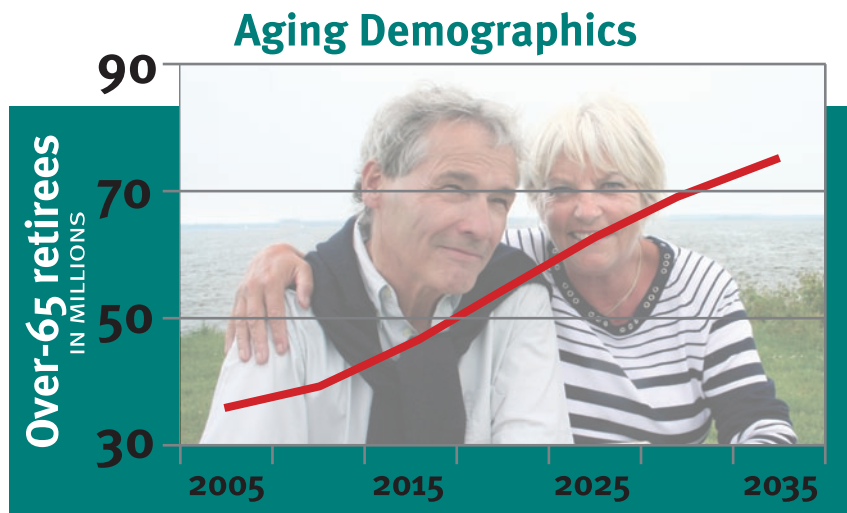


# What's Your Retiree Health Care Strategy?

*Aging demographics and rising costs are forcing many employers to consider new solutions. If you don't offer retiree healthcare today, how will your retirees select insurance? If you do offer group retiree coverage, what actions will your organization take? Will you follow suit of some employers who have stopped offering retiree health care altogether? Or, are you looking to save costs and manage your long-term liabilities, but not necessarily reduce today's retiree health care benefit?*



## Consult Senior Educators!

**For employers with group retiree coverage today, Senior Educators can help:**

- Save 25% or more on retiree health care costs
- Reduce FASB and GASB liabilities
- Focus HR resources on ongoing corporate priorities

**For employers without group retiree coverage, Senior Educators:**

- Educates retirees on the details of Medicare & Medicare insurance
- Helps retirees select insurance amongst the 100 or more options
- Provides a solution for one of retirees most daunting tasks

**We can offer your organization:**

- Numerous flexible turnkey solutions
- Unmatched 98% retiree satisfaction rate



# Your Retirees Are Our Priority

Serving people as they want to be served!



Over the phone



On the web



In person



*I would like you to know how extremely helpful and knowledgeable your agent Charlene May was during our lengthy telephone conversation this morning. When I contacted you for Medicare supplemental insurance coverage, she spoke in lay terms and was personable and patient. You're definitely fortunate to have her on your staff. I'm referring your website to several of my friends, who are just as confused by Medicare as I am. Great site! Thank you so much!*

— Pat Palamar



*With over 30 leading insurance companies nationwide, including:*

**AARP**<sup>SM</sup>



**CIGNA**



**Blue Cross  
BlueShield**

**HUMANA**<sup>®</sup>  
*Guidance* when you need it most

**UnitedHealthcare**<sup>®</sup>



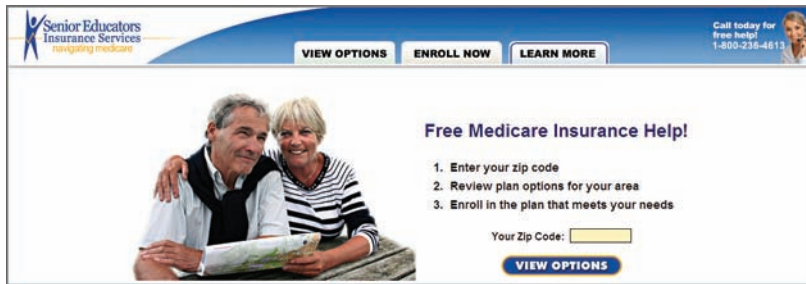
**Mutual of Omaha  
Companies**

**Anthem**<sup>®</sup>

**WELLPOINT**<sup>®</sup>

**Aetna**<sup>™</sup>

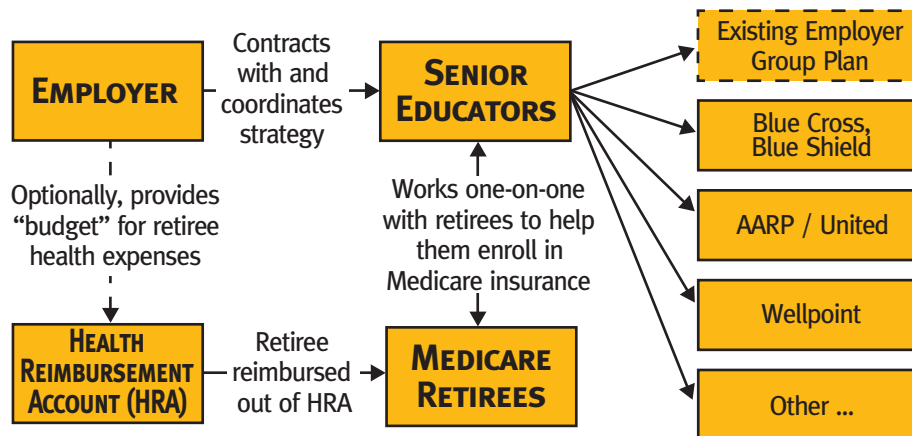
# Our High Touch Retiree Healthcare Solutions



## Senior Educators provides telephonic & on-line support

- 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)

## Senior Educators contracts with employers to help retirees



## Senior Educators offers three customizable services

### SeniorTRANSITION™

A transition service designed for employers who offer retiree healthcare and are interested in taking advantage of savings in the individual market and consumerism; largest savings for employers

### SeniorCOMPARE™

An educational and enrollment service designed for employers who offer retiree healthcare to help retirees compare individual Medicare plans with their employer's group option; saves employers & retirees money

### SeniorASSIST™

A low-cost educational and enrollment service designed for employers who don't offer retiree healthcare to help retirees understand Medicare and enroll in the right Medicare insurance

# Health Care Solutions You Can Trust

Senior Educators has assisted over 100,000 individuals with their Medicare insurance needs — allowing us to develop highly customizable implementation systems for organizations in need of retiree health care planning solutions.

We offer a range of options to serve the unique needs of your organization. To determine which solution will best support you, we start by asking:

- What is the culture of your organization, and how much do retiree benefits impact your ability to attract top talent?
- Does your company's viability depend on realizing immediate and significant cost savings, or are you facing a longer-term challenge regarding rising health care costs and aging demographics?
- What promises have been made to retirees regarding health care benefits, and how can your organization make responsible changes?

**100,000 Medicare recipients served**

**98% satisfaction rate!**

*For a free consultation, contact:*

**Brian Poger**

**Brian.Poger@SeniorEducators.com**

**(415) 861-3900**

