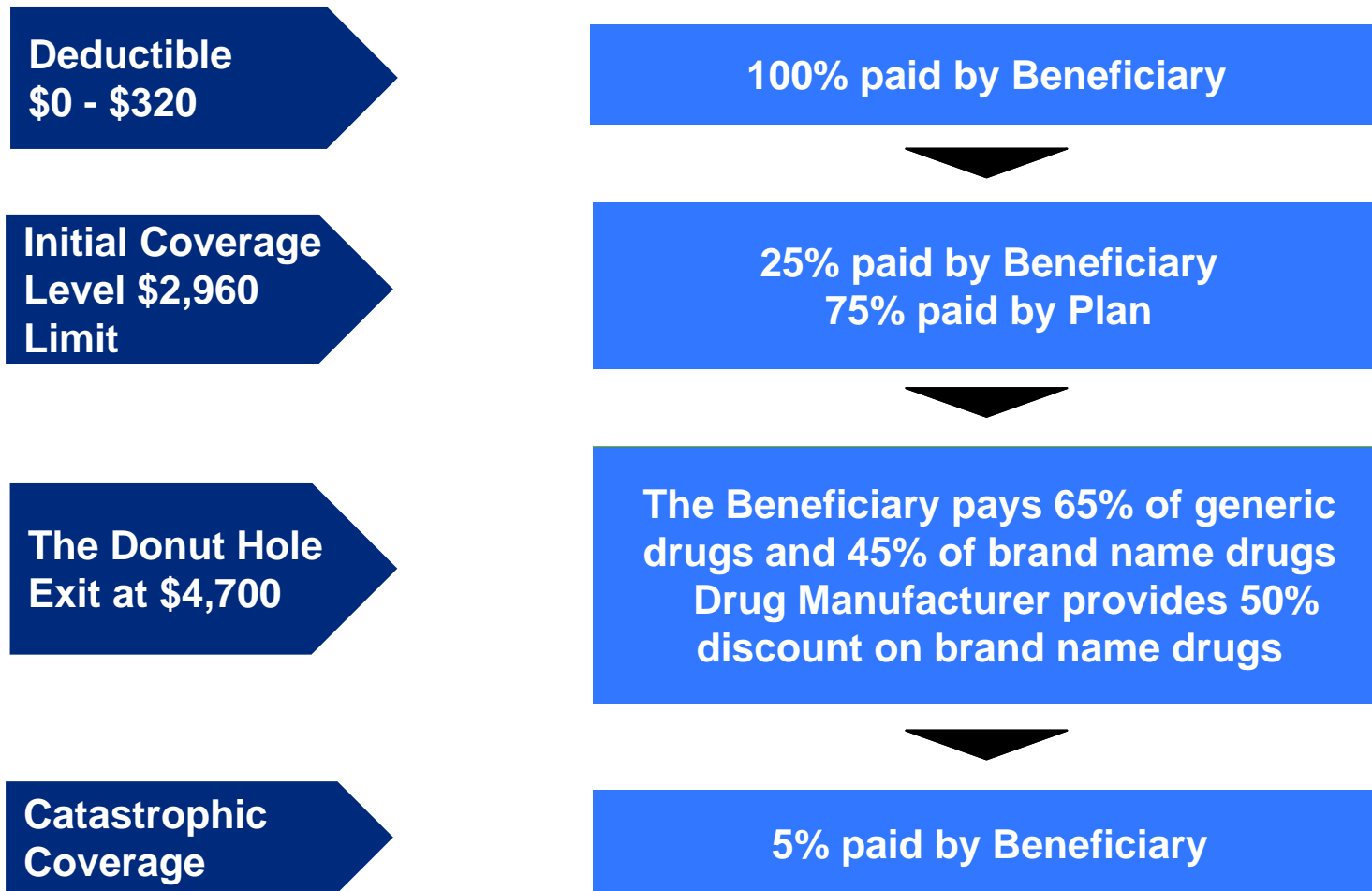
Medicare Part D

Prescription Drug Coverage



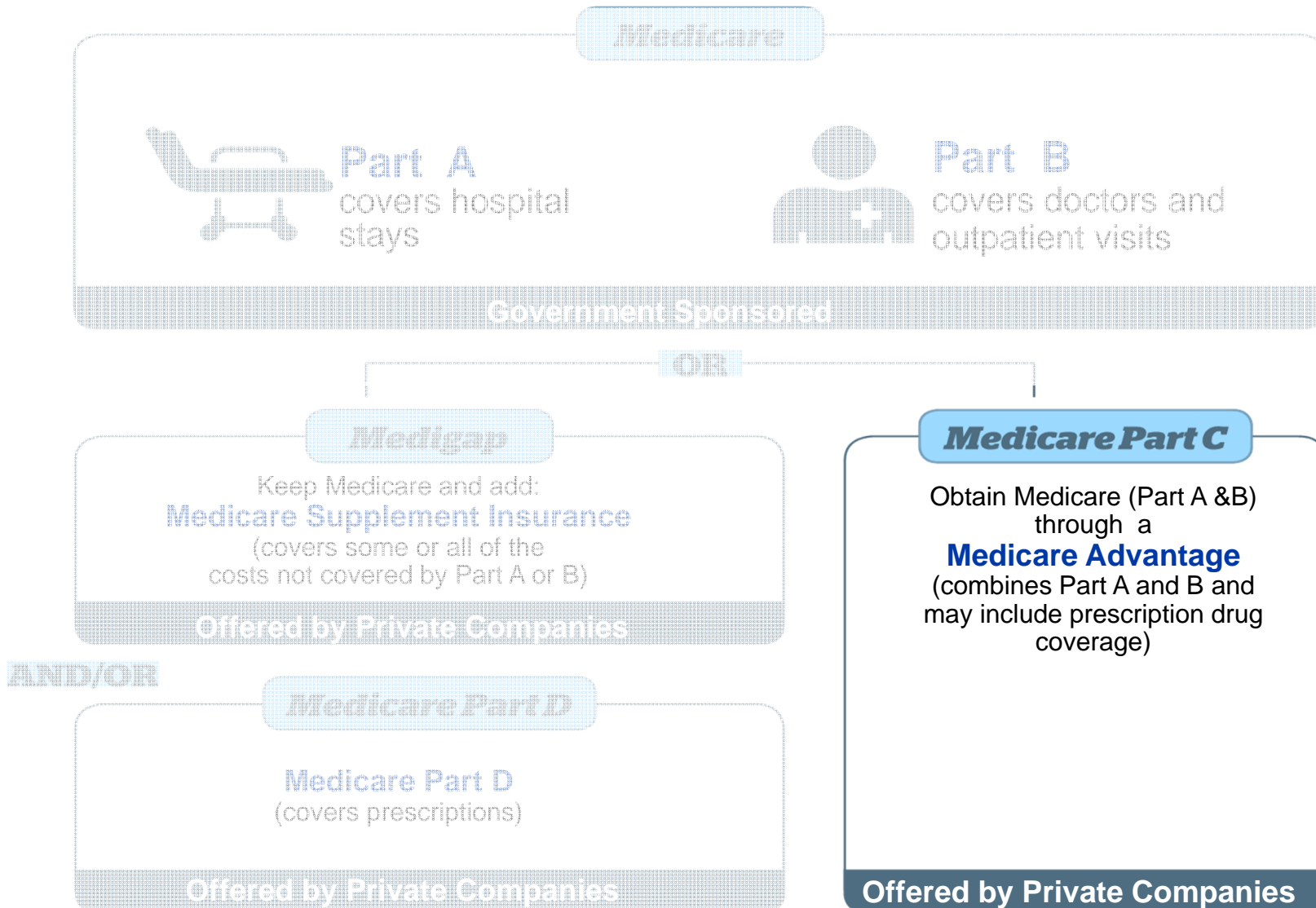
2015 Medicare Part D Plans

Prescription Drug Coverage



Medicare Part C

Medicare Advantage Plan



Medicare Advantage Plans

Part C

Features

- Includes Medicare Parts A and B coverage
- Most include prescription drug coverage
- Network based plans – HMO's PPO's
- May offer extra coverage
 - Vision
 - Hearing
 - Dental
 - Health/wellness programs

What You Pay

- Medicare Advantage Plan premium (if any)
- Copays/coinsurance and deductibles
- Out-of-Pocket Max

Comparison for Choosing a Medical Plan

Supplement Plan (Medigap)

- “Pay Now” option
- Can be higher premium/low to no cost on the back end
- Can go to any doctor or medical facility in the country that accepts Medicare
- Does not include prescription drugs
- Most plans include foreign travel emergency coverage

Medicare Advantage (Part C)

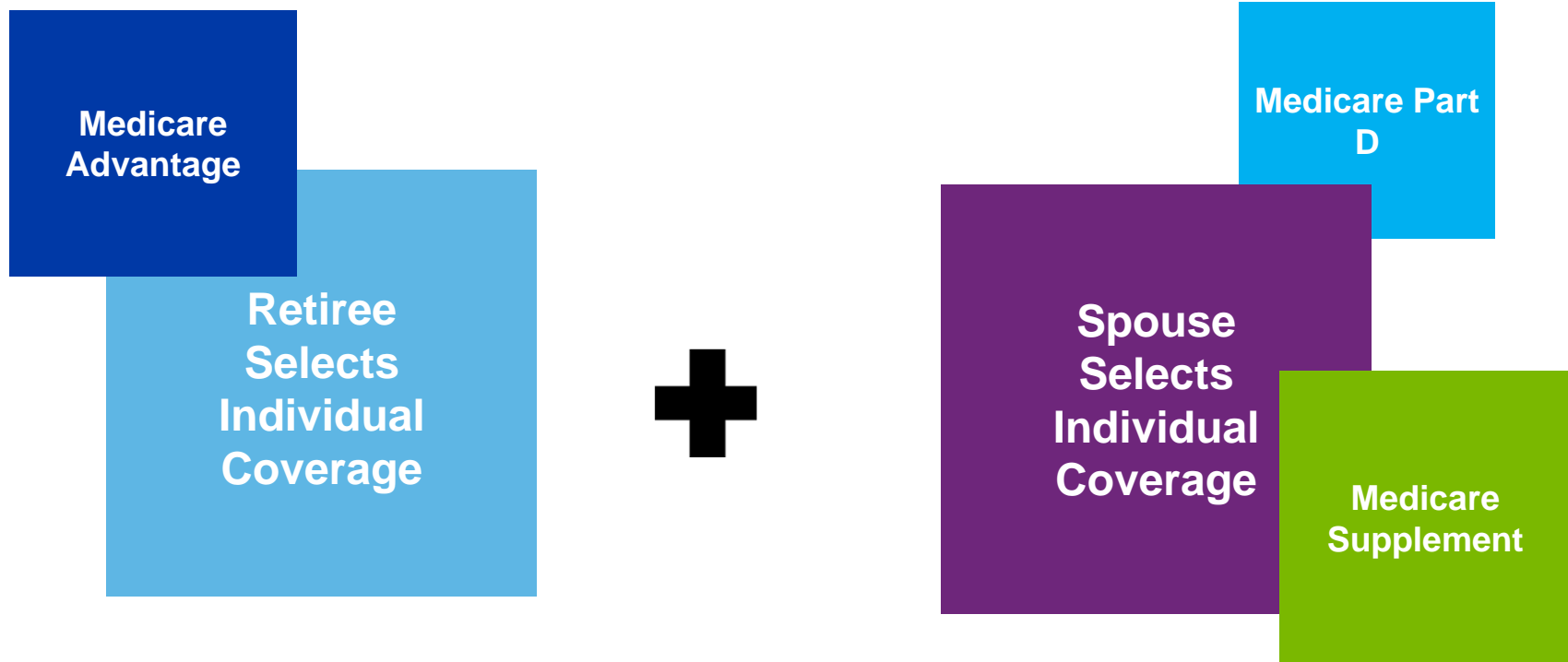
- “Pay Later” option
- Low to no monthly premium/pay as you go
- Copays, coinsurance, and deductibles apply
- Out-Of-Pocket Max
- Network-based plans/HMOs, PPOs
- Typically includes prescription drugs
- Coordinated Care

Options for Enrolling



Choosing a Medical Plan

Each eligible person can choose a different medical or prescription drug plan



Enrollment Periods

2014

Special Election Period (SEP):

October 1–December 31, 2014

2015

Medicare Annual Enrollment Period

(AEP): October 15–December 7, 2015

Initial Enrollment Period (IEP):

Eligible 3 months before, the month of, and 3 months after 65th birthday



Be sure to let your Benefits Advisor know if you have:

- Tricare or
- VA Coverage

Choices to Meet Your Needs



Online

- Available 24/7; fastest method of Education and Enrollment
 - Detailed summary of benefits information
 - Plan comparison tools
 - Online plan application collection
-



Telephonic Enrollment

- Benefits Advisor guides you
 - You work with same Benefits Advisor throughout process
 - All enrollments must be completed with telephonic signature
-



Prefilled Application

- Some individuals prefer to review printed materials before selecting
- Paper applications accepted via prepaid envelopes or fax
- Telephonic or online enrollments result in faster receipt of ID cards

Paying for your coverage



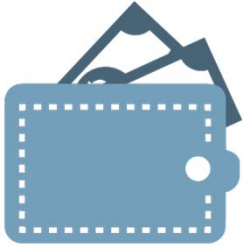
Conveniently Paying for Your Coverage

Three Options:

- Pay your health insurance premium by check each billing period
- Have your premium automatically withdrawn from a checking or savings account
 - Most insurance providers allow automatic withdrawal as a convenient alternative to paper checks
- Pay your premium by automatic deduction from your Social Security
 - Option only available for Medicare Advantage and Part D plans

Retiree Health Reimbursement Account (RHRA)

Highlights

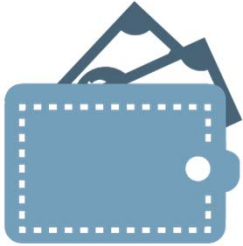


- Ryerson RHRAs can be used for reimbursement of eligible premiums and health care expenses
- Ryerson RHRA reimbursable expenses: Medicare Supplemental premium, Medicare Advantage premium, Part D premium, Part B premium, Vision/Dental premium, Out-of-Pocket Medical/Vision/Dental expenses
- If you are eligible, an RHRA will be credited by Ryerson for you and for your Medicare-eligible spouse/dependent beginning on January 1, 2015, if you enroll in either a medical or drug plan through the Aon Retiree Health Exchange
- You'll continue to be reimbursed for your insurance premiums and eligible out-of-pocket expenses until the Ryerson RHRA amount is depleted

Note: For those who are eligible to receive an RHRA.

Retiree Health Reimbursement Account (RHRA)

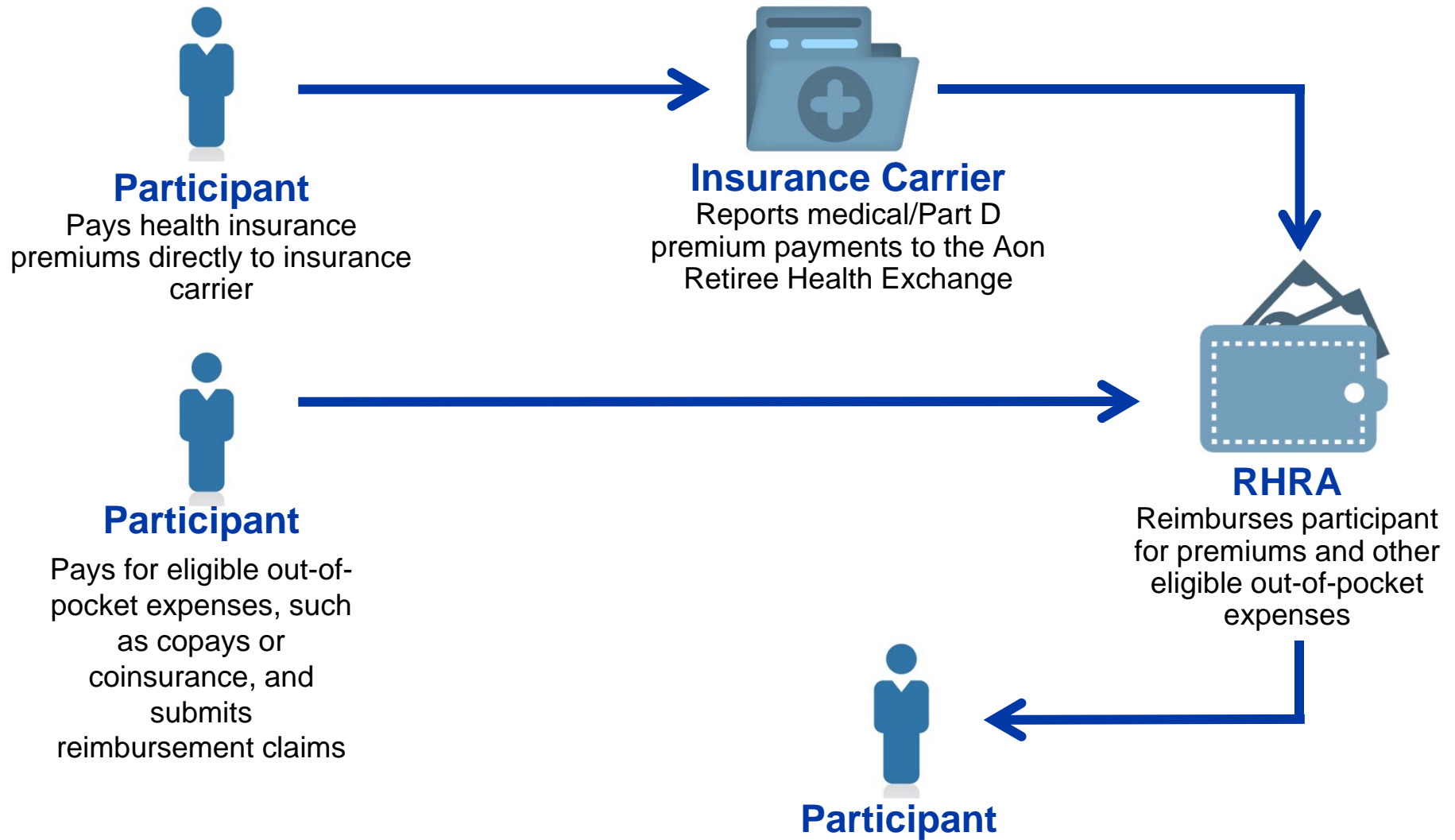
Highlights



- Any remaining balance in your Ryerson RHRA at the end of the year will roll over to be used in future years
- Catastrophic RHRA
 - If retiree reaches catastrophic drug coverage, she or he can receive reimbursement for the 5% for remainder of the 2015
- Joint Account for Retiree and Dependent

Note: For those who are eligible to receive an RHRA.

How It Works



Note: For those who are eligible to receive an RHRA.

Tools to help you



Advocacy Services

Access to additional assistance after Enrollment

We help with:

- Access to care and prescription drugs
- Claim denials and incorrect payments
- Billing disputes
- Authorization and referrals
- Medicare coordination

Our Advocates

- Pioneered service in 1999
- 200 clients
- 3.6 million participants
- Advocates average 18 years of industry experience

Medicare Advocacy Examples



Erroneous billing code

PROBLEM

Unexpected bills from rheumatologist

ROOT CAUSE

- Provider miscoded diagnosis and CPT code; as a result, charges were not eligible for Medicare

SOLUTIONS

- Advocate worked with provider to correct & reprocess bill.
- After bill was reprocessed, advocate communicated accurate liability to retiree



Incorrect Medicare claim denial

Medicare denied claim, indicating Medicare was not primary

- Retiree did have additional coverage; however, Medicare was primary

- Advocate facilitated refiling claim with Medicare, then forwarded EOBs to health plan for secondary payment



Access to wheelchair

Denied a retiree's request for a wheelchair

- Medicare denied claim as not medically necessary

- Advocate collected medical records and forwarded them to Medicare
- Once approved, Advocate made arrangements for home delivery of wheelchair

Website - retiree.aon.com/ryerson

- After you have received your Education Kit, visit the website
- On the website you can :
 - ✓ Confirm your Enrollment appointment
 - ✓ Add your prescriptions
 - ✓ Confirm your phone number/address
 - ✓ Compare plans
 - ✓ RHRA contribution information

Website

Account Activation



Aon Retiree Health Exchange

[home](#) [find plans](#) [about medicare](#) [additional products](#) [my account](#)

[Login](#) | [Get Help](#) from a Licensed Advisor¹
(TTY 711) | Mon-Fri, 7am-10pm Central

Shopping Cart: Empty

[Find Plans](#)

Activate My Account

Already Have an Account?



If you already created a username and password, just log in to get started.

[Login](#)

Is this Your First Time Accessing this Site?

Answer these questions to get started:

What is your last name?

What is your date of birth?

Month



Date



Year



What is your 5-digit ZIP code?

Also provide at least one of the following:

Last 4 digits of your social security #:

Your Aon Retiree Health Exchange ID:

[Activate My Account](#)

RYERSON

Welcome To The Aon Retiree Health Exchange

Once you sign in, be sure to:

Call to confirm your appointment time

Tell us how we can match a plan to your needs

Update your contact information



Having Trouble?

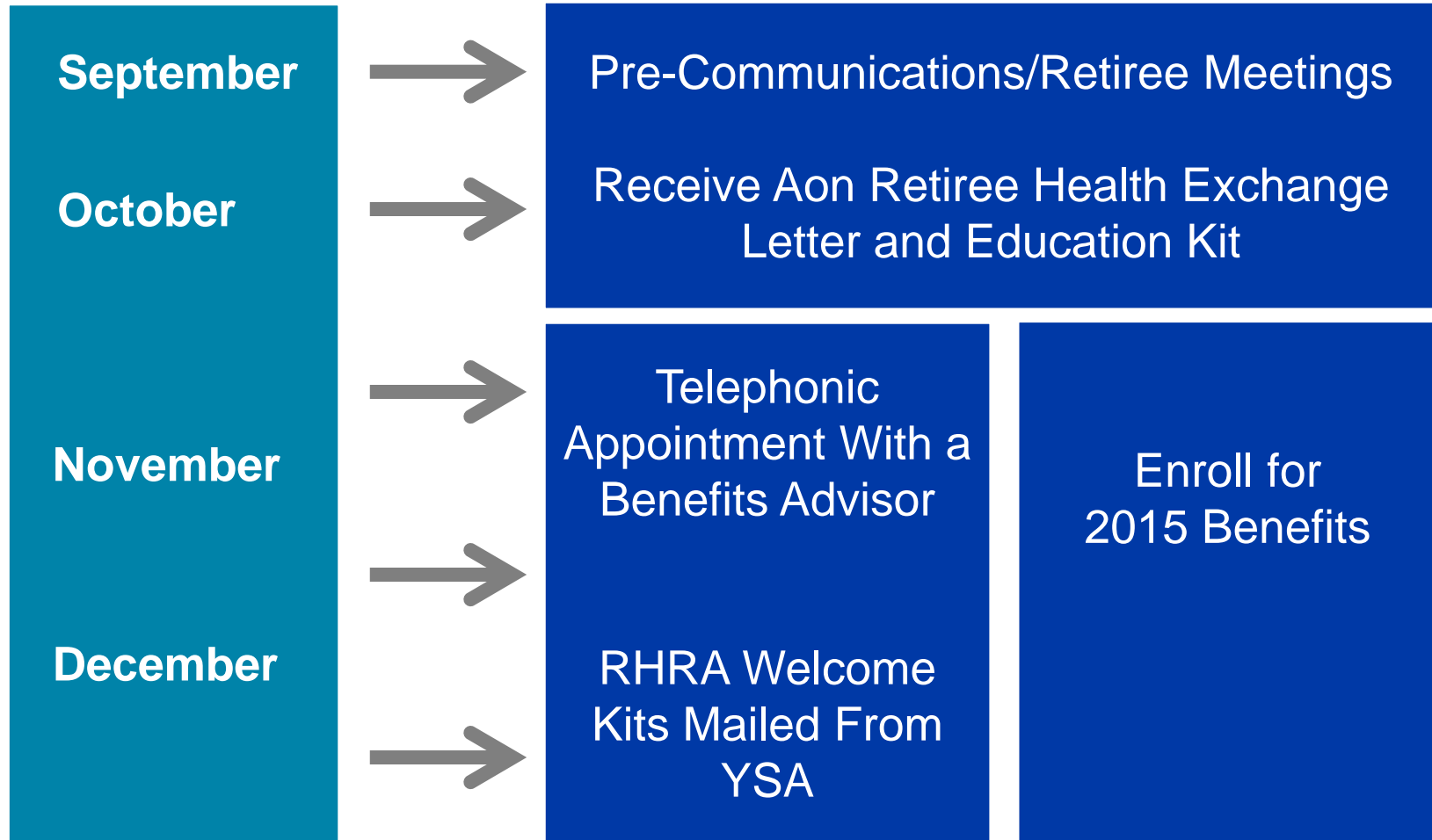


[Get help](#) from a Licensed Advisor
Mon-Fri, 7am-10pm Central

Timeline and Next Steps



Enrollment Timeline for Medicare-Eligible Participants



Recap: What Do I Need to Do?

Learn

SEPTEMBER AND ONGOING: Review the Transition Guide

TODAY: Attend a retiree meeting presentation (or webinar)

Prepare

OCTOBER: Review your Education Kit and confirm your Enrollment Appointment

Enroll

October 1 – DECEMBER 31: Complete your Enrollment Appointment

Thank you

**After the meeting, if you have other questions,
call the Aon Retiree Health Exchange
at 1-844-695-8296 (TTY 711 Relay),
8 a.m. to 8 p.m. Central time,
Monday through Friday**