



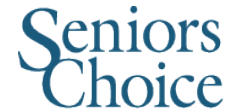
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## Employer Sponsored Group Retiree Medical and Prescription Plans



**Medco Medicare**  
Prescription Plan®(PDP)

Today, employers are struggling to control the cost of their retiree medical benefit plans. Traditional group health insurance premiums for employees and retirees age 65 and over continue to rise for small employer groups.

Additionally, there is increased demand on the Human Resource department to administer these plans. Medicare Part D has also introduced wide-ranging implications for Medicare-eligible employees and retirees, so it is important that employers understand these changes and what options are available to them. Traditional methods of insurance may not address these challenges.

Seniors Choice is an employer sponsored retiree medical benefit plan that helps the employer balance cost and commitment to their employees and retirees. Seniors Choice offers significant cost savings for employers and coverage is often substantially less expensive for the employee, and may provide better coordination with Medicare benefits.

### Why choose Senior Choice?

- Leader in group retiree medical
- 20+ years offering insurance to groups and individuals
- Dedicated sales specialists and account managers
- Focus on the senior population

### Seniors Choice offers:

- A fully-insured group medical plan for retirees 65 and older that integrates with Medicare
- Three plan levels to choose from that integrate with Medicare
- Plans designed to cover, in part or in full, many of the medical expenses not covered by Medicare
- A way to relieve the retiree burden on the human resource staff
- A Medicare Part D (PDP) approved program from Medco Medicare Prescription Plan that provides Medicare-approved prescription drug coverage with an extensive list of available drugs and a variety of plan designs

### Seniors Choice Medical Benefit Plan Features

- Nationwide availability and the freedom to choose providers & hospitals for medical care anywhere within the U.S
- Guaranteed Issue
- Unlimited Lifetime Maximum
- Deductible options from \$0 to \$4,000
- Automatically included in all plans:  
Outlook Vision Plan, EPIC Hearing Service Plan, Consult-A-Doctor Service
- Optional Benefits including: Additional Skilled Nursing, Prescription Drug Plans, Private Duty Nursing, At Home Recovery, Comprehensive Wellness Program
- Groups are pooled together to keep premiums affordable

### Medco Medicare Prescription Plan Features

- Nationwide provider network of over 55,000 pharmacies
- One of the nation's largest formularies (over 3,300 covered drugs)
- Various plan designs
- Guaranteed Issue
- Point of service claims adjudication at the pharmacy
- 90-day supply from the pharmacy as well as mail order
- Focus on the senior population needs for drug prescription