

RETIREE BENEFIT CHOICE™

POTENTIAL PROSPECTS

- Employers from “Main Street” to “Wall Street”
- Government Agencies
- Taft-Hartley Plans
- Third Party Administrators
- Insurance Companies

THE OPPORTUNITY

Medicare Exchanges represent a growing segment of competition for retiree benefit brokers. Now you can offer clients a better way: Retiree Benefit Choice™ by AmWINS Group Benefits. Retiree Benefit Choice is a hybrid Group and

Individual Medicare program that can improve client balance sheets, broaden retiree benefit offerings and strengthens client relationships, leading to greater retention of long-term account revenue.

BACKGROUND:

Retiree benefit costs are forcing many employers to seek alternative benefit solutions for their retiree population. Many employers are electing to allocate a stipend so retirees can shop for their own supplemental policies through a Medicare Exchange site, believing the broad choice is a key benefit. While there are some advantages, this method can actually be a disservice to retirees via:

- A sense of betrayal by employers who terminate their plans
- Forced change. Retirees prefer to keep their current plan
- Lack of knowledge. Many find it difficult to conduct a comparative analysis of medical plans online, especially those who don't have a computer

Retiree Benefit Choice combines the advantages of Group and Individual Medicare plans to serve the needs of companies and their retirees, and protect your commissions.

VALUE PROPOSITION

By offering our hybrid Group and Individual Medicare program you can solve the client's problem. Additionally, you can experience greater Group plan retention which generally offers sustained renewal income. Employers and retirees benefit, also:

EMPLOYERS

- Helps employers fulfill “social responsibility”
- Can eliminate administrative service, filings and liabilities
- 20 years of retiree benefits experience

RETIREES

- Simplified choice via custom benefits that mirror current choices
- Potential multi-year rate guarantees on custom benefits
- Additional choices via online Medicare Exchange website
- Non-commissioned Call Center support
- A feeling of support from their employer