

SeniorCOMPARE™

For organizations providing retiree health coverage looking for savings without exiting group plan

On average, individual plans are less expensive than group plans

	Individual Plans		Group Plan
	Medicare Advantage	Medicare Supplement	
Monthly Premium	<\$50	~\$200	~\$400
Plan deductible	\$0	\$0	\$250
Dr. Co-pay	\$20	\$0	20%
Hospital cost share	\$200 / days 1-5	\$0	20%
Donut Hole?	Y	Y	N
Max out of pocket	\$3,000	\$0*	\$2,000

Our SeniorCOMPARE™ service is a win-win value proposition with retirees

Our **SeniorCOMPARE™** service helps retirees compare their “one size fits all” group plan to a “right sized” individual plan, and offers three distinct advantages:

1. Retirees, given the right information, generally get a better plan for their needs
2. Employers who are subsidizing plans, save money (even if they choose to subsidize individual plans at the same funding levels)
3. FASB / GASB OPEB liabilities can be greatly reduced

How Senior Educators helps retirees compare their options

- Unlimited expert telephonic support with unbiased licensed and certified benefit advisors who specialize exclusively on Medicare insurance and will spend the time needed to answer any and all questions specific to your retirees’ Medicare needs
- An easy-to-use retiree web portal, co-branded with the employer’s name, that contains information on all types of Medicare insurance (Supplements, Medicare Advantage, Prescription Drug Plans)
- An extensive communication plan to give retirees the information they need to make a good decision and maximize the employer’s savings



Let our team support your retirees when they need help the most.

Contact **Brian Poger, President: (415) 861-3900**
Visit us at **www.senioreducators.com**

Implementation Considerations

The Basic Service

- Provide a co-branded website with personalized login and detailed plan information, for online education, decision support and quoting
- Provide toll-free number for retirees to speak with their unbiased, licensed and certified trained Medicare benefit advisor
- Provide easy to understand Senior Educators-created Medicare educational materials
- Perform an individual needs assessment to recommend an appropriate plan
- Supply electronic and/or paper plan materials to retirees
- Enroll retirees into their chosen plan(s)
- Follow-up annually with retirees to ensure that they remain happy with their choice; support retirees' efforts to enroll in another plan should their needs change
- Maintain a professional call center, with short wait times and quality service
- Load employer's plan benefits for pre-65 plans for retiree to compare against

Optional Senior Educators services

- ◆ Proactively contact retirees before they become Medicare eligible to explain healthcare options available to them and the free service employer is providing
- ◆ Hold in-person group meetings to explain the differences between plans
- ◆ Present webinars to explain the choice individuals must make
- ◆ Send introductory letter (on employer stationary) explaining value-added service
- ◆ Provide tax-preferred HRA for employer to partially fund medical expenses
- ◆ Provide broad advocacy services for Retirees on wide range of issues
- ◆ Provide customized employer specific communication materials
- ◆ Provide customized reporting

100,000 Medicare recipients served

98% satisfaction rate!

With over 30 leading insurance companies nationwide, including:

AARPSM



CIGNA



Blue Cross
BlueShield

HUMANA[®]
Guidance when you need it most

Anthem[®]

UnitedHealthcare[®]



WELLPOINT[®]



Mutual of Omaha
Companies

Aetna[™]