

Aon Active Health Exchange™

# Quick Guide

Know how to find what you need—when you need it!

[RedCross.makeityoursource.com](https://RedCross.makeityoursource.com)

**make it yours**



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



# 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, or access it by logging on to the [Benefits Service Center \(BSC\) portal](#) and selecting the **Make It Yours** Quick Link. Single Sign-On to the **BSC** portal through [HR Now](#) by selecting **My Benefits**.

- Compare the medical coverage levels side-by-side.
- Compare the costs of your medical plan options to find the best deal.
- Get to know the carriers through [Your Carrier Connection](#)—get overviews, compare features and services, and access preview sites to see provider networks and prescription drug information.



### Enroll

Log on to the **BSC** portal using Single Sign-On accessible through [HR Now](#) to enroll.

- Answer questions regarding your health care needs in the **Help Me Choose** tool. The **Help Me Choose** tool provides you an individualized carrier/metallic level score based on your coverage needs. See the **BSC** portal during your enrollment period for details.
  - 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.

Once you've completed your enrollment online, you can view your coverages and follow-ups on the confirmation document provided to you following your benefit elections. You can also view this information through the **BSC** portal any time before your benefits begin.



### Remember, you must enroll to have coverage through the Red Cross. If you don't enroll, you'll have:

- No medical coverage.
- No Health Savings Account (HSA) and no Flexible Spending Account (FSA).

# 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 by logging on to the **BSC** portal. Single Sign-On is available from [HR Now](#) by selecting **My Benefits**, then select the **Make It Yours** Quick Link.

- 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 the **BSC** portal to:

- See what's covered and who you're covering.
- Make benefit changes when your life changes (e.g., marriage, birth of a child).
- Learn more about the [Be Well@Red Cross](#) wellbeing program including how to participate and earn incentives towards your Health Savings Account (HSA) or Health Reimbursement Account (HRA).



## Stay in Step with Your Carrier

Once your coverage begins, register on the [insurance carrier](#) member site (you can get to carrier information by clicking on the **Learn More** link in the **Explore Carrier Choices** banner on the Make It Yours website home page).

- Keep track of your provider bills and payments online (once your coverage begins).
- Take advantage of all that your carrier offers, which may include telemedicine, health experts, and discount programs.



## Questions?

Once logged on to the **BSC** portal, use the Chat With Us or Help Requests resources for additional help. You can also reach the Benefits Service Center by calling **1-877-860-7526**, Monday through Friday, 9:00 a.m. to 5:00 p.m. ET.