

AON ACTIVE
HEALTH EXCHANGE™

Quick guide

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

grantthornton.makeityoursource.com



Compare coverage levels

Find the right amount of coverage for your situation.



Compare prices

Shop for the best deal.



Compare insurance carriers

Get a closer look at what they offer you.



Enroll

Get the coverage you need.



Get more from your benefits

Take advantage of everything available to you.



Grant Thornton

AON

Enroll for 2022 benefits coverage

Start with the Grant Thornton Benefits Center

More choices for medical coverage: At Grant Thornton, you have access to group rates with more individual choice and price competitiveness that comes from free-market competition.

Grant Thornton partners with the Aon Active Health Exchange, administered by Alight Solutions. This private health exchange is a way for our employees and partners to get medical coverage through an online insurance marketplace where buyers can shop for coverage from multiple health insurance carriers.

Get help when you need it: To enroll in coverage and manage benefits year-round, you have access to the **Grant Thornton Benefits Center**, which includes call center and online chat support, as well as a personalized website at digital.alight.com/grantthornton to answer your benefit questions. Through the website, you can see your coverage options, including the amount you will pay and what Grant Thornton pays on your behalf. You can also access tools that give you a personalized medical plan recommendation, help compare the details of your options, let you review insurance carrier ratings, and more.

Take action:

You will have 45 days from your date of hire to enroll in Grant Thornton benefits. During your communicated enrollment period, access the Grant Thornton Benefits Center website to make your benefit elections. Single-sign-on is available through your Grant Thornton computer.

If you do not enroll for the 2022 plan year, you will have:

- No medical or prescription drug coverage
- No dental coverage
- No vision coverage
- No Health Savings Account (HSA) contributions, if eligible
- No flexible spending account (FSA)

Health care benefits highlights

Medical insurance

By enrolling in medical benefits through the Aon Active Health Exchange™, you get to choose the medical coverage level, cost, and insurance carrier that are right for your situation.

You have several coverage levels to choose from, including:

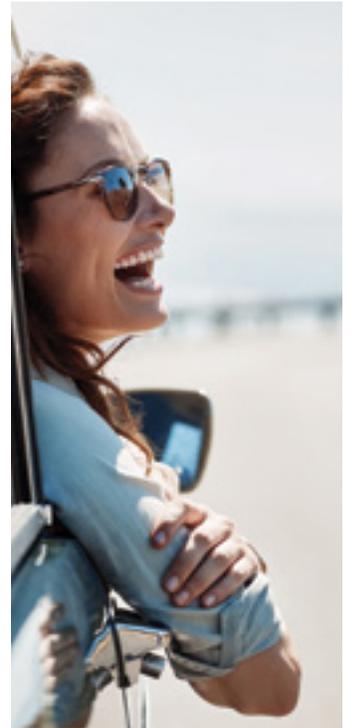
Bronze Plus—A high-deductible option with prescription drug coinsurance and an optional health savings account (HSA)

Silver—A high-deductible option with prescription drug coinsurance and an optional HSA

Gold—A PPO option with prescription drug copays

Platinum—A PPO option with prescription drug copays that covers in-network care and offers limited benefits for out-of-network care (or, for some insurance carriers in CA, CO, DC, GA, MD, OR, VA, and WA, an HMO option with prescription drug copays that covers in-network care only)

The medical plan options shown above are available from different insurance carriers at different costs. Before enrolling, get a preview of annual deductibles, out-of-pocket maximums, in-network coverage, HSA information, and more at grantthornton.makeityoursource.com.



Prescription drugs

Coverage with national carriers (BCBS, UnitedHealthcare, Aetna, Cigna) is offered through CVS Caremark. Regional carriers maintain their own prescription drug network, so there could be variances in how prescription drugs are covered.

Each pharmacy benefit manager has its own rules about how prescription drugs are covered, so be sure to research how your particular prescription drug(s) will be covered. To learn more about prescription drug coverage and to find out whether a provider is in-network, see the “[Your Carrier Connection](#)” section of the Make It Yours website. Research an individual carrier by clicking on the “Learn More” button listed under each carrier, and then clicking on the carrier’s preview website address listed under the “Discover More” section.

Dental insurance

Grant Thornton offers a dental plan administered by MetLife. The Preferred Dentists Program (PDP) offers a choice of two benefit levels: in-network and out-of-network. Participation in this benefit is voluntary and may be purchased as a standalone benefit, whether or not you elect medical coverage.

Vision insurance

Grant Thornton offers a vision benefit through Vision Services Plan (VSP). Participation in this benefit is voluntary and may be purchased as a standalone benefit, whether or not you elect medical coverage.

Healthy Lifestyles Credits



Upon an affirmative attestation for yourself or on behalf of a covered dependent in one of the Grant Thornton medical plans, Grant Thornton will provide a credit of \$50/month to use toward the cost of medical premiums in calendar year 2022. To participate in 2022, you will be prompted when you enroll, to attest that you and your covered dependents will commit to following your doctor’s recommendation for completing a routine physical.

Additional benefits highlights

Grant Thornton goes beyond offering medical, dental, and vision benefits. Check out additional offerings and enroll in what is right for you.

Group life insurance program*—Life insurance coverage is provided by MetLife. Grant Thornton provides basic life insurance equal to one times your annual base salary up to a maximum of \$50,000.

Supplemental Employee Group Variable Universal Life (GVUL) insurance—You can elect coverage from 1 to 10 times your salary up to a maximum amount of \$3,000,000 (underwriting requirements may apply).

Spousal life insurance—If you choose supplemental GVUL, spouse life insurance is available in increments of \$10,000 up to a max of \$250,000 (underwriting may apply).

Child life insurance—If you choose supplemental GVUL, child life insurance is available either in \$10,000 or \$25,000 coverage options.

Accident insurance*—(AD&D), Grant Thornton provides \$20,000 of Accidental death and dismemberment insurance to employees. Additional voluntary coverage for yourself, spouse, and dependent children is available.

Disability insurance—Grant Thornton provides a short-term disability benefit up to 12 weeks of pay for eligible employees. For injury or illness lasting longer than 12 weeks, group long-term disability coverage (LTD) is available for income protection up to \$150,000 of annual income. You may also purchase Guardian Individual Disability Income (IDI) protection for income protection if earnings exceed \$150,000 (underwriting may apply).

Critical care insurance—MetLife's critical care insurance pays a lump-sum benefit payment in the event you experience a covered medical condition—such as cancer, heart attack, stroke, kidney failure, major organ transplant, or coronary artery bypass graft.

Legal services—Prepaid legal services are available through Hyatt Legal Plans. The level of consultation received depends on the specific situation. Generally, you may receive legal services in the following areas: estate planning, real estate, family law, finance, defense of civil lawsuits, traffic offenses, consumer protection, immigration assistance, juvenile matters, and document preparation and review.

Identity theft protection—This voluntary benefit provides protection from identity theft and online risks by securing personal data and other vital information. Through InfoArmor, you and your family can enjoy the same proprietary technology that is used by law enforcement agencies worldwide.

Auto and home insurance—MetLife offers a wide range of personal property and casualty products at special discounted rates. You receive a 5% discount for payroll deduction and an additional discount for each five years of service with Grant Thornton.

Pet insurance—This benefit, administered by MetLife, provides coverage for thousands of pet medical conditions. Optional coverage is available for routine and preventive care.

Care.com—Premium, unlimited access to Care@home for the ongoing care needs of your children, seniors, pets, home, and more. This membership enables you to contact vetted care providers or post ads for various types of care.

Happify—A well-being resource and mobile app that offers science-based activities, games, and guided meditations to help you build mindfulness and resilience that leads to reduced stress and stopping negative thoughts.

*Basic life and basic accident insurance are employee-only benefits.



Need more details?

Before enrolling, check out the Make It Yours website for additional details. Want to discuss your options with family? This informational website is public and requires no log-in.

Once you are ready to enroll, go to the Grant Thornton Benefits Center website (available via single sign-on through your Grant Thornton computer).

Choose your benefits

The Aon Active Health Exchange™ makes it easy to find the right fit. Just choose your medical 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 grantthornton.makeityoursource.com.

- Watch quick videos to see what the health exchange is all about.
- 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.



Enroll

Log on to the Grant Thornton Benefits Center website at digital.alight.com/grantthornton and click **Enroll Now**. Single-sign-on will be available when you are connected to the Grant Thornton network.

- Review your premium options, including the amount you pay and what Grant Thornton pays on your behalf.
- Get 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 a confirmation page. You can also view this information through the Grant Thornton Benefits Center website any time before your benefits begin.

Disclaimer: This guide, including the benefit descriptions herein, does not constitute a contract among Grant Thornton LLP and its employees; does not alter the at-will nature of one's employment at Grant Thornton; and does not constitute a guarantee of continued employment. Actual benefits paid will be governed by the terms of the applicable individual plan documents, insurance contracts or firm policies. Grant Thornton also retains the right to change, modify or terminate any benefits shown in this statement.

While every effort has been made to assure the accuracy of the data used in this guide, errors may occur and benefits may be revisited accordingly. Please contact the Grant Thornton Benefits Center if you have any questions or concerns about the information shown in this guide.

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Use your benefits

Throughout the year, there are lots of ways to stay on top of your health and 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 at grantthornton.makeityoursource.com.

- Get insider tips for “how to navigate 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 Grant Thornton Benefits Center website at digital.alight.com/grantthornton. Single-sign-on is available when you are connected through your Grant Thornton computer.

- 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 your coverage begins).
- Take advantage of all that your carrier offers, such as telemedicine, health experts, and discount programs.



Still have questions?

If you still have questions, you can reach a customer service representative by web chat through the Grant Thornton Benefits Center website. You can also call the Grant Thornton Benefits Center at **+1 833 476 2341** from Monday through Friday, from 8 a.m. to 5 p.m. CT. 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.