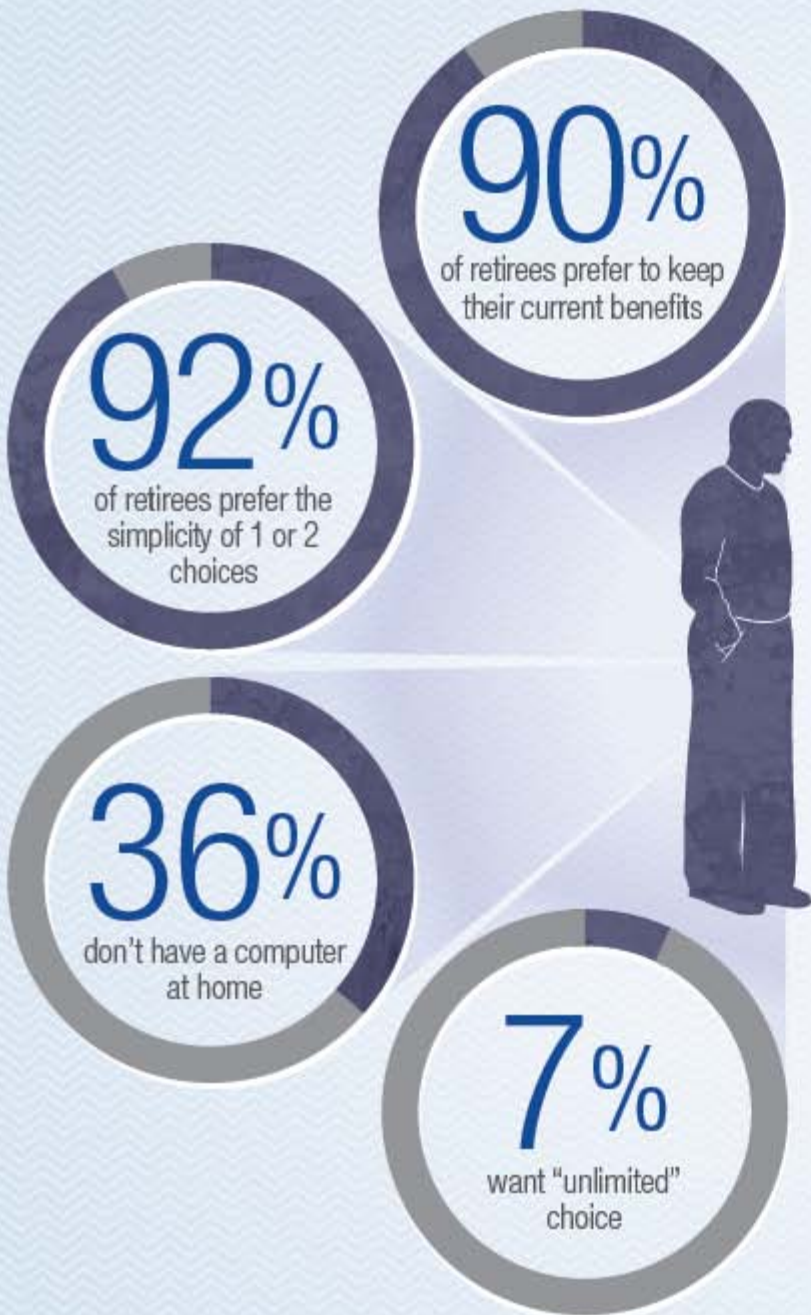
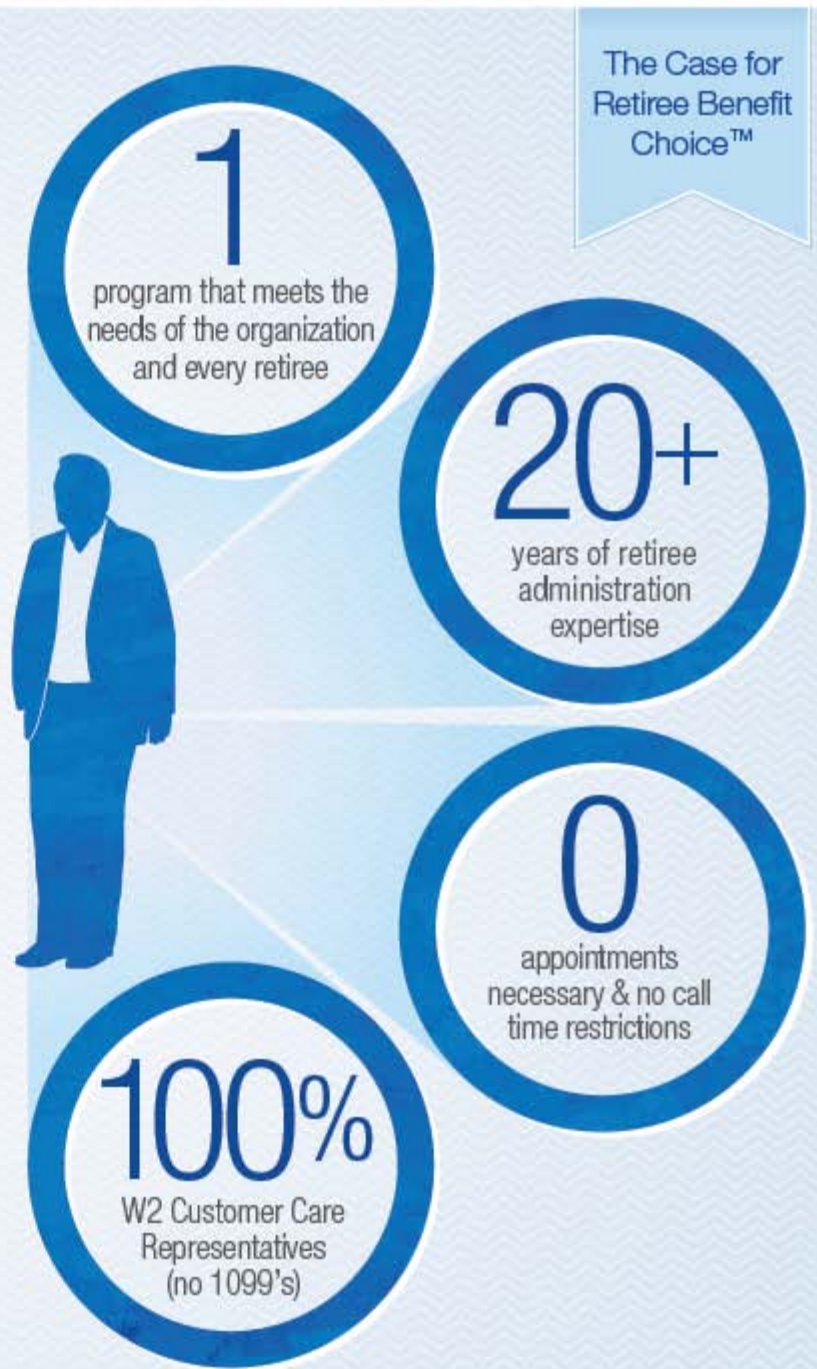


WHY IMPLEMENTING A MEDICARE EXCHANGE IS SO HARD



Medicare Exchanges may appeal to employers looking to make a change to their retiree benefits. But, retiree anxiety and confusion that accompanies the change can significantly impact the employer. Overwhelmingly, retirees would prefer to retain their current coverage rather than shop online to select a new policy, including sorting through networks and formularies.

WHY IMPLEMENTING RETIREE BENEFIT CHOICE IS SO *EASY*



Only Retiree Benefit Choice combines a non-ERISA medical and prescription drug insurance program with coverage comparable to what is currently offered, while also providing full access to the Medicare Exchange marketplace. With RBC, companies can control costs, reduce liabilities and outsource administration; all while satisfying every retiree's unique insurance needs.

Source: 2014 AmWINS Group Benefits Client Survey

AmWINS
Group Benefits