

# FAQs Quick Start Menu

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# The Aon Active Health Exchange™

## 1. What is an exchange?

An exchange is a way for you to get medical, dental, and vision coverage. It is an online insurance marketplace where buyers like you can shop for coverage from multiple health insurance carriers who are competing for your business. An exchange merges the best of both worlds: group rates with more individual choice and price competitiveness that comes from free-market competition.

The Aon Active Health Exchange is America's first national, large-employer, multi-insurance carrier exchange. Its website is easy to navigate and, just like other online stores, you'll be able to see all your options and sort by the features that are most important to you. By the time you complete your enrollment, you should feel confident that you've selected the right coverage options for your circumstances and budget.

## 2. Is Aon's exchange sponsored by the government?

No. The Aon Active Health Exchange is a private exchange. It is unrelated to the government-run state and federal health insurance exchanges, or marketplaces. It does, however, provide benefits consistent with the law and guarantees coverage for those eligible, regardless of pre-existing conditions.

## 3. What are the advantages of the exchange?

The medical and prescription drug, dental, and vision benefits available through the exchange offer you:

- **Lots of choices.** Traditionally, you were able to choose from the health plan options offered by your company. Through the exchange, you're able to choose from several coverage levels, a variety of insurance carriers, and a range of costs.
- **Competitive pricing.** The insurance carriers are competing for your business. So it's in their best interests to offer their best prices. Plus, Neiman Marcus Group will provide a credit to use toward the cost of your coverage.

In addition, you have the option to enroll in other valuable benefits—including critical illness insurance, hospital indemnity insurance, accident insurance, legal services and identity theft protection. Also, you can get discounted rates for auto and home insurance and pet insurance through the exchange.

**You also have help when you need it.** There are great tools and resources to help you every step of the way. See the next question for details about tools and resources.

## 4. Where can I get more information?

There are lots of resources available to help before, during, and after enrollment.

### Before and during your first enrollment:

- **Make It Yours website**—Visit [nmg.makeityoursource.com](http://nmg.makeityoursource.com) to learn about the exchange, your coverage options, and choosing the right coverage for you and your family.
- **Your Carrier Connection** (available through the Make It Yours website)—Visit each carrier's preview site to get up to speed on provider networks, prescription drug information, and other carrier resources.
- **NMGbenefits.com and Alight Mobile app**—When it's time to enroll, log on to [NMGbenefits.com](http://NMGbenefits.com) or the Alight Mobile app (available through the [Apple App Store](#) or [Google Play](#)) to compare your options and prices, get helpful decision support, and enroll.
- **Neiman Marcus Group Benefit Service Center**—You can reach a customer service representative at **1.866.673.0462** from 8:00 a.m. to 8:00 p.m. ET, Monday through Friday. 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.

### Managing your benefits year-round:

- **Make It Yours website**—Visit year-round for practical tips that help you and your family get the most out of your benefits. Get the “[The Inside Scoop](#)” on how to work the health care system, be a savvy shopper, and save money.
- **Your Carrier Connection** (available through the Make It Yours website)—Take advantage of the tools, resources, and information offered through your insurance carrier. For questions about your coverage, always start with your carrier. They know their plans best and have the final authority on all claims, billing disputes, etc.
- **[NMGbenefits.com](#) and Alight Mobile app**—Access your personalized coverage details and manage your benefits throughout the year.
- **Additional support**—If you need help, email a Health Pro at [nmgHealthPro@alight.com](mailto:nmgHealthPro@alight.com) or call **1.866.279.2719** from 9:00 a.m. to 9:00 p.m. ET, Monday through Friday and ask to be connected with a Health Pro. Health Pros can explain how benefits work and help resolve issues.

## Enrollment

### 5. What will I need to do?

You must enroll or you will **not** have medical, dental, or vision coverage through NMG. Keep in mind, if you don't select medical coverage, you won't have prescription drug coverage either. And, to contribute to a Flexible Spending Account, you must make an active election. To enroll, log on to [NMGbenefits.com](#) or the Alight Mobile app during the enrollment period. Over the course of the enrollment process, you can:

- Enroll the eligible dependents you want to cover through July 31, 2024.
- Choose the insurance carriers and coverage levels you want for your medical, dental, and vision benefits.
- Enroll in the rest of your benefits, including accident insurance, critical illness, hospital indemnity, long-term disability, accidental death and personal loss, and life insurance. You can also enroll in new programs including legal services and identity theft protection at [NMGbenefits.com](#) or with the vendor directly for auto and home insurance and pet insurance.

You can get information about enrollment on the Make It Yours website (available at [nmg.makeityoursource.com](http://nmg.makeityoursource.com)).

## My Options

### 6. What are my options for medical and prescription drug coverage?

You have several coverage levels to choose from, including Bronze, Bronze Plus, Silver, and Gold. Each coverage level is available from multiple insurance carriers at different costs. When you enroll, you'll be able to compare benefits and features across your medical options.

### 7. What happens if I enroll in a Bronze or Bronze Plus medical option and have expenses early in the new plan year?

If you enroll in a high-deductible medical option, you should be prepared to pay up to the cost of your deductible—in case you have significant medical expenses shortly after the plan year begins (or after the effective date of your coverage). Even if you start contributing to an HSA right away, your HSA may not yet have enough money to cover costly services early in the new plan year. One option is to pay for those early qualified expenses out of pocket and then, when your account balance grows enough to cover the expense, reimburse yourself from your HSA. This is a good reason to make sure you're saving enough in an HSA.

## 8. I live in California. How are my medical options different?

Your options will be different, depending on the insurance carrier you choose.

For starters, each insurance carrier in California can choose to offer each coverage level either as an option that offers in- and out-of-network benefits (e.g., a PPO) **or** as an option that offers in-network benefits only (e.g., an HMO).

Also, insurance carriers can choose to offer **either the standard Gold option or a Gold II option—not both**. The Gold II option **only** offers in-network benefits.

[Learn more](#) about your California coverage options and insurance carriers.

## 9. Will I be able to use the same providers as I do today?

It depends. Each insurance carrier has its own network of preferred providers (e.g., doctors, specialists, hospitals). If you want to keep seeing your current doctors, select an insurance carrier that includes your preferred providers in its network. If you are comfortable changing doctors, select an insurance carrier whose network includes providers critical to your care.

Even if you can keep your current insurance carrier through the exchange, the provider network could be different and can change, so *always* check the provider directories before making a decision.

Do **not** rely on your provider's office to know the carriers' network(s). To see whether your doctor is in network:

- Check out the [insurance carrier](#) preview sites.
- When you enroll, check the networks of each insurance carrier you're considering at [NMGbenefits.com](#). For the best results:
  - Search for your provider by name—not medical practice.
  - Check only the office location(s) you are willing to visit.
  - When searching for a facility, use the complete facility name and confirm whether the specialty of the facility is covered in-network.

**Important!** If you have *any* uncertainty (for instance, covering out-of-area dependents) or you need the network name, you need to call the insurance carrier.

## 10. Why should I use in-network providers?

Seeing out-of-network providers will very likely cost you substantially more than seeing in-network providers. For example, you will pay more through a higher deductible and higher coinsurance. You'll also have to pay the entire amount of the out-of-network provider's charge that exceeds the maximum allowed amount, even after you've reached your annual out-of-network out-of-pocket maximum. Also, certain options/carriers in [California](#) won't cover out-of-network services at all.

## 11. How should I choose a medical insurance carrier if my dependents and I live in different states?

Because you and your dependents must enroll in the same option, you may want to consider one of the national insurance carriers that offer national provider networks so that your dependents have access to in-network providers in most locations. (Regional insurance carriers *may* offer in-network coverage outside of their regional service area through partnerships with other carriers. You can contact the insurance carrier for details.)

Do **not** rely on your provider's office to know the carriers' network(s). You need to call the [insurance carrier](#) to confirm whether an out-of-area provider participates in a carrier's network. If your insurance carrier name includes a state, this refers to the location the carrier operates from (i.e., which state has primary jurisdiction over the laws, rules, and regulations the carrier follows). In general, it isn't a reference to the network—many offer coverage nationally.

## 12. How do I decide which medical option is right for me?

You'll have access to a number of resources to help you make smart decisions. You should start by visiting the Make It Yours website (available at [nmg.makeityoursource.com](http://nmg.makeityoursource.com)) to access videos, details about your options, comparison charts, and more.

Then, when you enroll, you'll be able to see the credit amount from NMG and your price options at [NMGbenefits.com](http://NMGbenefits.com) or the Alight Mobile app. You'll also be able to access tools that give you a personalized suggestion, help compare the details of your options, let you see insurance carrier ratings, and more.

If you need additional help, customer service representatives at the Neiman Marcus Group Benefit Service Center will also be available from 8:00 a.m. to 8:00 p.m. ET, Monday through Friday, to answer questions about the exchange and enrollment process. Just call **1.866.673.0462**. You can also call the [insurance carriers](#) with specific questions about the options they offer.

## 13. Will pre-existing conditions be covered?

Yes. When you enroll in medical coverage through the exchange, coverage is guaranteed, regardless of whether you and/or your eligible dependents have pre-existing conditions.

## 14. How will my prescription drugs be covered?

Your prescription drug coverage will be provided through your medical insurance carrier's pharmacy benefit manager—which could be a separate prescription drug company. Each pharmacy benefit manager has its own rules about how prescription drugs are covered. That's why you need to do your homework to determine how your medications will be covered before choosing an insurance carrier.

**If you or a covered family member regularly takes medication, it is strongly recommended that you call OptumRx** (if you're considering coverage under Aetna, Blue Cross and Blue Shield of Texas, Cigna, and UnitedHealthcare) **or the other medical insurance carriers before you enroll** to better understand how your particular prescription drug(s) will be covered. Do not assume that your generic or brand name medication will be covered the same way by each carrier each year. Visit the Make It Yours website for a [list of questions](#) to ask.

**Note:** Preventive prescription drugs will be 100% covered. You must have a doctor's prescription for the medication—even for products sold over the counter (OTC)—and you must use an in-network retail pharmacy or mail-order service.

## 15. What is “prior review” and when is it required?

Before getting certain types of care, you or your doctor may be required to run it by your insurance carrier first. Getting “prior review” (also referred to as prior authorization or precertification) allows the carrier to make sure you're eligible for the services, ensure you're getting care that makes sense for your condition, and confirm how the bill is going to be paid.

Who completes the process depends on where you get care:

- When you stay in network, your doctor usually completes the process on your behalf when it's required. But you should always confirm with your doctor to be sure he or she is handling it.

- If you go out of network, you are usually responsible for completing the process. You may have to work with your doctor or directly with your insurance carrier to fill out paperwork and receive the appropriate approval before getting care.

When prior review is required and you don't get preapproved, you could get stuck paying most or **all** of the bill or a penalty. For that reason, it's always in your best interest to ask your doctor whether you need to do anything in advance and confirm that services you need will be covered by your insurance carrier.

## 16. What do I need to know about dental networks?

Just like the medical insurance carriers, each dental carrier has its own provider networks that can vary by the coverage level you choose. If it's important that you continue using the same dentist, you should check to see whether your dentist is in the network before you choose a carrier.

Do **not** rely on your provider's office to know the carriers' network(s). To see whether your dentist is in network:

- Check out the [insurance carrier](#) preview sites.
- When you enroll, check the networks of each insurance carrier you're considering at [NMGbenefits.com](http://NMGbenefits.com).

## 17. What do I need to know about vision networks?

Each vision insurance carrier has its own provider network. If it's important that you continue using the same eye doctor or retail store, you should check to see whether your eye doctor or retail store is in the network before you choose a carrier.

Do **not** rely on your provider's office to know the carriers' networks. To see whether your eye doctor or retail store is in network:

- Check out the [insurance carrier](#) preview sites.
- When you enroll, check the networks of each insurance carrier you're considering at [NMGbenefits.com](http://NMGbenefits.com).

## 18. What other benefit options are available to me through the exchange?

You can choose to supplement your medical coverage with:

- **Critical illness insurance:** Pays a benefit if you or a covered family member is treated for a major medical event (such as a heart attack or stroke) or diagnosed with a critical illness (such as cancer or end-stage kidney disease)
- **Hospital indemnity insurance:** Pays a benefit in the event you or a family member covered under this plan is hospitalized
- **Accident insurance:** Pays a benefit in the event you or a family member covered under this plan is in an accident

You can also choose to enroll in:

- **Legal services:** Covers attorney fees for things like wills, real estate matters, and more
- **Identity theft protection:** Monitors your personal information and takes steps to protect you from fraud

You can get more details by accessing the Make it Yours site at [nmg.makeityoursource.com](http://nmg.makeityoursource.com).

## 19. What else is available to me through the exchange?

As part of our participation in the exchange, we are able to take advantage of group negotiated discounts. You can obtain discounted coverage for:

- **Auto and home insurance:** Offers you special group rates and policy discounts on auto and home insurance
- **Pet insurance:** Helps pay veterinary expenses for your sick or injured dog or cat

You can get more details on the Make It Yours website at [nmg.makeityoursource.com](http://nmg.makeityoursource.com).

## Paying for Coverage

### 20. When will I find out the cost of coverage?

During the enrollment period, log on to [NMGbenefits.com](http://NMGbenefits.com) and select **Enroll in Your Benefits**. When you do so, you'll be able to see the medical credit amount from NMG and prices for all of your benefit options.

### 21. Do I get to keep the NMG credit if I don't enroll in coverage?

No. The credit you get from NMG is for the medical coverage you purchase through the exchange. A cash refund or credit for other benefits is not available.

### 22. How can I confirm the premium differential will be applied?

If you (and/or your covered spouse) completed a Biometric Screening by April 28 and qualified for the premium differential of up to \$800 each, you will see the premium differential credit when you enroll at [NMGbenefits.com](http://NMGbenefits.com). The premium differential will be applied on your first paycheck in August. If you (and your spouse/domestic partner, if applicable) completed a Marquee Health Coaching program, you will see premium credits applied to your paycheck beginning in September. The first credits will include additional premium differential credits due from August 1 through September 30.

### 23. As a new hire, am I required to complete a Biometric Screening to earn the premium differential?

Yes. If you complete your Biometric Screening within 30 days of your hire date, you will earn up to \$800 (or up to \$1,600 if you cover a spouse/domestic partner) towards your medical premium differential, regardless of your screening results. If you do not complete the Biometric Screening, you will not qualify for the premium differential.

### 24. As a new hire, should I still take the Biometric Screening even if I do not enroll in an NMG medical plan?

Yes. It's recommended that you still complete a Biometric Screening within 30 days of your hire date, even if you have not enrolled in an NMG medical plan. Circumstances can change and if you have a Qualified Life Even you will not be able to take a Biometric Screening at that time to earn the medical premium differential. Your next opportunity will not be until 2024.

### 25. As a new hire, does my covered spouse/domestic partner need to complete a Biometric Screening to earn the premium differential?

No. If you have completed your Biometric Screening within 30 days of your hire date, your covered spouse/domestic partner will automatically receive up to \$800 towards the medical premium differential.

### 26. As a new hire, will my premium differential be pro-rated?

Yes. As a new hire, once you complete your Biometric Screening, you will begin to receive premium differential credits beginning the first of the month following 30 days from your hire date and continuing through the end of the plan year (July 31). In the first full plan year following your hire, you will be eligible to receive the full premium differential.

## 27. What if I'm covering a spouse/domestic partner under a NMG medical plan?

If you choose to cover a spouse/domestic partner, you will be required to certify online at the time of enrollment and re-certify each year during Annual Enrollment, whether or not your spouse/domestic partner has access to medical coverage elsewhere. If you don't re-certify, the spouse/domestic subsidy differential will be applied.

## 28. What's a Health Savings Account (HSA)?

An HSA is a special bank account that you can use when you enroll in a Bronze or Bronze Plus coverage level. It allows you to set aside tax-free money to pay for qualified health care expenses, like your medical, dental, and vision copays, deductibles, and coinsurance. Because you'll be responsible for 100% of your medical and prescription drug expenses until you meet your deductible in the Bronze or Bronze Plus coverage level, an HSA is a great way to pay less for those out-of-pocket expenses because you're using tax-free money.

Just make sure you use money in your HSA only for qualified health care expenses. If you use money in your HSA for unqualified expenses, you'll pay income taxes on that money and an additional 20% penalty tax if you're under age 65. Keep careful records of your health care expenses and withdrawals from your HSA, in case you ever need to provide proof that your expenses were qualified.

You can decide whether to enroll in an HSA and how much (if any) money you want to contribute. And if you don't have a lot of health care expenses, your money can stay in your account year to year and earn tax-free interest. If you have questions about the use and appropriateness of an HSA as it applies to your specific situation, you should consult a tax professional.

## 29. Why would I want to use an HSA?

An HSA lets you set aside money to pay for qualified health care expenses, like your medical, dental, and vision copays, deductibles, and coinsurance. You decide how much money you want to contribute, and you can change your contribution election at any time. If you don't have a lot of health care expenses, your money can stay in your account year to year.

The HSA has the following tax advantages:

- Your contributions to an HSA are tax-free, meaning that they are deducted from your paycheck before taxes are taken out.
- Interest earnings on your HSA balance are not taxed.
- You are not taxed on the HSA dollars when you use them to pay eligible expenses.

## 30. How is an HSA different from a Health Care Flexible Spending Account (Health Care FSA)?

While both accounts offer a tax-free benefit when you pay for eligible medical, dental, and vision expenses, they differ in several key ways. Compare their [differences](#) on the Make It Yours website.

## 31. Can I enroll in both an HSA and a limited purpose Health Care FSA?

Yes. If you enroll in the Bronze or Bronze Plus coverage level, you can use an HSA or both an HSA **and** a limited purpose Health Care FSA. If you have an HSA and a limited purpose Health Care FSA, in order to contribute to an HSA, your limited purpose Health Care FSA can only be used to pay for eligible dental and vision expenses. Your HSA can be used for eligible medical and prescription drug, dental, and vision expenses.

### **32. Why would I want to use both an HSA and a limited purpose Health Care FSA?**

Both accounts allow you to pay for eligible expenses with tax-free dollars. The biggest difference between the accounts is that your HSA balance rolls over from year to year, even if you change medical plans, leave the company, or retire. With the limited purpose Health Care FSA, any unused balance is forfeited at the end of the year.

It may not be advantageous to enroll in both, except in unique situations. For example, if you expect to have higher expenses than your HSA balance can cover (based on the maximum you can contribute each year), you may also want to contribute to the limited purpose Health Care FSA to pay for those expenses with tax-free money once the medical deductible is reached.

### **33. Can I contribute to an HSA if I am covered under my spouse's general purpose Health Care FSA?**

No. If your spouse's general purpose Health Care FSA covers your medical expenses, it would be considered other health coverage and you would not be eligible to contribute to an HSA.

### **34. Can I contribute to an HSA?**

In order to contribute to an HSA, you need to meet the following criteria:

- You must be enrolled in a high-deductible option at the Bronze or Bronze Plus coverage level;
- You cannot be enrolled in Medicare or a veteran's medical plan (TRICARE);
- You cannot be claimed as a dependent on someone else's tax return;
- You cannot be covered by any other health insurance plan, such as a spouse's plan, that is not a high-deductible option; and
- You cannot be enrolled in a general purpose Health Care FSA, but you may be enrolled only in a limited purpose Health Care FSA.

You can use money from your HSA to pay your dependents' health care expenses as long as you claim them as dependents on your federal income taxes (generally children up to age 19 or under age 24 if they are full-time students).

Information contained herein is not intended as legal, tax or other professional advice. You should not act upon any such information without first seeking a qualified professional on your specific matter.

Terms and conditions of policies may change. Please consult policy documents to confirm availability of benefits.

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