

Offload your risk. Help reduce your costs.



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

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 you control costs and shift the risk away from your company.

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 you switch to The Hartford's Group Retiree Health Plan, you'll realize advantages like these.

**Potentially lower costs.** By segmenting your age 65+ retirees into our plan, you 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 your administrative burden.** The Hartford's approved third-party administrator handles the time-consuming details, freeing up your HR staff.



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

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**Flexibility and choice.** You can adjust your contribution schedule to manage your commitment and costs today and tomorrow. We can send you 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.**

**A great company at your service.** Your retirees know us by our name, and that builds confidence in your choice. 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.**

You can choose from a variety of prescription drug options for a better fit with your 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.

**Make the transition soon.**

Switching to The Hartford's retiree health plan is easy. For more information, please contact your insurance advisor. To speak with a regional sales director at The Hartford 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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