

## Help your clients offload their risk and reduce their costs.



### A Case for The Hartford Group Retiree Health Insurance

Are your employer clients struggling to manage retiree health benefits in an era of medical cost inflation? Let The Hartford<sup>1</sup> help. As a leading provider of group retiree health products, we offer flexible solutions for age 65+ retirees that can help them control costs and shift the risk away from their companies.

Let The Hartford help assume the burden and risk for retiree health benefits.

#### **A fully insured plan that integrates with Medicare.**

The Hartford's fully insured group medical plan offsets the deductibles, co-payments and out-of-pocket medical expenses not covered by Medicare. See below for plan details.

**A wide variety of eligible groups.** Plans are available only through employer-sponsored groups such as corporations, partnerships, individual employers, labor unions, religious organizations, and most government agencies or departments.

**Who's covered?** Retirees, their spouses, widow(er)s and domestic partners who are age 65+ and entitled to Medicare.

**Plans for all sizes.** A full range of group sizes are eligible, from as few as two to as many as thousands. Customized plans are available for groups of 100 or more.

**Contributory or noncontributory.** Both types of plans are eligible.

#### **Freedom. Choice. Cost savings. Security. And more advantages.**

When your clients switch to The Hartford's Group Retiree Health Plan, they'll realize advantages like these.

**Potentially lower costs.** By segmenting age 65+ retirees into our plan, your clients can better control overall costs.

**Possible reduction of FAS 106 or GASB 43/45 liabilities.** Depending on the plan design and employer contribution.

**Relief from their administrative burden.** The Hartford's approved third-party administrator handles the time-consuming details, freeing up human resources.



**Flexibility and choice.** Your clients can adjust their contribution schedules to manage their commitment and costs today and tomorrow. We can send them a list bill, bill the retiree directly, or split the billing.

**Retiree-friendly processing.** Hassle-free electronic claims filing takes the wait out of the process. And our customer service reps are specifically trained to work with the senior population.

**No more managed care networks.** Retirees have the freedom to see any doctor or hospital of their choosing.

A great company at your service. Your clients know us by our name, and that builds confidence in your recommendation. The Hartford has 50 years experience in group benefits, 20 years experience in group retiree health, and nearly a 200-year reputation for integrity.

### **Plus, Rx coverage as they like it.**

Your clients can choose from a variety of prescription drug options for a better fit with their retirees' needs.

- Includes Medicare Prescription Drug Plans (PDP) and non-Medicare pharmacy coverage.
- Variety of deductibles, copayments and calendar-year maximums.
- Retail coverage.
- Mail order coverage.
- Broad formulary of available medications.

### **Help your clients make the transition soon.**

Switching to The Hartford's retiree health plan is easy. Simply contact The Hartford Group Retiree Health Sales Contact line at **1-877-223-9782**, or visit our Web site at [www.groupretireehealth.com](http://www.groupretireehealth.com).

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**Expertise without equal.  
Benefits without burden.<sup>SM</sup>**