

INTRODUCING SENIORS CHOICE

Seniors Choice is a group retiree Medicare program that was created over 30 years ago to help groups of all sizes manage increasing medical costs not cove ed by Medicare. Seniors Choice is not a standalone Medicare Supplement or Medicare Advantage plan. This plan is designed to coordinate benefits with Original Medicare parts A an • B to cover the remaining costs.

Seniors Choice is a Group Retiree Medical Plan that must be sponsored by your group to be made available to your retirees. This sponsorship is key to opening up another choice to your retirees which otherwise would not exist. Absolutely no financial obligation exists to an employer to sponsor the program. **Below are some of the key features and reasons why Seniors Choice is one of the best plans on the market today:**

Nationwide Coverage No Networks What-So-Ever!

- See any Doctor or Specialist
- No Referrals needed
- Pre-existing conditions waived
- Acceptance Guaranteed
- Minimal administration required by your organization
- Voluntary participation requirements No minimum enrollment requirements
- Flexible and affordable benefits
 Structure Custom tailor a plan
 to meet your needs
- Multiple Deductible Options and \$0 Co-pays available
- Stable Rate History Less rate increases than traditional stand alone Medicare Supplements, Medicare Advantage Plans or Traditional Retiree Healthcare Plans
- Group rated premiums Rates based on where the groups established and remains there regardless of the retirees state of residency
- Opportunity to lower cost on current retiree health plans
- Reduce FASB 106 and GASB 43/45 liabilities
- Compatible with Section 125 Plans
- Excellent Claims administration
- · Automatic claims filing
- Pays Medicare Excess Charges

A Group Retiree Medicare for All!

- Plan Benefits:
- Nationwide Cover No Networks!
- Group Sizes Down to 1 Life Eligible
- Guarantee Issue No Underwriting
- Choose any Doctor, Hospital, or Specialist
- No Referrals Needed
- Open Enrollment Year Round
- Multiple Plan Benefits and Options
- \$0 Deductible and \$0 Co pay Options
- Stable and Affordable Premiums
- Stand Alone Part D No Coverage Gap!

Exclusive Additional Benefits

- Skilled Nursing Care
- Private Duty Nursing
- A Home Recovery Benefit
- Comprehensive Wellness
- Reduce FASB 106 and GASB 43/45 Liabilities
- Supplements Medicare Part A and B
- Pays Medicare Excess Charges

REQUEST A FREE NO OBLIGATION QUOTE TODAY!

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