County of Mendocino

Benefits of Extend Health Program for Retirees

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Benefits to County of Mendocino Retirees

- Better or similar benefits for lower costs
- Personal licensed and objective benefit advisors providing unlimited support for each retiree
- Retiree evaluation and enrollment support enabling each retiree to make informed and confident health coverage choices
- Access to the largest Medicare Plan Exchange including over 50 carriers – medical, Rx, dental and vision plans – over 100,000 plan options
- Plan options personalized to each retiree's needs (doctor preferences, medications, lifestyle)
- Guaranteed Benefits and Plan Premiums
  - ✓ Regardless of health status retiree has access to all plans at the same rate as even the most healthy retiree

Benefits to County of Mendocino Retirees

- Sophisticated – *yet simple* – tools and technology to help assess individual needs and preferences (including full-service website)
- Unbiased service model that shields retirees from "predatory" marketing tactics
- Full enrollment support – *no need to navigate the system alone or fill out an enrollment form*
- Flexibility to change plans on annually
- Administer healthcare $ - each retiree has his/her own tax-free HRA account

Benefits to County of Mendocino Retirees

- Retiree chooses how he/she uses their HRA funds
  - ✓ County provides funding contribution based on eligibility
  - ✓ Flexibility to get reimbursed for any qualified healthcare expense – including premiums, out of pocket costs, Medicare Part B premium, OTC medications, etc
  - ✓ Funds are available on a “tax-free” basis
  - ✓ Unused funds rollover each calendar year

- Lifetime post-enrollment support and advocacy