

SeniorTRANSITION™

For organizations providing retiree health coverage who are looking to realize significant savings

Save \$500 - \$1,000 per retiree by transitioning to individual plans

Group Plan

- PPO, HMO, indemnity options
- Usually include drug coverage
- Premiums often \$250+/month



Individual Plans

- PPO, HMO, supplement options
- Range of drug coverage options
- Premiums as low as \$0/month

SeniorTRANSITION™ service moves retirees from a “one size fits all” group plan to a “right sized” individual plan, and offers three distinct advantages:

1. The government subsidizes individuals more than employers for Medicare insurance, so retirees can get comparable benefits at less employer expense
2. Retirees, given the right information, generally get a better plan for their needs
3. Increased competition from insurers at the local level drives down plan costs

Our SeniorTRANSITION™ service simplifies this transition

- 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 ensure a smooth transition



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[™]