



## EXCLUSIVE ADDITIONAL BENEFITS



**Skilled Nursing Care**



**Private Duty Nursing**



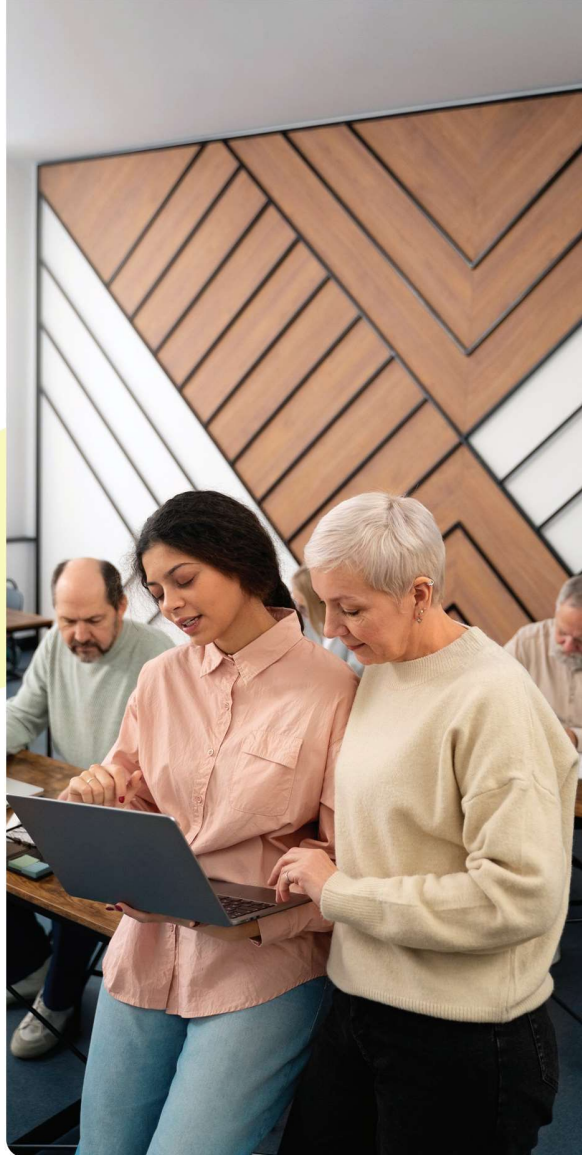
**Home Recovery Benefit**



**Comprehensive Wellness**

## A SMART FINANCIAL SOLUTION

- Helps reduce FASB106 and GASB 43/45 liabilities
- Supplements Medicare A & B
- Pays Medicare Excess Charges



# Seniors Choice

**GROUP MEDICARE COVERAGE;  
NO MATTER THE GROUP SIZE!**



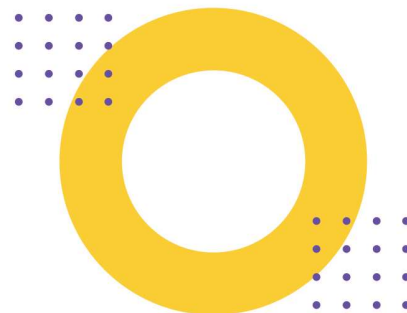
**WHY SENIORS  
Choose Us!**

Seniors Choice offers **exclusive additional benefits** designed to enhance original Medicare coverage.

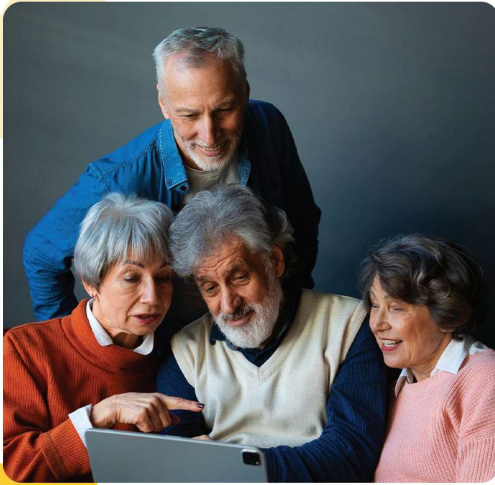
It **supplements Medicare Parts A and B**, and even **pays Medicare excess charges**. The plan features **stable, predictable rates** and is available to **groups as small as just one life**.

It's **always guaranteed issue**, meaning **no medical underwriting is required**.

Backed by **GTL as the underwriter** and with over **30 years in the market**, Seniors Choice is a trusted, proven solution for retiree healthcare.







## PLAN OVERVIEW

Seniors Choice is designed to coordinate with **original Medicare Parts A & B**, helping cover the remaining out-of-pocket costs. While it is **not a stand-alone Medicare Supplement**, it is structured to **look and function like one**.

The plan is **customizable to fit a variety of budgets**, making it flexible for different retiree needs. It must be **sponsored by an employer or business owner**, though there is **no financial obligation** for the sponsor.

## RATES

Rates are determined by the **employer's zip code** at the time the **Employer Plan Trust Agreement (EPTA)** is signed. Once set, **rates remain fixed**, even if retirees move out of state.

## BENEFITS

Seniors Choice is built to provide retirees with **flexible, comprehensive coverage** that fits their lifestyle and budget—without the red tape. Here's what you can expect:

- **Nationwide coverage**
- **No referrals needed**
- **No underwriting for employees and spouses**
- **Pre-existing conditions are waived**
- **\$0 deductible and \$0 co-pay options available**
- **Or, add a deductible and co-pays for a lower premium**

## ADMINISTRATION & SUPPORT

Seniors Choice is administered by **MBA**, a trusted **Third-Party Administrator [TPA]** based in Arizona. MBA provides expert support to ensure smooth plan management and a hassle-free experience.

- **Handles all enrollments and claims processing**
- **Rates are based on where the group is established**
- **Rates remain in place regardless of where retirees live**
- **Compatible with Section 125 Plans**

This streamlined administration means **less work for employers** and **more confidence for retirees**.

