

**AMERICAN BAR ASSOCIATION**  
*Group Medicare Program*

**CREATING  
HEALTHIER AND  
HAPPIER RETIREES**





## A SENSIBLE INVESTMENT

**Offer this  
Voluntary  
program at No  
Cost to your  
Firm**

As baby boomers leave the workforce a large percentage do so relatively unprepared for rising healthcare costs, shifting medical and prescription drug needs, and the complexity of Medicare. This new world of healthcare can be overwhelming and costly. Left on their own, many of these fixed-income retirees make poor healthcare decisions that result in significant financial impact.

Law firms and organizations can assist their current and future retirees by offering the American Bar Association Group Medicare Program. Our program features customized plan options as well as individual choices from the Medicare marketplace. Both components include support from experienced Benefit Specialists that will provide a consultative approach to assisting your future retirees. The result: retirees can successfully navigate Medicare and choose the plan that best meets their health and financial needs.

### WHY OFFER THE ABA GROUP MEDICARE PROGRAM?

***To help those who have contributed to the company's success.***

New retirees are embarking on their next life chapter and many have nowhere to turn for answers to important healthcare questions. Your organization can continue to be a trusted resource, providing access to programs and valuable guidance without any additional administration or financial liability. Retirees can save money on insurance premiums and out-of-pocket costs, while getting expert help from dedicated Benefit Specialists.

***To enhance an overall employee benefit package.***

A retiree healthcare plan attracts new talent and helps retain your most valued employees. Retirees pay the full cost of the plans they select so there is no financial commitment by the organization and administration is handled by our retiree healthcare experts.

This is a Voluntary Program, which means there is NO COST to the employer!



# End-to-End Administration

## WHAT IS OFFERED IN THE ABA GROUP MEDICARE PROGRAM?

### • **Program Development:**

- Unique dual offering of custom plans (with no Donut Hole)
- Extensive options from the individual Medicare marketplace

### • **Implementation:**

- Dedicated account management team to manage the entire implementation process

### • **Marketing and Communication:**

- Includes program introduction notification, Medicare education, enrollment kits, and annual updates.

### • **Eligibility Management:**

- Maintenance of retiree eligibility file to communicate program availability to all future retirees, prior to Medicare enrollment.

### • **Enrollment:**

- Medicare education, review of options & enrollment assistance
- Consultative approach from Medicare experts

### • **Customer Service and Advocacy:**

- In-house call center staffed with licensed Benefit Specialists
- Live service with no complex phone menus
- Retiree Assistance Program integrated with customized plans
- Year-round retiree advocacy

### • **Voluntary Program:**

- Can be offered at no cost to the employer
- No Administrative Burden - Completely Outsourced

### • **Billing and Collection:**

- Electronic transfer or traditional direct bill options

## GET STARTED

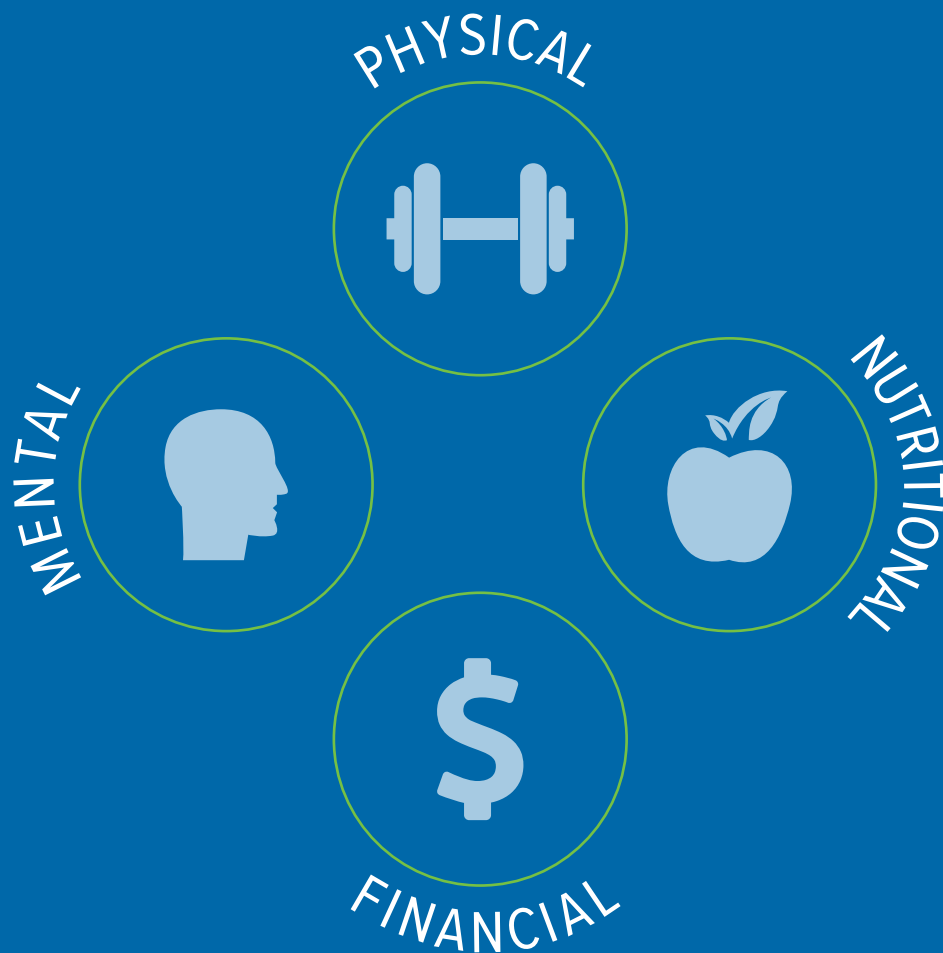
GIVE YOUR EMPLOYEES ACCESS TO THE ABA GROUP PROGRAM AND A TRUSTED MEDICARE RESOURCE

[www.abainsurance.com/firm-products/group-medicare](http://www.abainsurance.com/firm-products/group-medicare)

In addition, retirees will have access to the Manage My Health™ program year-round. This program provides enrollees physical, mental, nutritional, and financial support services to complement their health plan.

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## FOUR PILLARS OF HEALTH







## ABOUT MANAGE MY HEALTH™

The idea of retirement is appealing, allowing us to control our own daily schedule of activities. However, often forgotten in the romanticism of retirement is what the workplace means to us. Employment gives us a sense of purpose, a place of friendships, a stable income and a brief escape from life's day-to-day challenges. Many employees only reach this realization after they stop working, creating a difficult transition to retirement. As a result, many of these retirees suffer from anxiety, depression and illness.

As an employer currently offering retiree health benefits you clearly care for your retirees. Complement your health benefits program with Manage My Health™ and give your former workers the support they need to get the most out of their retirement years.

You can learn more about the program by reading through this brochure.

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Manage My Health's robust package of services is available to every retiree and their families. The program covers four key wellness components: **physical**, **mental**, **nutritional** and **financial**, leading to overall improved health and happiness.

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# SERVICES



## TELEHEALTH SOLUTIONS

Members receive 24/7 care for common illnesses and injuries from the comfort of their home. Highly qualified, board-certified doctors and medical providers evaluate common conditions and prescribe medication when necessary.

## COUNSELING & INTERVENTION

It's common for seniors to suffer from depression and anxiety. Our counseling and intervention program provides members and others in the household with confidential, 24/7 access to professional counselors, ready to support members over the phone or by email. From alcohol or drug abuse, depression, smoking cessation or receiving elder care, CNA can help resolve many issues seniors face today.

Counselors possess either a Master's degree or Ph.D. and have five or more years of experience in the counseling field.



## FOOD DELIVERY SERVICE

Our food delivery program helps families provide freshly prepared meals delivered right to their loved ones' home. Meals are specially developed by dietitians for members who are overweight, underweight, on dialysis or diabetic, or fully healthy. Meal frequency and options can be customized and there is no commitment and no contract.

This service is ideal for members who need some help in the kitchen and also provides a great opportunity for family members around the country to care for their loved ones.



# SERVICES (CONTINUED)



## HEALTH & WELLNESS SUPPORT

We all know the importance of exercise and healthy nutrition. This program provides personalized exercise routines and healthy eating tips for members of all ages. As a result, members are able to lead healthier, happier lives and delay or prevent the onset of many acute and chronic medical conditions.

This wealth of health knowledge is available online, 24/7 for members to access at their convenience.

## IDENTITY THEFT SUPPORT

Americans lost an average of \$500 to imposter scams in 2017 and over \$300 million in total. Seniors are often most vulnerable to these scams and often unprepared to manage the potentially extensive—and expensive—process to restore their identity.

This program provides members with a trusted advisor to help them identify fraudulent solicitations sent through email, websites, mailings, phone calls or text messages. Within 24 hours of notification, a specialist will review the solicitation and provide a written assessment of the offer legitimacy.

This service is available at no additional cost to members and can save them hundreds or thousands of dollars.



## PHYSICIAN NETWORK

Navigating the specialty physician network can be confusing. When chronic illness hits home, it's reassuring to know specialized help is available. The services matches members to healthcare specialists and primary care physicians qualified to treat specific medical conditions, including member preference for physician age, location, languages spoken and other factors.

Members will receive at least three recommendations for primary care physicians and/or specialists based on specific needs and preferences. These detailed profiles include insurance acceptance, appointment availability and a list of any necessary medical records or tests required prior to an office visit.

This service is available at no additional cost to members and can save them hundreds or thousands of dollars.

# SERVICES (CONTINUED)



## HEARING SERVICES

Hearing loss is prevalent among seniors and difficult to manage for seniors and their families. Diagnosis is often delayed—on average between five and seven years—compounding problems. Medicare often falls short in helping those with hearing loss. Even more concerning, recent studies have shown that hearing loss can be linked with cognitive decline.

Our hearing service can help members improve their home and social life, and mental/cognitive ability, with valuable member benefits. From free hearing screenings, access to a nationwide network of 2,500 locations, discounts of as much as 70% off MSRP on top hearing aids, and much more, we can help members get started on the road to better hearing—and better health.

## CAREGIVER RESOURCES

The right caregiver fulfills an important role in the health and vitality of our loved ones. But, deciding where to start can be a challenge.

Our caregiver resources program provides access to professional, in-home caregivers you can trust and at savings of up to 50 percent. Caregivers are vetted through in-depth background checks and undergo a client matching process to match with member personality and care needs.





# TESTIMONIALS

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My elderly mother always does the cooking for my Dad. When she had surgery and required bed rest I wanted to help. Unfortunately, I live 1,500 miles away. Fortunately, I was able to order healthy, freshly prepared meals delivered right to my parents home! —Melanie L.

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“

Making a rush appointment with my doctor isn't always easy. Thank goodness I could talk to a doctor right over the phone. —Sophia P.

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My dad was feeling down so I tried the counseling service. The person at the other end of the line was smart, respectful and easy to talk to. This program got him moving again. —Dan G.

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It's sad that people prey on the elderly. When I saw that my parents insurance came with fraud protection it just made sense to take advantage. I enrolled my parents and showed them how to use the service. I'm sure this will save them money in the near future. LOL! My parents are too trusting! —Jeff D.

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## For More Information

■ <http://www.abainsurance.com/firm-products/group-medicare>



American Bar Association Insurance is administered by USI Affinity. Insurance is brokered and underwritten by third party brokers and insurance companies who determine eligibility and scope of coverage. All questions should be directed to the appropriate broker or insurer. The ABA receives revenue for its sponsored member insurance programs and the funds are applied to offset the cost of program oversight, support member benefits and subsidize approved programs.