

GROUP RETIREE HEALTH

**Group Medicare
for as little as
ZERO COST
to the employer**



Medical, Prescription Drug, Dental, And Vision

Employers are always looking for ways to increase benefits, while remaining financially responsible. **Let us take care of your retiree benefits for as little as \$0.**

Group Options For Retirees:

- ✓ Lower healthcare premiums
- ✓ Attract and retain premium employees
- ✓ Offer better options to your retirees and their spouses
- ✓ Custom annual review and enrollment process
- ✓ Automatic 5% Discount
- ✓ Guarantee issue options

Customized Contribution Options:

- ✓ Employers choose plan options
- ✓ Employer can pay 0% to 100% of premiums
- ✓ Not all retirees have to receive the same subsidy
- ✓ Affordable options for any company or budget
- ✓ Full service nationwide
- ✓ Various billing arrangements



Four Oaks
MEDICARE PLANNING