



Weight Management Program Resource Guide

Important information for colleagues who are using or considering using GLP-1 medications

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Introduction

At Aon, we believe businesses succeed when the communities they serve—and the people they employ—flourish. Our purpose is to shape decisions for the better and to protect and enrich the lives of people around the world.

We believe our people are the heart of our firm. Across Aon, we are united in our passion to create a culture of opportunity for our colleagues and clients—driven by collaboration and innovation. No matter your role, you are an integral part of delivering on our purpose as a firm. One way Aon demonstrates that you are valued is through the benefit plans and resources offered to you as part of your total rewards package.

Our goal with this guide is to better inform and advise you about resources to help manage your weight and support individuals taking or thinking about taking a GLP-1 medication. Through Aon's flexible benefits programs, you can improve your overall wellbeing so you can flourish as your authentic self.

Why is weight management important?

The Centers for Disease Control (CDC) reports that over 74% of people over age 20 are overweight or obese, with at least 40% of those individuals being obese. According to the Mayo Clinic, obesity can lead to significant medical problems like heart disease, diabetes, high blood pressure, high cholesterol, liver disease, sleep apnea and certain cancers. The World Health Organization (WHO) estimated in 2019 that more than 5 million deaths from non-communicable diseases were caused by a high body mass index (BMI). CDC also estimated in 2022 that one in eight people in the world are living with obesity.



About GLP-1

What is GLP-1?

GLP-1 is a hormone produced by your small intestine. It has several roles, including:

- **Triggering insulin release from your pancreas:** Insulin is an essential hormone that allows your body to use the food you eat for energy. It lowers the amount of glucose (sugar) in your blood. If you don't have enough insulin, your blood sugar increases, leading to diabetes.
- **Blocking glucagon secretion:** Glucagon is a hormone your body uses to raise your blood sugar levels when necessary. GLP-1 prevents too much glucose from going into your bloodstream.
- **Slowing stomach emptying:** Slower digestion means that your body releases less glucose from the food you eat into your bloodstream.
- **Increasing how full you feel after eating (satiety):** GLP-1 affects areas of your brain that process hunger and satiety.

GLP-1 agonist medications work by mimicking this hormone. In medication terms, an agonist is a manufactured substance that attaches to a cell receptor and causes the same action as the naturally occurring substance. In other words, GLP-1 medications bind to GLP receptors to trigger the effects (or roles) of the GLP-1 hormone. The higher the dose of the GLP-1 agonist, the more extreme the effects.

How long should I expect to take GLP-1 medication?

Clinical trials have involved participants taking GLP-1s for 68+ weeks and the general guidance for GLP-1s is to continue treatment for an extended period, possibly even for the rest of your life. Factors used to determine ongoing usage of GLP-1 medication include how your body responds to the drug, tolerance of the medication, administration (any potential reactions that may occur with repeated injections), cost and health status.

As part of Aon's GLP-1 program, your physician will talk to you about the best way to maintain your weight loss over time once you meet your goal.



What is my BMI?

It's important to understand your BMI, or body mass index. BMI is a key indicator that will help to determine your eligibility for the GLP-1 Weight Management Program.

BMI is a calculated measure of weight relative to height. While BMI is not a perfect measure, it does serve as a health indicator that should be used in conjunction with factors such as health history and lab results in determining potential health risks.

You can measure your BMI [here](#).

For adults, BMI is categorized into underweight, healthy weight, overweight and obesity. Obesity is further subdivided into three classes.

BMI category	BMI range
Underweight	Less than 18.5
Healthy Weight	18.5 to less than 25
Overweight	25 to less than 30
Obesity	30 or greater
	<ul style="list-style-type: none"> • Class 1 Obesity: 30 to less than 35 • Class 2 Obesity: 35 to less than 40 • Class 3 Obesity: 40 or greater

Source: Adult BMI Categories | BMI | CDC

Information on how BMI is calculated for children can also be found on the CDC website.

Aon's GLP-1 Weight Management Program

There is no single reason why people struggle with weight. Whether it's eating habits, amount of activity or predisposition, there are many factors that can impact an individual's weight. Additionally, for some, weight can impact mental health.

We have a variety of benefits and resources to support all aspects of your weight loss journey, including our GLP-1 Weight Management Program in partnership with eMed.

Studies have shown that GLP-1 medications can support weight loss, lower blood sugar levels and improve a variety of related health conditions. While some other employers are reducing or constricting coverage of GLP-1s for weight loss due to their cost, Aon is taking steps to make these medications easier to access, more affordable and better supported through this new program.

The program is available to U.S. colleagues and their adult dependents who are enrolled in medical coverage through Aetna, Blue Cross Blue Shield, Cigna or UnitedHealthcare with Express Scripts (ESI) as the pharmacy benefit manager. Aon colleagues or their covered adult dependents will be asked to complete an initial virtual screening and an at-home blood test, which will be shipped to your home by eMed, our vendor partner.

- If you or a covered adult dependent has a BMI of at least 27, you may be eligible for the program. You can check your BMI [here](#). For more information on the clinical program eligibility requirements, please see the [FAQ](#). (If you are currently taking a GLP-1 drug, you may be eligible for the program regardless of your BMI.)
- As part of the program, GLP-1 medication (e.g., Wegovy or Zepbound) will not be subject to a deductible and you will pay a fixed copayment, with Aon covering the majority of the medication's cost. Compliance with weekly eMed check-ins is required to maintain this pricing structure.
- Beyond the improved affordability, we have engaged eMed to support eligibility review, medical screening, prescription modifications and refills, and side-effects management.

To begin your GLP-1 Weight Management journey, contact Included Health, Aon's benefit navigation partner, at **1.833.938.9952** to determine whether you meet the basic program requirements and get started. Covered minors seeking GLP-1 support should reach out to Included Health; eMed does not support minors.

The eMed experience

Aon has partnered with eMed to provide ongoing support to our colleagues who are taking a GLP-1 drug for weight loss. eMed provides Aon's participants with easier access to GLP-1 drug treatment.

As part of the eMed experience, program participants will:

- Access the eMed app to support and manage your GLP-1 journey.
- Complete an at-home blood screening with the help of a live virtual proctor.
- Have a board-certified physician review your medical history and lab results and provide a GLP-1 prescription if you meet the program guidelines.
- Complete a quick weekly check-in where you will log your weight, confirm your dosage and be advised on how to manage side effects.
- Connect with a virtual provider to receive your prescription refill on a monthly basis.

Connecting with a virtual provider and having around-the-clock support to manage your side effects allows eMed to help you through some of the common challenges for staying on your GLP-1 medication and achieving results.

Prescription drug coverage

For colleagues enrolled in Aetna, Blue Cross Blue Shield of Illinois, Cigna or UnitedHealthcare

Aon provides coverage for weight loss medications, including GLP-1 medications. (See details about Aon’s GLP-1 Weight Management Program on page [4](#)).

The cost of your prescription medication depends on how the drug is classified by your pharmacy benefit manager—as either Tier 1, Tier 2 or Tier 3. The higher the tier, the more you’ll pay.

While generics typically cost less than brand name drugs, pharmacy benefit managers may classify higher-cost generics as Tier 2 or Tier 3 drugs, which means you’ll pay the Tier 2 or 3 price for certain generic drugs. You can find pricing information by using the prescription drug search tool when you enroll in Aon’s GLP-1 Weight Management Program (see page [4](#)).

Coverage for non-GLP-1 weight loss medication is based on the medication tier.

Costs	
Colleagues enrolled in Aon’s GLP-1 Weight Management Program through eMed or who are diabetic	
Bronze, Bronze Plus and Silver Plans	\$200/month (no deductible applies)
Gold Plans	\$40/month (no deductible applies)
Platinum Plans	\$30/month (no deductible applies)
Colleagues who are not enrolled in the GLP-1 Weight Management Program through eMed and are taking a GLP-1 for weight loss	
Bronze, Bronze Plus and Silver Plans	25% of the drug cost/month (deductible applies)
Gold Plans	\$200/month (no deductible applies)
Platinum Plans	\$200/month (no deductible applies)

For colleagues enrolled in any other Aon-sponsored medical plan, please contact your carrier for specific information on how weight loss medication is covered. (Note that you are not currently eligible to participate in the eMed GLP-1 Weight Management program.)

Note: If you have a question about a lower than expected copayment, ask your pharmacy if they applied a manufacturer’s coupon. If the pharmacy is unable to answer your question, please call Express Scripts to evaluate your claim in more detail.

See page [4](#) to find out how to enroll in Aon’s GLP-1 Weight Management Program.



GLP-1 Companion Program

As an eMed program participant, you have free access to Thrive Global's GLP-1 Companion Program to help you be more successful on your GLP-1 journey.

Thrive's program offers real-world guidance, emotional support and science-backed behavior-change tools to help you thrive in every area of life while adjusting to the life-changing aspects of GLP-1 medications.

When you sign up for the program, you unlock access to:

- Weekly email lessons.
- Nutritious recipes.
- Live, expert-led webinars offering a deeper dive into topics like building healthy habits, eating more protein, navigating nutrition, boosting your mental health and more.
- Personalized health coaching.
 - 1:1 coaching: Private, 30-minute virtual sessions where you connect with a certified GLP-1 coach to help you on your journey.
 - Group coaching: Guided by a Thrive coach, you'll join fellow colleagues who are also on a GLP-1 journey to ask questions, swap tips or just to listen in.

All of this is available at no cost to you.

Note: Group coaching not available to minors.



Why is lifestyle support important for GLP-1 users?

Given the GLP-1 drugs' ability to slow digestion, making you feel full longer, many people eat fewer calories while using the medication. It's important to ensure you are choosing nutritious foods and staying hydrated.

You can meet with a coach to receive guidance about the types of foods you should be eating, those you should avoid, tips for staying hydrated and the importance of physical activity.

Insurance carrier resources

Aon offers a variety of resources and tools to support you in achieving and maintaining a healthy weight through our medical plan coverage and other resources available from our vendor partners. The information on the next few pages highlights the ways your Aon-sponsored self-insured medical plans support your weight management journey.

All of Aon’s medical plan carriers cover weight loss surgery, subject to prior authorization requirements. Find more information about the weight management and gym membership programs available through your medical carrier here.

✓ Service/program is available
 – Service/program is not available

	Aetna	Blue Cross Blue Shield of Illinois	Cigna	Dean/ Prevea 360	Health Net	Kaiser Permanente	Medical Mutual	Priority Health	UnitedHealthcare ¹	UPMC Health Plan
	1.855.496.6289	1.877.325.2996	1.855.694.9638	1.877.232.9375	1.888.926.1692	1.877.580.6125	1.800.677.8028	1.833.207.3211	1.888.297.0878	1.844.252.0690
Available Services										
Weight Management	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Biometric Screening	–	✓	–	✓	–	✓	✓	–	–	–
Gym Membership										
Discounts Available	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Program Name	Aetna discount program/HUSK/LifeMart	Well onTarget Fitness Program	Active&Fit Direct	Partner Perks	Active&Fit Direct	Optum, One Pass Select Affinity	Fitness Discount Program	Active&Fit Direct	One Pass Select	Active&Fit Direct
Per person enrollment fee (\$) Subject to change anytime	\$0	\$19 or \$0 (digital)	\$28	\$0	\$28	\$29	\$0	\$28	\$29	\$28

¹UnitedHealthcare: Weight management included via Real Appeal (year-long intensive lifestyle intervention program that helps participants lose weight and maintain weight loss).

You can find specific information about the various programs available through your medical plan on the [Carrier Connection](#) pages of Make It Yours (these links do not apply for colleagues who live in Hawaii).

Aon-sponsored medical plan coverage

Nutrition counseling is covered through Aon’s medical plans. While each medical carrier may cover nutrition counseling differently, it is considered a covered benefit under your health plan. In many cases, nutrition counseling is considered preventive care. Check with your medical carrier to determine the cost for nutrition counseling under your plan. In addition to nutrition coverage and coverage for weight loss surgery, each vendor has internal resources for nutrition and weight loss.

Aetna

Preventive screening and counseling by your health professional is covered for obesity and healthy diet, **including** preventive counseling and risk factor reduction intervention, nutrition counseling, healthy diet counseling in connection with hyperlipidemia and other known cardiovascular risk factors, and diet-related chronic disease.

To find a dietician, access the member portal and log in with your credentials. Navigate to **Find a Doctor**. From there you will be prompted to enter your zip code with “What do you want to search for near your zip code?” In the search bar, type key words such as “dietician” or “nutrition.” A list of providers should appear—look for the green “In-network” checkmark and review your options to make the best selection for you.

[Learn more](#)

Blue Cross Blue Shield of Illinois

If nutrition counseling is billed with a preventive care diagnosis, it is covered at 100%.

To find an in-network nutrition counselor, access the member portal and log in with your credentials. Navigate to the **Find a Doctor In Network** tile. Select **Find a doctor or hospital**. From there you will see **Provider Finder** with a few geographies shown. Select your region (for example, if you are in Illinois, select the link that says **Search** for doctors and hospitals in all other areas). You will be taken to a page with the correct network already populated. You will need to add your home zip code where it says “city, state or zip.” Then, in the search bar below the zip code, type “Nutrition & Diet.” A list of providers should appear—look for the “In-network” checkmark on the right margin of each provider record and review your options to make the best selection for you.

[Learn more](#)

Cigna

Cigna covers up to three nutrition counseling sessions per person per year. For individuals with diabetes and/or mental health or substance abuse disorders, the number of sessions limit does not apply.

Access the member portal and log in with your credentials. Navigate to **Find Care & Cost**. Next, you will see a page that says, “Find a Doctor, Dentist, or Facility in...” and five tile boxes. Select **Doctor by Type**. In the search bar, type “Nutrition Counselor” and select **Search**. Select an option to search and follow the prompts for a list of providers. Look for the green “In-network” checkmark in the right margin of each provider record and review your options to make the best selection for you.

[Learn more](#)

UnitedHealthcare

Nutrition counseling is covered when medically necessary and/or when nutrition counseling is considered preventive care. Nutrition counseling can be provided either in an individual or group setting and/or as part of required treatment for a disease.

To find an in-network counselor, access the member portal and log in with your credentials. Navigate to **Find Care and Costs**. Under that option, select **Find Care Providers**. Select this option and a page with a search bar will open. In the search bar that shows “search by name, procedure or condition,” type “Nutrition” and select one of the available nutrition categories. This will bring you to a page that displays providers along with the in-network status for each provider. Review your options to make the best selection for you.

[Learn more](#)

Additional support available through Aon's corporate partners

Included Health

Included Health is Aon's benefit navigation vendor, available at no cost to you to help you navigate the benefits and resources available to you. The Included Health care team members have a strong understanding of Aon's benefit plans, what is covered and the other resources available to you.

Included Health can also help you find a new doctor, schedule your preventive care and get help paying your claims.

Included Health is also your first step in exploring Aon's GLP-1 Weight Management Program. To contact Included Health, call **1.833.938.9952** or download the Included Health app at includedhealth.com/aon.

ComPsych EAP

ComPsych is Aon's global Employee Assistance Program (EAP) partner. Through the EAP, Aon colleagues and their family members have access to up to eight counseling sessions per issue per year free of charge to help you address any concerns you may have.

In addition to counseling, ComPsych offers digital toolkits, on-demand trainings, virtual wellbeing coaching, digital self-care tools, huddles (group counseling) and online information centers in support of healthy living, healthy eating and fitness.

You can access these resources by going to guidanceresources.com (Organization Web ID: Aon). Go to **Browse All Services** on the home page to learn more.



Thrive Global

Aon has contracted with Thrive Global to provide wellbeing resources to colleagues. You can access Thrive on your Microsoft Teams menu.

To get started, click on the top bar and then choose an intention. This will start you on a journey to address the wellbeing issues most important to you. You can choose up to three intentions (including food and movement) and you'll be provided with small steps to help you take control of your wellbeing. For those enrolled in the GLP-1 Weight Management Program, Thrive also offers a GLP-1 Companion Program. See page [6](#) for more information.

Perks at Work

Aon's discount platform offers discounts for meal prep companies (e.g., Healthy Fresh under the "food" tab) and fitness centers. Choose **More** on the navigation screen to see discounts available for health and wellbeing tools.

View the variety of discounts available to you at perksatwork.com. Use your Aon email address to sign up.



About Aon

Aon plc (NYSE: AON) exists to shape decisions for the better — to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries and sovereignties with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

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9/2025