

# Aon Voluntary Benefits & Enrollment Solutions

## Voluntary Benefits Solutions

Due to the competitive landscape surrounding benefit offerings, employers are now faced with the difficult task of improving their health care strategy without increasing costs. In order to differentiate themselves from their competitors, employers have begun to offer additional benefits that pair well with their existing medical plans, including high deductible health plans.

Now, more than ever, employers are turning to voluntary benefit options to expand and increase the value of their total rewards in order to improve recruitment and retention among employees. This win-win strategy provides employees convenient access to purchase coverage through a trusted source, while improving the employers' overall health care strategy.

Whether you are interested in integrating a new voluntary benefits program into your HR strategy, or considering changes to an existing program, Aon offers the necessary resources, expertise, and services to meet your company's needs for a successful voluntary benefits program.

## Outstanding Solutions from Industry Leaders

Working closely with Aon Structured Portfolio Solutions (SPS), we help clients define, source, and deploy voluntary benefits products that support financial wellness. Our SPS insurers are recognized industry leaders with a proven record of meeting the needs of employers and employees across geographies, industries, and company size.

Aon Broking has brought together a number of best in class insurance carriers and negotiated a new level of enhanced coverage and services. Selected through a comprehensive and transparent process with a keen focus on adding value, these insurers have pledged to provide Aon clients with service excellence, continuous improvement, and innovative coverage generally unavailable in the open insurance marketplace. Our carrier partners provide Aon clients with competitive solutions and superior service, which can be tailored to each client's specific requirements. Our voluntary benefits product professionals, along with our experienced actuaries and underwriters, work closely with our select carrier partners to deliver unmatched coverage to support our clients' overall benefits strategies and objectives.

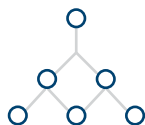
### We're here to empower results

To learn how Aon can empower your Health Benefits journey, contact your Voluntary Benefits & Enrollment Solutions consultant.

## Our Value Story



Enhanced Terms &  
Conditions Carriers



Streamlined  
Broking Processes



Best-in-Class



Product Expertise  
& Insights

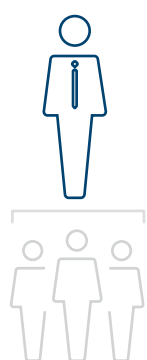
## Aon Approach

Voluntary benefits solutions includes a sound mix of affordable benefit selections, communication, administration, and ongoing service. We create highly valued voluntary benefits solutions through:

- Simplifying plan options to ensure no product overlap, increased awareness, favorable underwriting, and a customized delivery platform.
- Developing an enrollment strategy that reaches all employees, allowing everyone equal access to the plans.
- Delivering a seamless administration program for all products with proven administrative capabilities, improving employee satisfaction, and reducing HR workload.
- Increasing the perceived value of your benefits package through improved communication.

We are equally focused on creating the optimal user experience for ease of enrollment and decision support. When an employee is making the important decision around which medical plan to choose, that is the best time for them to have simple clicks to make related decisions about coverage that can supplement and wrap around the medical plan. Building this logic into the online enrollment flow makes these mental connections more natural.

## Enabling Benefit-Related Financial Wellness



### Value to Employers

- Improve benefits package with no direct cost to the company
- Help employees offset increasing health care costs
- Attract and retain talent through benefits offering
- Assist employees in finding their optimal work/life balance



### Value to Employees

- Fill the gaps that may exist in the core benefits package (HDHP)
- Financially assist employees with direct and indirect medical expenses
- Favorable underwriting
- Affordable rates
- Portability
- Reduced potential exposure to uninsured risks

**Tier I Plans:** Critical Illness, Hospital Indemnity, Accident, Life & Disability Insurance | **Tier II Plans:** Identity Theft, Legal, Auto/Home, Pet, Purchasing & Discount Platforms



### Expense

#### Insure out-of-pocket medical plan exposure

Most employees lack the savings or HSA balances to offset major medical events



Critical Illness · Hospital Indemnity · Accident



### Income

#### Replace income and eliminate nuisance debt at death

Income continuation continues to be an overlooked exposure



Life Insurance · Disability Insurance



### Protection

#### Protect against liability, identity theft and fraud

Savings quickly get depleted when assets are put in jeopardy by catastrophic events & fraud



Auto/Home · Pet · Legal · Identity Theft

## 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. For further information on our capabilities and to learn how we empower results for clients, please visit <http://aon.mediaroom.com>.

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Risk. Reinsurance. Human Resources.

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