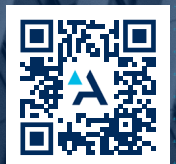


► A Better Benefits Experience

# Amwins Benefits Retiree Healthcare

Confident Retiree Strategies, Simplified



## Who We Are

**Amwins Benefits | Retiree Healthcare partners with brokers to deliver sustainable, compliant, and cost-effective retiree healthcare solutions.**

With more than 30 years of experience and 700+ employer and labor group clients nationwide, we help clients protect retiree benefits while navigating Medicare with clarity and confidence.

Retiree healthcare is not an extension of active benefits; it's a specialty. Our dedicated focus on retiree populations provides brokers with trusted guidance across Medicare Advantage, Medicare Supplement, Part D, EGWP, RDS, and Ancillary solutions, helping reduce risk and bring confidence to even the most complex retiree conversations.

## Support that Goes Beyond Coverage

### ✓ Personalized Retiree Guidance

Licensed Benefit Specialists provide one-on-one support at no additional cost, helping retirees with Medicare decisions, Social Security questions, and supplemental coverage needs before and throughout retirement — reducing confusion and minimizing reliance on HR and plan administrators.

### ✓ Manage My Health™ Wellness Support

Retirees also have access to whole-person resources such as:

- 24/7 telemedicine with \$0 copay
- Counseling and intervention services
- Meal delivery for dietary needs
- Hearing and wellness programs

This added support helps reduce escalations while improving overall retiree well-being.

### ✓ A True Broker Partnership

We operate as an extension of the broker's team, providing implementation guidance, employer education, retiree communications, enrollment support, and ongoing strategic consultation. The broker remains the trusted advisor leading the client relationship — supported by our infrastructure and retiree expertise.

### ✓ Prepared for What's Next

As Medicare regulations and market dynamics evolve, we help brokers keep clients compliant, informed, and positioned for long-term success with strategies designed to scale as retiree populations change.

# End-to-End Retiree Healthcare Capabilities

Amwins Benefits delivers a fully integrated, all-inclusive retiree healthcare solution tailored to each client's unique needs. From strategy and placement to implementation, enrollment, billing, and ongoing administration, we manage every aspect of retiree healthcare — so brokers and employers don't have to. Our comprehensive approach allows you to offer a seamless retiree benefit experience while positioning Amwins Benefits as your trusted, single-source partner for retiree healthcare benefits.

## Strategy & Plan Design

### Medicare-Aligned Retiree Strategy & Consulting

- Customized retiree strategies built around each client's goals
- Expertise across Medicare Advantage, Supplement, Part D, EGWP, and RDS
- Guidance that reduces risk and supports long-term sustainability

### Integrated Medical, Pharmacy, & Ancillary Solutions

- Coordinated medical, prescription, dental, vision, and supplemental options
- Simplified plan design that improves oversight and cost control

## Implementation & Operations

### Complete Retiree Plan Administration

- End-to-end implementation, enrollment, billing, and ongoing operations
- Reduced employer workload and fewer administrative touchpoints

### Ongoing Compliance & Strategic Oversight

- Continuous regulatory guidance in the Medicare environment
- Proactive strategy adjustments as retiree populations evolve

## Retiree Experience & Support

### Concierge-Level Retiree Support

- High-touch service model designed for post-65 populations
- White-glove experience that improves satisfaction and reduces escalations

### Licensed Benefit Specialist Guidance

- One-on-one support for Medicare, Social Security, and supplemental decisions
- No additional cost to retirees or employers

## Engagement & Well-Being

### Retiree Communications & Education

- Clear, compliant materials that drive understanding and action
- Enrollment and ongoing education support

### Wellness & Whole-Person Programs

- Resources supporting physical, emotional, and overall well-being
- Programs that extend value beyond traditional coverage

## Amwins Benefits

# A Complete Benefits Solution

Our team delivers a comprehensive suite of products and services across our five verticals: Self-Funded, Small to Mid-Market, Ancillary, Exclusive Programs, and Retiree Healthcare. Agency and carrier partners trust the Amwins Benefits ecosystem for a seamless service experience, access to proprietary products, and an expedited pathway to innovation.

Our national scale and local expertise can help you deliver the next generation of benefits faster and more efficiently. With more than \$11.1 billion in annual premium placements and 1,200+ team members, our service model delivers the scale, infrastructure, and knowledge of market dynamics required to enhance your service speed and accuracy.