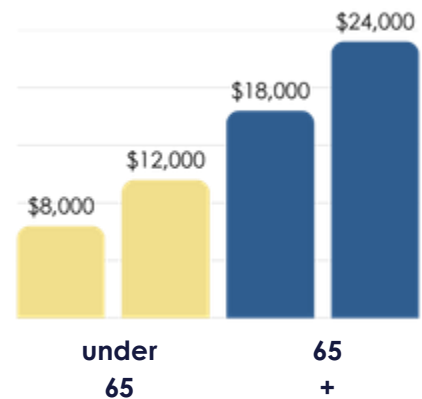


Medicare Transition

Services Overview



Medicare-eligible employees remaining on group health plans create significant financial strain for employers. These employees cost **2-3x** more than under-65 employees, driving adverse claims experience, rising renewal costs, and stop-loss pressure.



the opportunity

market size:



large employers with Medicare-eligible employees on group plans

10,000

Americans turning 65 daily

Medicare

= cost-control solution

the solution

We help Medicare-eligible employees **transition from group plans to comprehensive individual Medicare coverage**, reducing employer costs while ensuring excellent employee benefits through a four-step process:



01 - identify

Work with HR to identify eligible employees



02 - educate

Provide educational resources & personalized consultations



03 - Enroll

Guide employees through plan selection & enrollment



04 - Support

Ongoing service & annual reviews

comprehensive services

- One-on-one Medicare consultations from licensed specialists
- Plan comparison and personalized recommendations (MA, Supplements, PDPs)
- Educational resources and HR integration
- Enrollment support and coordination
- Annual enrollment assistance and ongoing client service

Medicare Transition

Services Overview



benefits for employers	benefits for employees
• Significant cost savings • Improved loss ratios and renewals • Reduced stop-loss pressure • Minimal HR administrative burden • Zero cost (carrier-compensated)	• Personalized Medicare guidance • Often lower premiums and costs • Comprehensive coverage options • No-cost consultation and support • Coverage tailored to needs

why partner with us?

Trusted Experience

Licensed Medicare specialists with proven track record

Broker Friendly

Transparent communication, collaborative partnership, no cost to broker or employer

Client-Centric

White-glove, personalized service with high satisfaction rate

Measurable Results

Quantifiable cost savings, improved renewals, enhanced employee satisfaction

success metrics we track

we provide clear data on:

- Education and consultation participation rates
- Transition rates and estimated annual savings
- Plan persistency and impact on renewals/loss ratios

FAQs

What does this cost? No cost to employer or broker.

What if employees don't want to leave the group plan? That's their choice. We educate; they decide.

How much time does this require from my team? Minimal. We handle everything Medicare-related.

Do you work in all states? Yes, we're licensed nationwide.

Can this work with small employers? Absolutely, though impact is greatest with larger numbers of Medicare-eligible employees.