

## RETIREE BENEFIT ADVANTAGE

Retiree Benefits. Different Thinking.

### POTENTIAL PROSPECTS:

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

### MEDICAL:

Reducing costs, liabilities and retiree administration are three primary reasons why employers select us to provide alternative retiree medical and prescription drug programs with comprehensive administrative services.

Our program options can be offered on a fully insured or self-insured basis and may include Medicare Supplement,

Medicare Advantage, Medicare Part D, and Pre-65 Plans. We can also arrange the RDS filing for self-funded clients. Our Retiree Benefit Advantage typically yields a 10-20% savings for Employers. Additionally, our solutions often reduce unfunded liabilities associated with FASB/GASB and will eliminate retiree program administration for our clients.

### THE AMWINS ADVANTAGE:

- Elimination or reduction of retiree risk from current plan (potential cost reduction)
- Reduction of FASB or GASB liability
- Large risk pool for competitive rates
- Flexible benefits and comprehensive plans
- Guaranteed Issue

### SERVICES:

- Specialized call center with trained service representatives
- Coordination of all plan management, administrative and legal issues
- Comprehensive implementation support
- One-stop shopping for all benefit needs (Medical, Rx and others)