

# Simplify the Transition of Your Retiring Employees to Medicare Coverage

*Allsup Medicare Advisor<sup>SM</sup>*

## A Convenient and Valuable Solution

*Allsup Medicare Advisor* offers a comprehensive and convenient solution to coordinating your employees' Medicare coverage. We are not a Medicare plan provider. Our experts provide the guidance and knowledge needed to help your employees clearly understand all their Medicare coverage options, and evaluate which will work best for their specific medical and financial needs. We can provide this service to your retirees, workers who are age 65 or older or inactive employees with disabilities who continue to be covered under your plan.

## We Can Help Your Employees:

- Simplify the process of selecting and enrolling in the right Medicare plan.
- Identify and assess their specific healthcare needs and preferences.
- Learn about all the potential Medicare options available.
- Analyze the many Medicare Advantage and Medigap plans in their local area and compare them to traditional Medicare options, as well as their employer's plan.
- Evaluate plan provider and coverage options based on quality ratings and overall plan costs.
- Easily understand Medicare costs such as premiums, deductibles, copays, gap coverage and coverage limits.

## How Allsup Medicare Advisor Works for You

In today's tough economy, employers are challenged to provide competitive employee benefits without affecting business profitability. By guiding your employees from group health plan coverage to Medicare, you can transfer financial risk from your organization to Medicare.

Our specialists can also relieve you of the administrative burden and minimize the financial impact placed on your company's limited resources due to your employees age 65 and older who are retiring or choose to continue their employment with you.

The benefits offered by *Allsup Medicare Advisor* will reinforce your company's reputation by ensuring employees have healthcare coverage and will also support and enhance the relationship between your organization and its retirees and Medicare-eligible active employees.

## How Allsup Medicare Advisor Works for Your Employees

Transitioning to retirement and leaving the security of their employer's health plan can be a stressful situation for employees. With several possible Medicare coverage combinations—traditional Medicare, Medicare supplements or a Medicare Advantage plan—choosing the right Medicare option can be complicated and frustrating.



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*Allsup Medicare Advisor* simplifies this complex process by providing your employees with the Medicare guidance, education and enrollment assistance required during this period. Based on each person's unique situation and individual priorities, our experts research the best available Medicare coverage options that most closely match the expressed needs.

A customized written report is provided to each employee, highlighting the best available coverage options and includes a detailed comparison of the top selected plan providers, a summary of next steps and an explanation of future events (for example, changes in plan benefits) that may require a new Medicare coverage review.

By making an informed comparison and receiving the guidance needed to help select the right Medicare coverage, employees can reduce out-of-pocket healthcare costs and are better protected from the potential risks of severe financial hardship caused by having the wrong healthcare coverage.

### **Online Access at Your Convenience**

Your employees can access several features and benefits of *Allsup Medicare Advisor* online via a personalized, secure Web site dedicated to your business. These include reviewing activity and checking the status of their report at any time, updating their contact information, viewing, downloading and printing their customized report, and accessing news and other helpful information about the Medicare process.

### **Optional Reporting Package**

*Allsup Medicare Advisor* also offers a periodic reporting package that allows you to stay updated about your employees' progress with our service. This package includes information on who's using the service, data on where people are in the process, billing statements (if applicable), and customer feedback on your employees' experience with the process.

### **About Allsup**

Allsup is the leading nationwide provider of Social Security Disability Insurance (SSDI) and Medicare claims services. We provide these services directly to consumers as well as to employers, long-term disability (LTD) and group health insurers, workers' compensation providers, government agencies and third-party administrators. Since 1984, we've successfully secured disability benefits for more than 120,000 deserving clients and obtained nearly \$10.3 billion in SSDI and Medicare payments.

Allsup's headquarters are located in Belleville, Illinois, near St. Louis.



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