



IMPLEMENTING A

VOLUNTARY RETIREE HEALTHCARE PROGRAM



A SENSIBLE INVESTMENT

**Roughly
10,000 baby
boomers enroll
in Medicare
every day.**

As baby boomers leave the workforce a large percentage do so relatively unprepared for rising healthcare costs, shifting medical and prescription drug needs, and the complexity of Medicare. This new world of healthcare can be overwhelming and costly. Left on their own, many of these fixed-income retirees make poor healthcare decisions that result in significant financial impact.

Organizations can assist their current and future retirees by offering the AmWINS Retiree Benefit Choice program. Our program features customized plan options as well as individual choices from the Medicare marketplace. Both components include support from experienced Benefit Specialists that will provide a consultative approach to assisting your future retirees. The result: retirees can successfully navigate Medicare and choose the plan that best meets their health and financial needs.

WHY OFFER A VOLUNTARY RETIREE HEALTHCARE PROGRAM?

To help those who have contributed to the company's success.

To enhance an overall employee benefit package.

New retirees are embarking on their next life chapter and many have nowhere to turn for answers to important healthcare questions. Your organization can continue to be a trusted resource, providing access to programs and valuable guidance without any additional administration or financial liability. Retirees can save money on insurance premiums and out-of-pocket costs, while getting expert help from dedicated Benefit Specialists.

A retiree healthcare plan attracts new talent and helps retain your most valued employees. Retirees pay the full cost of the plans they select so there is no financial commitment by the organization and administration is handled by our retiree healthcare experts.



End-to-End Administration

WHY OFFER AmWINS' VOLUNTARY RETIREE HEALTHCARE PROGRAM?

- **Program Development:**
 - Unique dual offering of custom plans (with no Donut Hole)
 - Extensive options from the individual Medicare marketplace
- **Implementation:**
 - Dedicated account management team to manage the entire implementation process
- **Marketing and Communication:**
 - Includes program introduction notification, Medicare education, enrollment kits, and annual updates.
- **Eligibility Management:**
 - Maintenance of retiree eligibility file to communicate program availability to all future retirees, prior to Medicare enrollment.
- **Enrollment:**
 - Medicare education, review of options & enrollment assistance
 - Consultative approach from Medicare experts
- **Customer Service and Advocacy:**
 - In-house call center staffed with licensed Benefit Specialists
 - Live service with no complex phone menus
 - Retiree Assistance Program integrated with customized plans
 - Year-round retiree advocacy
- **Billing and Collection:**
 - Handled by AmWINS
 - Electronic transfer or traditional direct bill options

ABOUT US

AmWINS Group Benefits is a leading retiree health benefits administrator in the United States. We offer more than 25 years of administration experience, serving more than 900 clients.

Our organization partners with many of the industry's top insurance brokers and consultants to provide employer programs combined with the administration expertise required to effectively implement, monitor and service retirees.

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