

RETIREE BENEFIT ADVANTAGE

As an employer with retirees who have dedicated years of service to the organization, continuing a retiree benefits program that meets implied or contractual obligations is the desired outcome.

Unfortunately, balancing financial constraints with the responsibility of providing a retiree healthcare program often limits employer options. Many feel forced to choose to continue a customized group retiree benefits program or to send retirees to a Medicare Exchange.

AmWINS IS ON YOUR TEAM

For more than 20 years, AmWINS has provided employers the ability match their current retiree benefits while delivering them at a lower cost. Our knowledge of the industry, strong carrier relationships and in-house administration provides a seamless transition for retirees in an employer sponsored medical and prescription drug benefit program to new program managed by AmWINS. Our goal is to reduce or eliminate an organization's liability and administrative burdens. We can also deliver an employer-sponsored program that has advantages similar to those of a Medicare Exchange.

At AmWINS, everything we do is for the single purpose of supporting our retail clients and carrier partners. The relationships we build, combined with the tools and expertise that we deliver, allow us to connect specialty capital providers across the globe to opportunities sourced by our 20,000 retail clients. We're not just your partner, we are on your team.

WE OFFER

- · Simplified choices for retirees
- · Plans that mirror current benefits
- End-to-end transition management
- Licensed Medicare representatives
- · Complete administration (Communications, Enrollment, Billing and Ongoing Support)
- · Direct, list or split bill options

AmWINS can also offer additional retiree products, including:

- Self-Funded Approaches
- Employer Group Waiver Plans (EGWP)
- Prescription Drug Plans
- Ancillary Products

