

## Seniors Health Plan Advisors- Group Medicare Services for Human Resources Professionals

A no-cost, value added service for  
your employees and their families

Helping Medicare Beneficiaries Make  
Informed Medicare Insurance Decisions  
Based on their Needs



**Seniors**   
**Health Plan Advisors**  
*Medicare Supplement, Advantage & Part D Plans*

Seniors Health Plan Advisors  
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# The Challenge

## A Growing Medicare Population

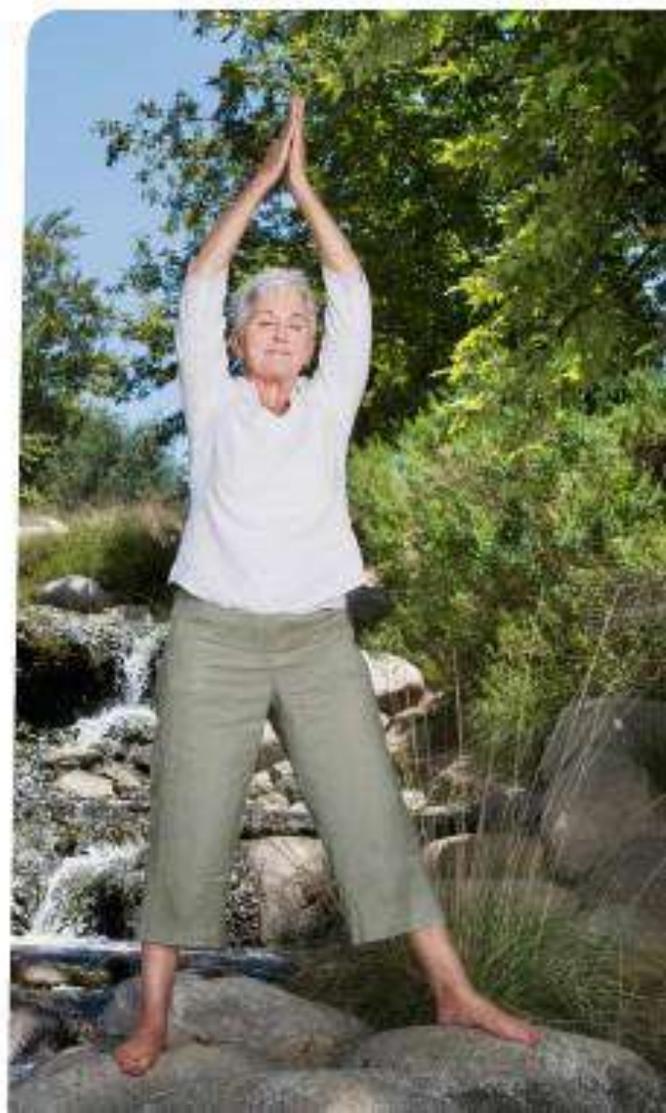
- *52 million Americans are 65 years old or older.\**
- *The nations 65-and-older population is projected to reach 83.7 million in the year 2050\*\**
- *In the United States, 10,000 people **per day** turn 65 \*\*\**

***How will your employees and their families manage the transition?***

*\*kff.org / kaiser family Foundation*

*\*\*census.gov*

*\*\*\*arc.aarpinternational.org*



# The Challenge

## Transitioning to Medicare

*People on Medicare want help understanding Medicare insurance and their health plan options.*

### **Medicare Expenses can cause financial hardship**

- *Medicare costs are rising*
- *When the **parents** of your employees are financially stressed by the costs of Medicare Insurance that hardship is often experienced by your **employees** as well.*

### **Employees turn to HR for help**

- *Employees turn to HR for answers to curb costs.*
- *HR may not have the time or expertise to understand Medicare and advise employees.*

# ***The Challenge***

## ***The Changing Benefits Landscape***

### ***Changes in group benefits market:***

- *Many larger employers reducing or eliminating retiree coverage*
- *Many smaller employers don't offer retiree health benefits*
- *Out of Pocket costs for employees of large and small companies continue to increase*

### ***Economic pressures on employers and employees :***

- *Difficult economy*
- *Skyrocketing health care costs*
- *Employees share of health care costs are increasing*

***Employers and Employees are looking for solutions.***



# *The Solution*

*Solutions for your Employees and their Families*

# *The Solution*

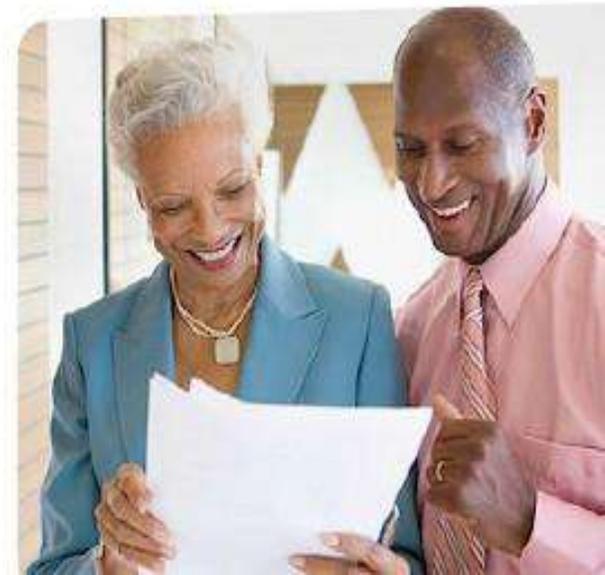
## *Seniors Health Plan Advisors- Group Medicare Services*

### ***A value-added service***

- *Our consulting services are at no cost to you or your employees*
- *Convenient access to Medicare information in and out of the workplace*
- *Important information at an important time in your employees' lives*

### ***Accurate and reliable information***

- *Local licensed health plan advisors*
- *Expertise, resources and knowledge to help your employees and their families understand their Medicare choices*
- *Knowledgeable about plan options and the local market*



# *The Solution*

## *Seniors Health Plan Advisors- Group Medicare Services*

### ***Value to You***

- *Consulting services at no cost to you*
- *Demonstrates your commitment to the needs of your employees*
- *Helps your employees and their families reduce financial stress*
- *An added-value service to offer your employees and their families*

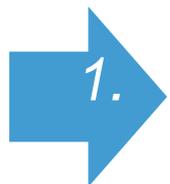
### ***Value to Your Employees***

- *No cost*
- *Decision-making support for easy transition to Medicare*
- *Work-site and Private access to a local licensed health plan advisor*
- *Consultation services available to spouses and other family members*
- *Annual personal plan consultation and support*

# *Group Medicare Services*

# Group Medicare Services

***The flexible program offers 3 distinct components:***



*On-Site Medicare Resources*



*Group Support Materials*



Personal / Private In-Home Consultations

***Use one or all components to meet the needs of your employees and their families.***

# Group Medicare Services

## Component #1

### *On-site or Off-site Medicare Resource*

*Formats include:*

#### ***Informal Q&A***

- *Consultant available in lunchroom, conference room, or other location*
- *Answers questions informally, for a set period of time*

#### ***Scheduled presentations***

- *We can provide a formal “lunch-and-learn” or other presentation format*
- *Employees and their families can attend a formal Group Seminar and Q&A session, On-site or Off-site*

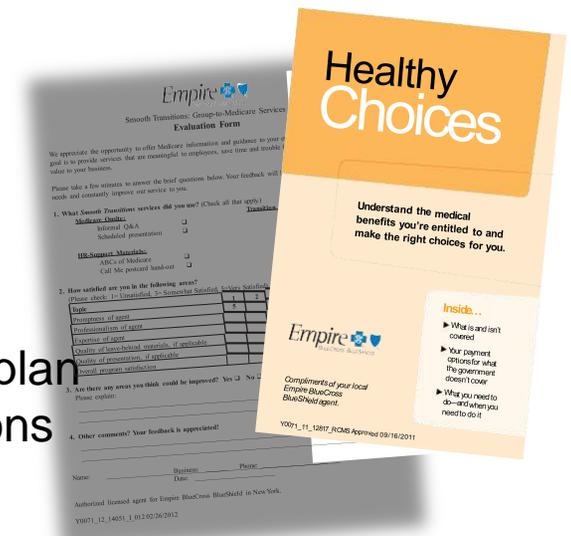


# Group Medicare Services

## Component #2

## Support Materials

We provide a written, easy to understand, customized plan analysis so employees are fully educated on their options



### Your Medicare-eligible employees have questions...

- ✓ *I'm turning 65 next year. When should I sign up for Medicare?*
- ✓ *How do I compare Medicare Insurance to my Group coverage*
- ✓ *Should I choose a Medicare Advantage Plan or a Medi-gap policy*
- ✓ *Can I get a Medicare plan that is similar to what I have now?*
- ✓ *What will the drugs that I take now cost me with a Part D Plan*

**With our Informative support materials, your employees and their families can learn how to make plan selections that meet their specific needs**

# Group Medicare Services

## Component #3

### *Personal Consultations*

**We will provide individual  
customized plan consultations  
in the privacy of a employee's  
home, Free of Charge**

*We will develop a customized  
strategy for each person to help  
them enroll into an appropriate  
Medicare insurance plan that meets  
their needs as well as their budget*



***This service is  
especially valuable  
when...***

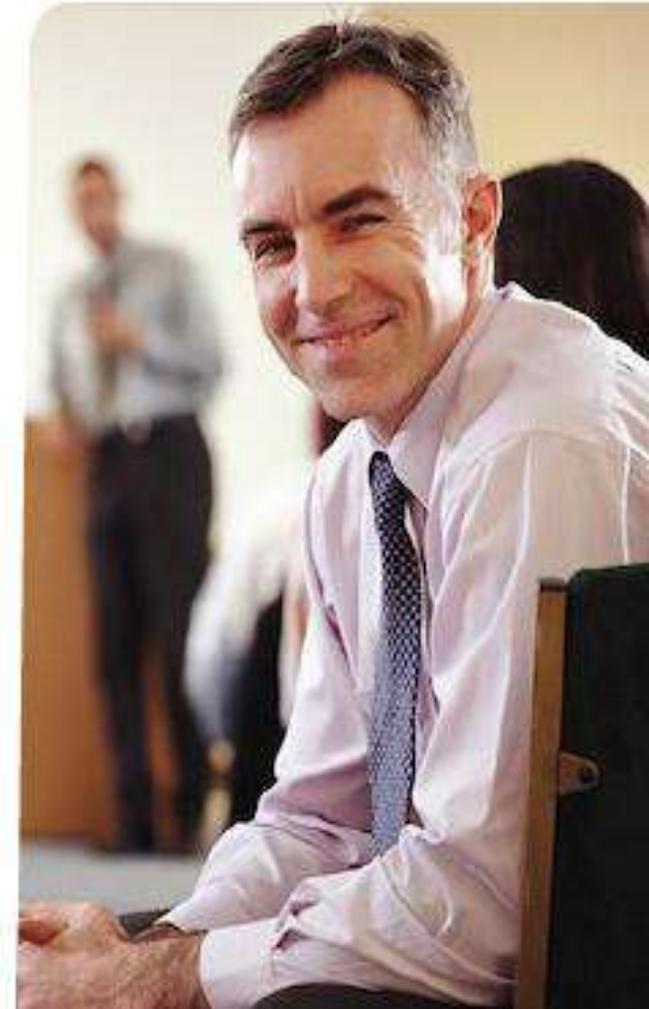
- ✓ The personal health info about the employee is discussed
- ✓ The employee's financial situation is discussed

# Group Medicare Services

## *Free Medicare Plan Evaluations and Reviews*

*Plan Reviews and Evaluations are available to your employees and retirees during the Open Enrollment period or any time they want to evaluate their Group Benefits relative to coverage with Medicare Insurance.*

- *They receive ongoing consultation and Health Plan evaluation to ensure “best-in-class” service and value*
- *Your employees and their families will receive an annual plan review to assure that their current plan is still the best fit based on their needs.*
- *For employees that choose to continue to work after turning 65 we will provide a detailed review of the group plan vs Medicare Insurance so the employee can choose the option that is most beneficial to them*
- *Everyone will receive professional care, timely response, and individual attention*



## My Clients Say it Best

"Tony helped my father find the perfect Medicare plan that not only covered all of his doctors and prescriptions but also eliminated a monthly premium that he had been paying. Tony it was truly a pleasure to work with you".

**Maryann G. North Massapequa, NY**

" Tony, I just wanted to take a moment to thank you for your effort in finding the best Medicare Advantage Plan for my father. You clearly explained the differences in the plans which helped greatly in choosing the best plan which will save my father hundreds of dollars."

**Carl M. Levittown, NY**

"Doris and I wish to thank you for your work on our Medicare plans. We appreciate the time you spent with us in person and on the phone".

**Stanley & Doris K. Middle Island , NY**

"Tony, I just wanted to say thank you for your services in helping me choose my Medicare Part D, drug plan". "Without hesitation I will call or email you again to choose my plan for next year."

**Joe S. Nesconset, NY**

"I wanted you to know that John and I would like to thank you for all your help in explaining the Medicare Supplements to us. You took the time to personally meet with us, learn what our needs required, and what we were able to spend in making this important decision".

**Susan & John C. Levittown, NY**

"Tom and I just wanted you to know how much we appreciated your professionalism and knowledge when you met with us to explain the various Medicare Advantage plans. We thank you for your patience in explaining the answers to our many questions."

**Annette & Tom D. Woodside , NY**

"Thank you for helping me select the best Medicare plan for my needs. I was unaware of all the plans available and your knowledge and research helped me to select the appropriate one."

**Lois B. Manhasset, NY**

"I wanted to thank you for meeting with me and helping me so very much with my Medicare Healthcare choices. Your kindness and the amount of time you took was beyond what I expected."

**Ana F. Glen Cove , NY**

"Tony, I really appreciate all your help. I had no idea what kind of Medicare plan I needed, but you took your time to help. You made it much easier to understand so thank you."

**Gregg S. Flushing , NY**



# *Next Steps*

# ***Next Steps***

## ***Questions/Discussion***

- *Do you see value for you, your employees and their families?*
- *Do you think this program can work for you?*
- *Are there any other services that you would you like to see?*



# Next Steps

## Let's Get Started!

### *It's easy:*

- *You identify which program services make sense for your organization*
- - ✓ *I create program options for your approval*
  - ✓ *I implement options according to your program choices*
  - ✓ *You provide program assessment and evaluation*



***Remember, our services are at no cost to you or your employees***



**Contact me today to get started.....**

**Anthony M. Calvacca Jr.**  
**Licensed Insurance Agent**

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