



## Employer Medicare Solutions

SHAPING WHAT RETIREMENT CAN BE



W E L C O M E



## WITH EMPLOYER MEDICARE ADVANTAGE PLANS FROM BLUE CROSS & BLUE SHIELD OF RHODE ISLAND (BCBSRI),

your organization can provide retired employees with access to top-tier, community-focused health plans designed to improve health outcomes and enhance their quality of life in retirement.

### Helping Your Retirees Get the Most Out of Retirement:

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**Significant** savings potential  
vs. commercial plans



**Extensive** provider network



**Direct billing option** to ease  
administrative burden



**Broad** dental, vision, and  
hearing aid coverage



**Dedicated** Medicare advisor  
and support team

# Cost Savings



Did you **know?**

**You may be able to take advantage of significant savings** by offering your retirees an Employer MA plan instead of a commercial plan. Retirees may save on their monthly premium, too.

Groups with  
**0-50**  
employees:

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**Did you know?**

You may be able to take advantage  
of an overall average savings of

**\$9,225<sup>5</sup>** PMPY<sup>6</sup>

Groups with  
**51 or more**  
employees:

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**Did you know?**

You may be able to take advantage  
of an overall average savings of

**\$2,382<sup>7</sup>** PMPY<sup>6</sup>

<sup>5</sup>Estimated annual savings based on average BCBSRI 2018 Small Group fully insured commercial plan premium for members who are 64+ years old and average Employer MA premium.

<sup>6</sup>Per member per year

<sup>7</sup>Estimated annual savings based on average BCBSRI 2018 Employer MA premium fully insured commercial plan premium and average Employer MA premium.

Estimated savings provided above are for illustrative purposes only and are not intended to represent or guarantee that any individual employer group will achieve the same or similar results.

# Common Myths about retiree benefits...debunked

## MYTH

Only municipalities offer retiree benefits.

## FACT

Employers are looking for ways to enhance their benefit package and attract top talent, and retiree benefits can be an effective and affordable way to do so.

## MYTH

Offering retiree benefits creates more work for our HR administrators.

## FACT

With our direct bill option, you can offer your retirees an Employer Medicare Advantage (MA) plan, leaving much of the administrative work to us. We can bill your retiree directly —and answer any questions they have along the way.

## MYTH

We can't afford retiree coverage.

## FACT

Even when employers don't contribute towards retiree benefits, our MA plans still offer your retirees access to products unavailable through the Individual MA market. These products provide more extensive coverage levels—and some even have coverage through the doughnut hole.

## MYTH

If we offer retiree products, our HR team needs to be experts in Medicare.

## FACT

You get access to a dedicated Medicare advisor who will provide support and continuous education to you and your retirees.



NEW

# HealthMate has you covered.

With our new HealthMate Coast-to-Coast for Medicare Group (PPO) plans, you get it all, with the “HealthMate” name you—and your retirees—know and trust. Your retirees will get the freedom to choose the doctors and pharmacists they want to see, with the peace of mind that comes with national coverage. They’ll experience benefits like:

- ▶ **Dental, vision hardware, and hearing aids**
- ▶ **Prescription drug coverage through the coverage gap**
- ▶ **Flat dollar copays<sup>1</sup> on most in- and out-of-network benefits**
- ▶ **\$0 National gym membership**
- ▶ **Quarterly over-the-counter benefit**
- ▶ **\$0 Rides to their doctor<sup>2</sup>**
- ▶ **\$0 Meals delivered to their home following hospital stays<sup>3</sup>**
- ▶ **\$0 Doctors Online<sup>4</sup> virtual doctor visits**



<sup>1</sup>Available on most services

<sup>2</sup>24 one-way trips per year; max 20 miles per trip

<sup>3</sup>A week’s worth of meals delivered to their door up to four times a year following an inpatient hospital stay

<sup>4</sup>Doctors Online is a telemedicine service provided by American Well®, an independent company that administers Doctors Online on behalf of Blue Cross & Blue Shield of Rhode Island.



# We're here **to help**

**To meet with a benefits expert or get more information**, contact your dedicated Medicare advisor. We are also available to meet at your convenience or answer your questions by phone.

## **Mark Thomas**

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