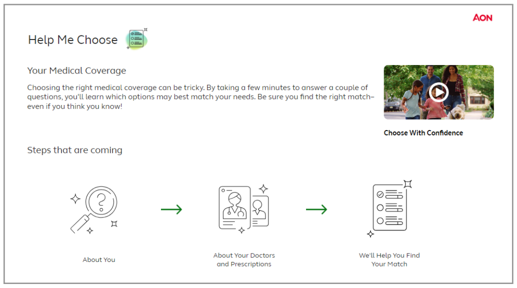
AON BENEFIT EXPERIENCE

Helpful Benefits Resources

Help Me Choose on the TKC Benefits Portal Website

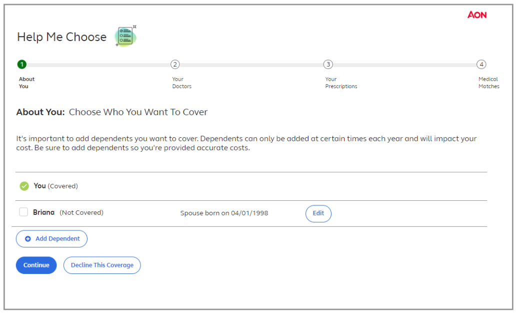
You have lots of choices for health care coverage, so how do you boil it all down to what's right for you? The ***Help Me Choose*** tool will help narrow down coverage options to the choice that best fits your needs. This powerful tool is a guided online questionnaire available for you to complete during Annual Enrollment through the TKC Benefits Portal website. Based on your responses, ***Help Me Choose*** scores each of your medical plan options and provides information on your in-network providers and covered medications.

This tool helps you quickly match which plans are most compatible with your needs. You may be surprised to learn that you have more matches than you thought!



How to Access This Resource

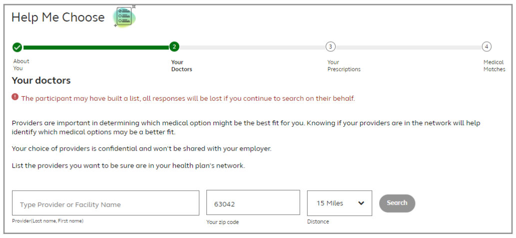
Visit the TKC Benefits Portal website, accessible 24/7 at digital.alight.com/mytkcbenefits. Once you're ready to begin your enrollment experience, you'll be automatically guided through the ***Help Me Choose*** tool.



What This Resource Includes

Based on the responses you enter about yourself and your health care usage preferences (providers, prescription drugs, planned procedures), ***Help Me Choose*** will produce:

- **Your Plan Score:** A personalized score that identifies how well each plan fits your needs
- **Your Estimated Annual Real Cost:** Your estimated future medical costs with each plan, based on both premium and estimated out-of-pocket expenses (medical and prescription drug)
- **Your doctor and drug coverage:** If continuing with a particular doctor and/or using certain prescription drugs are important to you, you'll have the opportunity to see which plans cover your needs.



TKC HOLDINGS

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When You Should Use This Resource

When it's time to enroll, log on to the **TKC Benefits Portal** website to elect coverage. Once you're ready to begin your enrollment, you'll be automatically guided through the ***Help Me Choose*** tool. You can use this tool repeatedly based on different assumptions to get to the answer right for you. You can also use the tool when making a qualified life event change during the year.

Remember, you should enroll to make sure you get the coverage you want next year! Not only could your needs have changed, but other things could have changed too—including your options and prices, the network of doctors, and how your prescription drugs are covered. And, to contribute to a Health Savings Account (HSA) (if eligible) or flexible spending account (FSA), you must make an active election.

Pro Tip:

To get the best results, enter your provider by first and last name—not medical practice. If you're having trouble finding your provider, call the medical insurance carrier directly to confirm whether your provider is in-network.

Success Story

The following profile shows how you can use this resource

Cara has chosen the same medical carrier for the last two years. She logs on to the **TKC Benefits Portal** website to review her choices for the coming year, she answers a few questions through ***Help Me Choose*** and is surprised to see more than one insurance carrier with competitive pricing that could meet her provider and prescription drug coverage needs. In addition to reviewing her plan score and estimated costs, she takes a closer look at carrier reviews and ratings and visits a few carrier preview sites to learn more about the special programs each carrier offers to make her decision.