

## Medicare and Your Retirees

### *Blue Cross Medicare Groups*

Organizations today are faced with meeting the long-promised security of their growing population of retirees. Many funds are already feeling the financial stress of keeping up with these retiring members. Blue Cross and Blue Shield of Minnesota can help you plan for your commitment to your retirees and their effect on your fund's bottom line.

Our Group Medicare product portfolio, Group MedicareBlue<sup>SM</sup> Solutions, provides funds multiple options designed to meet the challenge of fulfilling their commitments to their retirees while managing the bottom line. We have a complete portfolio of innovative plans and options for groups with Medicare-eligible retirees:

#### **Group MedicareBlue Rx**

This Medicare Part D Prescription Drug Plan can be used as a stand-alone product or part of a complete health care package when bundled with a Group MedicareBlue Solution.

#### **Group Senior Gold**

Our most comprehensive and generous medical plan that has in-network coverage available nationwide. Pair it with Group MedicareBlue Rx for a complete health care solution.

#### **MedicareBlue PPO for Groups**

An economical and regional plan that combines medical and prescription drug coverage for retirees and their dependents.

#### **Group VantageBlue**

A statewide network plan that allows retirees living in Minnesota the most flexibility in plan design and cost. Pair it with Group MedicareBlue Rx for a complete health care solution.

Blue Cross can explain the recent changes in Medicare and how they affect your organization. We can assist you with this complex and ever-changing system. The consultative approach of our dedicated Medicare staff helps you discern where you are now as well as plan where you would like to be. We can show you and your retirees how to save money by using your fund's current health plan and combining it with our Group MedicareBlue Solutions, a complete suite of plans and options designed to fit any organization's desired coverage level.

We recognize the challenge of providing health benefits while maintaining retiree relationships and managing your organization's long-term goals. If you are interested in lowering your health care premiums and addressing your aging and growing retiree population, please talk with your Blue Cross representative today to learn more about Group MedicareBlue Solutions. Our trained and certified professionals have an in-depth understanding of health care, Medicare and the unique needs of the Taft-Hartley funds.

