



Give your retirees even **MORE** benefits

from Rhode Island's highest-rated plans



SHAPING WHAT RETIREMENT CAN BE

Once Again!



Rated 5-Stars

BY MEDICARE



W E L C O M E



WITH EMPLOYER MEDICARE ADVANTAGE PLANS FROM BLUE CROSS & BLUE SHIELD OF RHODE ISLAND (BCBSRI),

your organization can provide retired employees with access to top-tier, community-focused health plans designed to improve health outcomes and enhance their quality of life in retirement.

Helping your retirees
get the most out
of retirement:



Significant savings potential vs. commercial plans



Extensive provider network



Direct billing option to ease administrative burden




Broad dental, vision, and hearing aid coverage



Dedicated Medicare advisor and support team

Cost savings

 Did you **know?**

You may be able to take advantage of significant savings by offering your retirees an Employer Medicare Advantage (MA) plan instead of a commercial plan. Retirees may save on their monthly premium, too.

Groups with
0-50
employees:

Did you know?

You may be able to take advantage
of an overall average savings of

\$10,486¹ PMPY²

Groups with
51 or more
employees:

Did you know?

You may be able to take advantage
of an overall average savings of

\$5,268³ PMPY²

¹Estimated annual savings based on average BCBSRI 2021 Small Group fully insured commercial plan premium for members who are 64+ years old and average BCBSRI 2021 Employer Medicare Advantage premium.

²Per member per year.

³Estimated annual savings based on average BCBSRI 2021 Employer MA premium fully insured commercial plan premium and average BCBSRI 2021 Employer Medicare Advantage premium.

Estimated savings provided above are for illustrative purposes only and are not intended to represent or guarantee that any individual employer group will achieve the same or similar results.

Debunking common myths about retiree benefits

MYTH

Only municipalities offer retiree benefits.

FACT

Employers are looking for ways to enhance their benefit package and attract top talent, and retiree benefits can be an effective and affordable way to do so.

MYTH

Offering retiree benefits creates more work for our HR administrators.

FACT

With our direct bill option, you can offer your retirees an Employer Medicare Advantage (MA) plan, leaving much of the administrative work to us. We can bill your retiree directly—and answer any questions they have along the way.

MYTH

We can't afford retiree coverage.

FACT

Even when employers don't contribute towards retiree benefits, our MA plans still offer your retirees access to products unavailable through the Individual MA market. These products provide more extensive coverage levels—and some even have coverage through the doughnut hole.

MYTH

If we offer retiree products, our HR team needs to be experts in Medicare.

FACT

You get access to a dedicated Medicare advisor who will provide support and continuous education to you and your retirees.

HealthMate has you covered.

With our **HealthMate Coast-to-Coast for Medicare Group** (PPO) plans, you get it all, with the “HealthMate” name you—and your retirees—know and trust. Your retirees will get the freedom to choose the doctors and pharmacists they want to see, with the peace of mind that comes with national coverage. They’ll experience benefits like:

- ▶ **Dental, vision hardware, and hearing aids**
- ▶ **Prescription drug coverage through the coverage gap**
- ▶ **Flat dollar copays¹ on most in- and out-of-network benefits**
- ▶ **\$0 National gym membership**
- ▶ **Quarterly over-the-counter benefit**
- ▶ **\$0 copays on preventative benefits**
- ▶ **Up to \$150 Flexible Benefit Card for vision hardware**
- ▶ **\$0 Doctors Online² virtual doctor visits**



¹Available on most services.

²Doctors Online is a telemedicine service provided by American Well®, an independent company that administers Doctors Online on behalf of Blue Cross & Blue Shield of Rhode Island.

Give your retirees a 5-Star plan!



As a result of member feedback, our Medicare Advantage plans have once again earned the highest rating from the Centers for Medicare and Medicaid Services (CMS):
5-out-of-5 Stars!

BCBSRI has the only 5-Star plans available to all Medicare-eligible Rhode Islanders.

What does this mean?

It helps us improve the benefits we offer. Some advantages of a 5-Star plan are:

- ▶ **Enhanced benefits and lower out-of-pocket costs:** A 5-Star rating allows us to make additional investments in the services and features your retirees need the most.
- ▶ **Increased peace of mind:** CMS gave us 5-Stars for customer service. You can rest easy knowing your retirees can call our Medicare Concierge team or drop by any of our Your Blue StoresSM to receive best-in-class service.
- ▶ **Better health outcomes:** We're here to help your retirees manage their health and get them the right care, at the right time.

Here **to help**

To meet with a benefits expert or get more information, contact your dedicated Medicare advisor, Mark Thomas. He's also available to meet at your convenience or answer your questions by phone.

Mark Thomas

Group Medicare
Account Executive

📞 **(401) 459-2409**

➔ **mark.thomas@bcbsri.org**



Rated 5-Stars by Medicare in 2022 & 2023! Every year, Medicare evaluates plans based on a 5-Star rating system. Please call the number above for complete details of coverage and costs. Blue Cross & Blue Shield of Rhode Island is an HMO and PPO plan with a Medicare contract. Enrollment in Blue Cross & Blue Shield of Rhode Island depends on contract renewal. An independent licensee of the Blue Cross and Blue Shield Association.