

AON ACTIVE
HEALTH EXCHANGE™

Quick Guide

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

www.ybr.com/genworth



Annual Enrollment is October 29 through November 12.

Choose Your Benefits

Get Ready Now, Enroll October 29 to November 12

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 by logging on to www.ybr.com/genworth and clicking on the **Make It Yours** tile.

- Watch quick videos to see what the exchange is all about.
- Compare the coverage levels side by side.
- Compare the costs of your health care 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

Beginning October 29, log on to the enrollment website at www.ybr.com/genworth and click **Enroll Now**.

- 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 future coverages and follow-ups on a confirmation page. You can also view this information through the enrollment website any time before your benefits begin.



Remember, you must enroll to have coverage through Genworth next year. If you don't enroll, you'll have:

- Your current medical, dental, and vision coverage at 2022 prices unless it is no longer available to you.
- No Health Savings Account (HSA) contributions to start the year, if eligible.
- No flexible spending account (FSA).
- Current coverage for all other benefits.

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 www.ybr.com/genworth and clicking on the **Make It Yours** tile.

- 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 enrollment website at www.ybr.com/genworth.

- 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](#) member site (you can get to it from the Make It Yours website).

- Keep track of your provider bills and payments online (once the plan year begins).
- Take advantage of all that your carrier offers, such as Telemedicine, health experts, and discount programs.



Questions?

You can reach a customer service representative by web chat or by scheduling an appointment through the enrollment website. You can also call the Genworth Choice Benefits Center at **1.866.436.9784** from 8:00 a.m. to 8:00 p.m. ET, Monday through Friday, and on Saturday from 10:00 a.m. to 5:00 p.m. ET during extended Annual Enrollment hours. If you don't connect with a representative right away, you will be given the option to save your place in line and be called back once a representative is available.