

AON BENEFIT EXPERIENCE

Quick Guide

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

nmg.makeityoursource.com/hawaii

make it yours



Choose Your Benefits

Get Ready Now and Then Enroll Before Your Deadline

The Aon Benefit Experience (BenX) 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 at nmg.makeityoursource.com/hawaii.

- Compare the coverage levels side-by-side.
- 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.
- Review other enrollment options including accident insurance, critical illness insurance, hospital indemnity insurance, Flexible Spending Accounts (FSAs), long-term disability, accidental death and personal loss coverage, and term life insurance.
- Review the legal notices (e.g., Prescription Drug & Medicare, HIPAA Privacy Notice, COBRA Notice, CHIP).



Enroll

Log on to NMGbenefits.com and click **Enroll Now**. Or, you can enroll through the Alight Mobile app (available through the Apple App Store or Google Play).

- Get fast answers about the best medical options for your situation by sharing what's important to you.
- See your benefit prices through December 31, 2025.

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 NMGbenefits.com anytime before your benefits begin.



You must enroll to get the NMG coverage you want. If you don't enroll within 30 days of your hire date, you'll have: HMSA Gold medical coverage (associate only), no dental or vision coverage, and no Flexible Spending Account (FSA).

Note: If you elect "no medical coverage," you must submit a Hawaii medical coverage waiver form (HC-5) within 30 days of enrollment. The form is available at nmg.makeityoursource.com/hawaii.

Covering a spouse/domestic partner under our medical plan? You must certify whether or not your spouse/domestic partner has access to medical coverage elsewhere. If you don't certify, the spouse/domestic partner subsidy differential will be applied.

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.



Manage Your Benefits

Log on to [NMGBenefits.com](https://nmgbenefits.com) or the Alight Mobile app.

- See what's covered and who you're covering.
- Review your beneficiary designations to make sure they are current.
- 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.
- Take advantage of all that your carrier offers, such as telemedicine, health experts, and discount programs.



Questions?

Once logged on to [NMGBenefits.com](https://nmgbenefits.com), look for the "Need Help?" icon to ask your virtual assistant any questions you may have. It can also connect you with a web chat representative and other helpful resources. Or, you can call the Neiman Marcus Group Benefit Service Center at **1.866.673.0462** from 2:00 a.m. to 2:00 p.m. HT, Monday through Friday. You can also schedule an appointment to reach a customer service representative through [NMGBenefits.com](https://nmgbenefits.com). English- and Spanish-speaking representatives are available.