

Retireefirst™



Helping to Preserve the Future of Medicare Retiree Health Benefits

 Brenda Cresap – Regional Director
August 31, 2021

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Who We Are

- Retiree First designs and services retiree only healthcare plans specifically for the public sector marketplace. We are solely focused on retiree healthcare and work to not only preserve benefits but to improve the retirement experience for Medicare retirees. Not only is this our core competency, but it is also passion that permeates throughout our entire company.
- Specialize in evaluating, implementing, administering and servicing Medicare health plans.
- Commitment to compliance – AHIP, URAC & HITRUST Certified. Life & Health Insurance licensed.
- Servicing the post-retirement group marketplace since 2005 with 100% client retention!

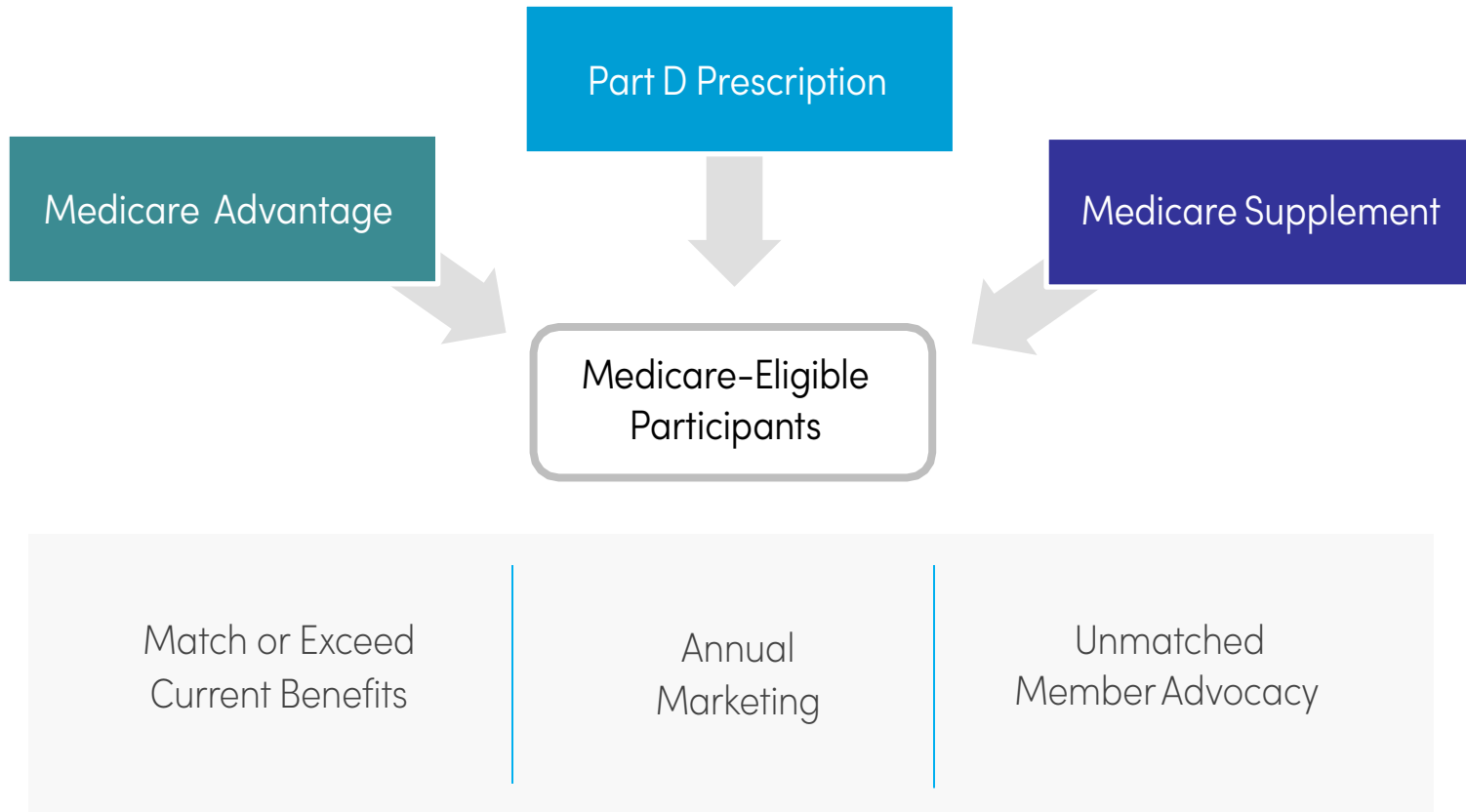
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Clients (Group Sponsors):
36 States

Members (Retired Participants):
50 States



We work as an extension of each client's team to deliver custom Medicare Benefit Solutions tailored to meet the unique requirements of each plan sponsor





National Passive PPO Medicare Advantage Plan

- Fully Insured Group Plan
- No Networks – Members can seek care from any doctor that accepts Medicare in all 50 U.S states
- Countrywide Portable Plans

- Open Formulary
- Group plan with full coverage in the donut hole
- Lifestyle Drugs & Bonus Drug List Included

- ✓ Eligibility – Post 65 Retirees/Spouses enrolled in Medicare Parts A & B and Medicare enrolled disabled.
- ✓ One ID Card for Medical and Pharmacy

Group Medical Plan Comparisons

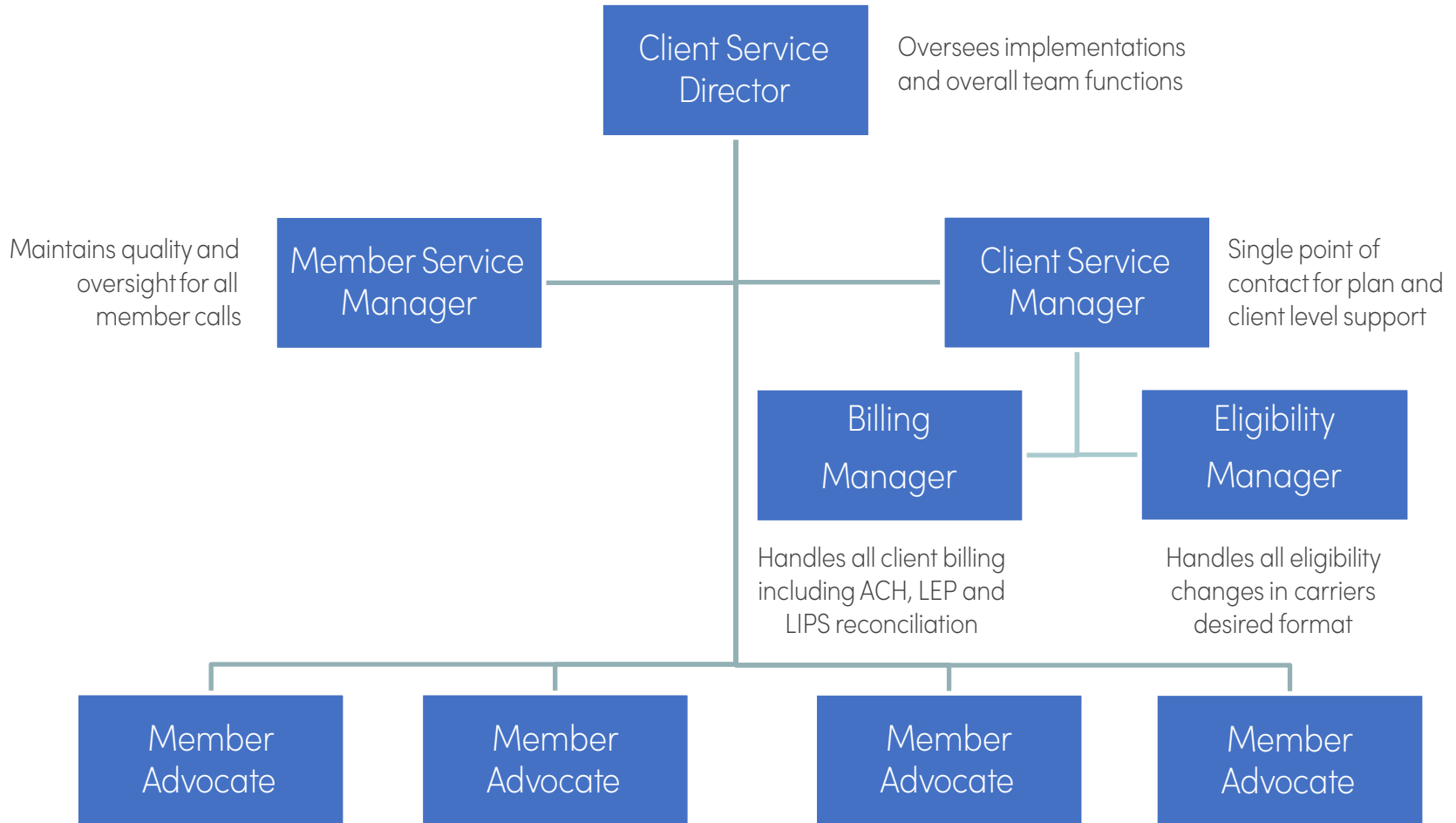
Medical				
	Current	Current	Current	Proposed
	Companion Care	Anthem PPO	Anthem HMO	Anthem NPPO Medicare Advantage Plan
Deductible	\$0	\$250	\$0	\$0
Medical Maximum Out-of-Pocket	\$0	\$1,000	\$1,000	\$0
Network	Medicare	Anthem	Anthem	Medicare
Primary & Specialists Visits	\$0	\$20	\$10	\$0
Ambulance Service	\$0	10%	\$100/Trip	\$0
Emergency Room	\$0	\$50 Waived if Admitted	\$100 Waived if Admitted	\$0
Inpatient Hospital Care	\$0	10%	\$0	\$0
Outpatient Surgery	\$0	10%	\$0	\$0
Skilled Nursing Facility	\$0; days 1- 100	10%; days 1-100	\$0; days 1- 100	\$0; days 1- 100
Urgent Care	\$0	\$20	\$10	\$0
Durable Medical Equipment	\$0	10%	20%	\$0
Preventative Care	\$0	\$0	\$0	\$0
Vision Services	Medicare Covered Only	Medicare Covered Only	Medicare Covered Only	\$0 per routine vision exams, every 12 months \$100 Material Allowance every 24 months
Hearing Aids	Not Included	10% \$2,000 per hearing aid every 36 months	50%; One Medically Necessary Hearing Aid per year	\$1,500 Hearing Aid Allowance every 12 months
Fitness Program	Not Included	Not Included	Not Included	Silver Sneakers gym membership and fitness program

RX				
	Current	Current	Current	Proposed
	Companion Care	Anthem PPO	Anthem HMO	Anthem NPPO Medicare Advantage Plan
Retail 30 day				
Preferred Generics	N/A	N/A	N/A	\$0
Generics	\$9	\$5	\$5	\$5
Brand	\$35	\$15	\$15	\$15
Non-Preferred Brand	\$35	\$30	\$30	\$30
Mail Order 90 day				
Preferred Generics	N/A	N/A	N/A	\$0
Generics	\$18	\$10	\$10	\$10
Brand	\$90	\$30	\$30	\$30
Non-Preferred Brand	\$90	\$75	\$75	\$75
Additional Part D Specifications				
Lifestyle Drugs	Not Covered	Not Covered	Not Covered	Covered
Non-Part D Drugs	Not Covered	Not Covered	Not Covered	Covered

Commitment to Retiree Service Excellence

Medicare Benefit Support and Member Advocacy

Our customer service model is designed to proactively help improve the retiree healthcare experience and to serve as an extension of our carrier partners team.



Client assigned dedicated team of member advocates to serve as single point of contact for retired participants

District staff will have a dedicated Implementation Manager and Account Manager for the life of the program.



- › **Plan Transition** – We handle all aspects of the benefit plan transition and address any potential issues in advance to eliminate any District or member disruption.
- › **Medicare Enrollment** – We will assist members with completing Medicare enrollment including penalty assessments and itemized accounting for the District.
- › **Plan Enrollment** – Auto-enrollment; no enrollment forms necessary. Newly eligible members are provided support and assistance each step of the way.
- › **CMS Filings** – Manage all CMS filings and requirements including Late Enrollment Penalty, Opt-Outs and Low-Income subsidy attestations.
- › **Integration with Billing Systems** – We will customize our billing to work around your current systems and processes. Additionally, we will handle all LEP and LIPS reconciliation.

Each retiree has access to a dedicated Member Advocate to help guide them through all aspects of their retirement health benefit experience

Member Focused Engagement Philosophy

- Member and client dedicated advocacy team
- Client specific phone number- 300+ languages
- Real-time provider support & proactive outreach
- Special handling of “high touch” members
- All calls answered by a live team member

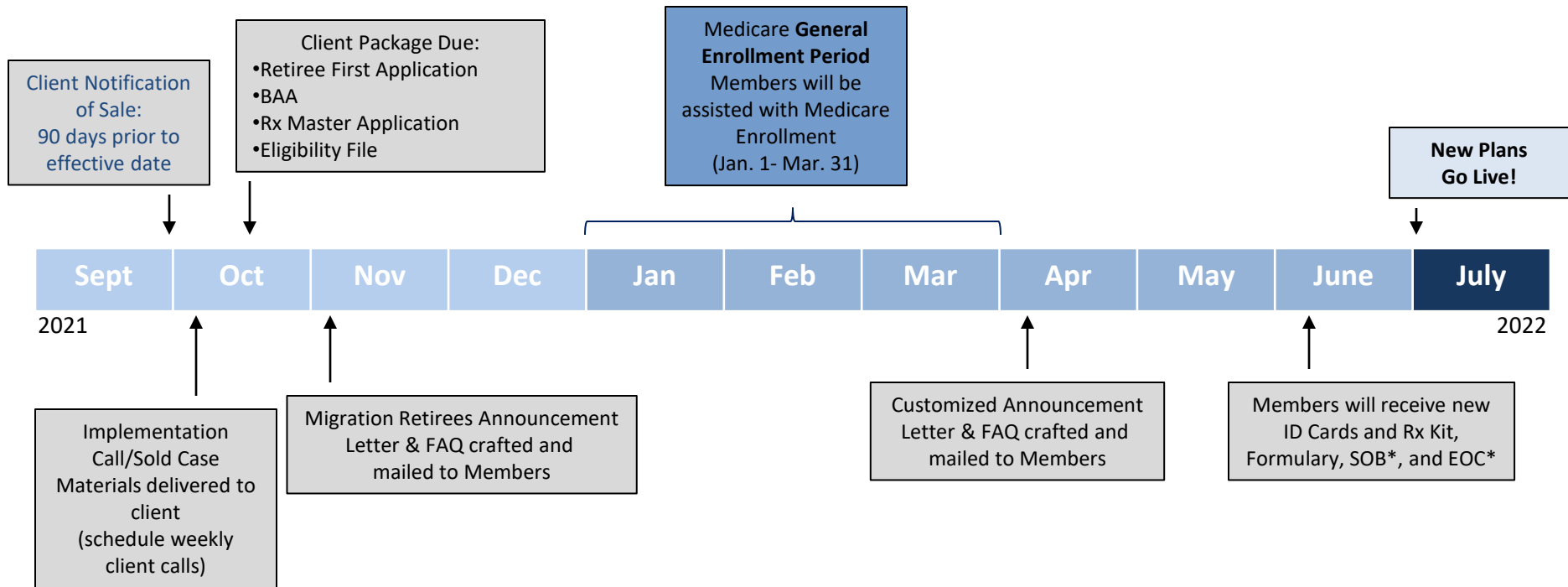


Member Advocate Service Highlights

- Prior Authorizations
- ID Card Replacements
- CMS Coordination
- Medicare Confusion
- Preventive Initiatives
- Lower Cost Generics
- Wellness Appointment Scheduling
- Enrollment Questions
- Provider Network
- Billing Questions
- Formulary Questions
- CMS Plan Documents

Our Member Advocates are the heart of the company and the key to our success!

RSCCD Implementation Timeline



**Anaheim Union High School District
California**

Client Since: 1/1/20

Retired Members: 397

**Fontana Unified School District
California**

Client Since: 1/1/18

Retired Members: 232

County of Fresno, California

Client Since: 1/1/20

Retired Members: 575

**Superior Court of California, Contra Costa
County, California**

Client Since: 1/1/18

Retired Members: 50

City of Reedley, California

Client Since: 1/1/19

Retired Members: 56

Los Angeles County Office of Educators, California

Client Since: 1/1/21

Retired Members: 519

Sylvan Union School District, California

Client Since: 1/1/19

Retired Members: 53

Woodland Joint Unified School District, California

Client Since: 1/1/20

Retired Members: 38

**Northwest Fire Fighters Benefits Trust,
Washington**

Client Since: 1/1/17

Retired Members: 264

**Fire Districts Association of CA
California**

Client Since: 1/1/19

Retired Members: 43

Thank you for this opportunity!
We hope to have the privilege of working with you and supporting your retired participants for years to come.

Retiree First is the leader in structuring seamless group Medicare healthcare solutions, combined with a service & proprietary administrative technology platform that is custom tailored for your group's needs. We understand that the challenges group benefit plans face are unique to each population. This customized approach delivers a positive result for both the retiree and plan sponsor.

From implementation to ongoing service and support, our team of licensed and highly trained Retiree Advocates work to serve as an extension of your staff for the life of the benefit.



Retireefirst™

for more information:

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HEADQUARTERS:

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GROUP ADMINISTRATION & RETIREE HEALTHCARE ADVOCACY

From implementation through the ongoing plan management needed when providing Medicare healthcare, we pride ourselves on the administrative functions and service our team provides to our clients.

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RETIREE HEALTHCARE ADVOCACY

Whether facing a serious health problem or dealing with a confusing bill, it is easy for retired members to become confused, frustrated, or even frightened by the complicated healthcare system. Members need experienced support to navigate the many issues that sometimes arise while using their benefits.

Retiree First brings a high-touch personalized concierge solution where our Retiree Healthcare Advocates are there to guide members through the healthcare maze, acting as their true ally. Each member has direct access to a Retiree Advocate who they know on a first name basis and can meet in person. Our Advocate team helps members fully understand their healthcare benefits, options and resources available to them.

This seamless end-to-end retiree service solution puts members first. Whether it's finding a doctor or pharmacy, resolving copayment/coinsurance issues, resolving a denied claim issue, obtaining a new ID card, questions on coverage, financial problems, or whatever the healthcare concern may be, we are here to make the retirement experience stress free.



"We are all advocates at Retiree First. Our initiatives revolve around one group – our retired members. We treat each of our Clients' retired participants with individualized care and work tirelessly to safeguard and service their Medicare benefits, so that they can have a better quality of life upon retirement."

– John P. Dulczak, Chairman & CEO



OUR RETIREE ADVOCATES ARE:

- AHIP Certified
- Life and Health Insurance Licensed
- HIPAA Compliant
- Attend Specialized Geriatric Training

RETIREE SERVICES:

- Personal Information Changes
- Card Replacements
- Formulary, tier and copay assistance and exceptions
- Physician and pharmacy outreach
- Inbound/Outbound three-way calls to Medicare, vendors, providers, pharmacies and Social Security
- Claims, billing and payment support
- Help with filing applications, including Low-Income Premium Subsidy (LIPS) filing assistance
- Assistance with pharmacy related questions such as generic availability, prior authorizations and mail-order services
- Status calls throughout the process of any open item, making sure members know their problem is of highest concern and we are working on a resolution
- On-site retiree educational seminars and retiree club breakfasts, allowing retirees to become familiar and comfortable with our team

GROUP MEDICARE ADMINISTRATION

Medicare health benefit administration and advocacy are all that we do. Our team employs a dedicated, face-to-face support strategy that is aimed at creating an atmosphere where clients are confident they are receiving the best services available. Please explore the list of customized administrative functions we can provide starting day one and continuing through the life of the benefit.



KEY SERVICE FUNCTIONS & OPTIONS FOR THE PLAN SPONSOR

Dedicated Client Account Management Team:

- Client Service Vice President (Account Manager)
- Client Relationship Manager
- Lead Retiree Advocate
- Retiree Advocate Team
- Dedicated Pharmacy Technician
- Dedicated IT & Billing Representatives

Enrollment Type Options:

- Group Enrollment with Opt-In/Opt-Out Capabilities
- Ongoing Enrollment (Telephonic, Mail & Fax)

Member Mailings:

- Craft and fulfill Group's customized announcement letters, pre-enrollment kits and welcome kits.

Meetings:

- Plan Kick-off, Enrollment, Ongoing Retiree Group Meetings

Member Advocacy Center:

- Proprietary phone and software system
- Customized greetings and client phone numbers
- No dial-by directories-our advocates answer all calls
- 100% domestic with over 300 languages available (TTY compatible)
- All calls are recorded and stored for 10 years

Reporting:

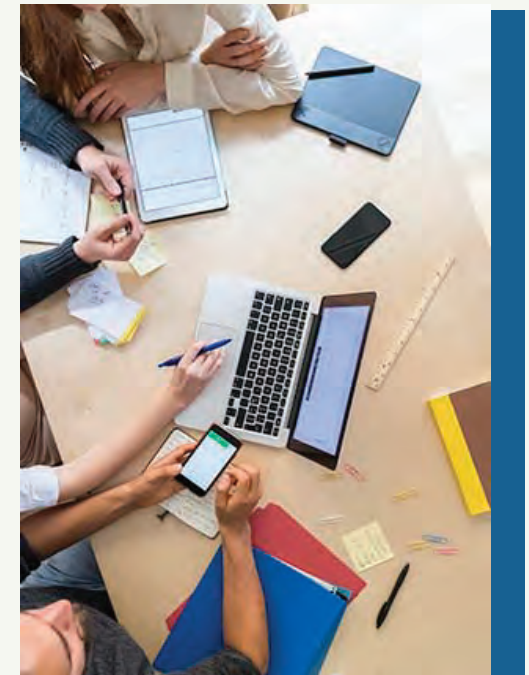
- Member Interaction Reports
- Customized Call Transcriptions Reports
- Utilization Reporting

Eligibility Scrubbing:

- Manage all eligibility maintenance in CMS's approved format, so the client does not need to change their business process. We will adapt our systems to meet the clients needs.
- Age-In and Dis-Enrollments – Customized enrollment and dis-enrollment process to meet client's needs.

Billing Capabilities:

- Direct Client - Group list billing
- Split billing (Client/Member)
- Member Direct Bill (100% Member through ACH)
- Integrated HRA
- LEP & LIS billing



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Network	Medicare	Anthem	Anthem	Medicare
Primary Care Visit	\$0	\$20	\$10	\$0
Specialist Visit	\$0	\$20	\$10	\$0
Ambulance Service	\$0	10%	\$100/Trip	\$0
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Preferred Generics	N/A	N/A	N/A	\$0
Generics	\$9	\$5	\$5	\$5
Brand	\$35	\$15	\$15	\$15
Non-Preferred Brand	\$35	\$30	\$30	\$30
Specialty	N/A	N/A	N/A	N/A
Retail 90 day				
Preferred Generics	N/A	N/A	N/A	\$0
Generics	N/A	N/A	N/A	\$15
Brand	N/A	N/A	N/A	\$45
Non-Preferred Brand	N/A	N/A	N/A	\$90
Specialty	N/A	N/A	N/A	N/A
Mail Order 90 day				
Preferred Generics	N/A	N/A	N/A	\$0
Generics	\$18	\$10	\$10	\$10
Brand	\$90	\$30	\$30	\$30
Non-Preferred Brand	\$90	\$75	\$75	\$75
Specialty	Limited to One Month Supply	N/A	N/A	N/A
Additional Part D Specifications				
Lifestyle Drugs	Not Covered	Not Covered	Not Covered	Covered
Non-Part D Drugs	Not Covered	Not Covered	Not Covered	Covered