



Aon helps our clients navigate two of the most important issues in the global economy today — managing risk and realizing the full potential of their people.

Whether it is helping our clients' employees choose and manage their health and retirement benefits, advising companies on the potential risk of natural catastrophes, or ensuring business continuity and employee safety after a disaster occurs, we empower results for our clients to help create a better tomorrow even in the most challenging circumstances.

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Aon views employer-sponsored health care benefits as the nexus between managing risk and people. In 2012, our firm — like many others — was at a crossroads. Major health care trends around cost, wellness and choice were converging to create new realities and new opportunities. Armed with powerful data and analytics and a unique perspective on the mechanics of the marketplace, Aon embraced the change. We implemented an innovative platform to deliver increased benefits to our United States-based colleagues via a private health care exchange.

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For our colleagues, the model offers real choices suited to their needs. Health benefits are deeply personal, and one size does not fit all. We were able to harness the power of market competition to increase choice of plans for colleagues and reduce cost volatility for the firm by moving to a fully insured model. This model consolidated plan design and claims management to streamline plan administration responsibilities.

The results have exceeded our expectations. The most impressive shift we have seen so far is in granting colleagues greater control over their benefits. We knew that the multicarrier exchange would put colleagues in a more active decisionmaking role regarding their health care benefits, and colleagues are embracing this change. They are encouraged to comparison-shop and take into account what coverage they need and how they use health care and to truly understand the products they are buying. The structure of the private health exchange platform makes this information

accessible. Colleagues are asking smart questions about plan value, provider networks and rates. And their behavior is changing, too. For example, Aon colleagues are making good use of health savings accounts with increased contributions year over year.

The Aon colleague experience is the key driver for this significant change. As we have tracked and watched how colleagues have engaged in the exchange over the last cycle, it has proven to be an incredibly powerful tool. For Aon, this is not just a shift in health care plans, it is a shift in mindset that is empowering greater results for our team.



Greg Case

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President and Chief Executive Officer