Change is inevitable. Nowhere is it more apparent than in the health care arena, particularly when it comes to retiree care and coverage.

Organizations often seek specialized guidance when they’re:

- Subsidizing retiree health care and/or have a large disabled population
- Not subsidizing retiree health care but want to provide resources and assistance to aid retirees in their decision-making process
- Faced with limited in-house resources and don’t have the capacity to correct eligibility errors to receive and/or maximize the Retiree Drug Subsidy (RDS)
- Under increased pressure to be globally competitive and want to honor commitments made to retirees — but aren’t sure how best to accomplish these goals

What We Can Do for You

With a team of actuaries, attorneys, accountants, pharmacists, nurses, and consultants dedicated to retiree health care issues, we stay on top of Medicare changes. We don’t just report on the changes — we interpret them, discuss how they apply to you, and work with you to maximize your retiree health care strategy.

Our comprehensive tools are developed to ensure you’re getting the most out of your plans while helping your retirees navigate the complexities of Medicare, and include:

**RightOpt®.** An integrated solution that reduces retiree health costs and administrative burdens for you and helps retirees evaluate and select from a range of Medicare coverage or plan choices. By providing retirees with customized information and personal assistance, RightOpt frees your human resources team from navigating complex Medicare and retiree health care coverage issues so they can spend more time on strategic business efforts.

Voluntary Data Sharing Arrangement Automate (VDSA Automate™). This suite of tools allows employers and plan sponsors to audit and reconcile the eligibility of enrolled Medicare beneficiaries, streamline the administration of health plans, track the Medicare eligibility status of retirees and active employees and resolve any discrepancies, follow-up with participants regarding incomplete or weak records, and identify cost-management strategies.

**Compliance, Audit, Reconciliation, and Data Storage (CARDS®).** With potential penalties under the Medicare Part D RDS program, you need a solution that minimizes financial and compliance risks and maximizes the RDS monies you are eligible to receive. CARDS’ compliance component helps protect you from encountering compliance issues and stores required materials on your behalf in case of an audit by the Centers for Medicare and Medicaid Services (CMS) or other federal agencies.

Retiree Health Care Solutions

We make the ever-changing and complex HR and employee benefit issues affecting your organization easy to understand. Our timely insights help you reduce your risk, save money, make informed decisions, and look after your people.
Medicare Consumerism Tools. Through our partnership with Destination Rx, we’ve built Web tools to help retirees make informed decisions. Our modeling tools help Medicare-eligible retirees narrow-down endless prescription drug plan choices to the best option. In addition, our technology solutions use actual participant data to help the retiree clearly see and understand how certain medical plan features — like out of pocket limits — protect them from catastrophic or chronic health care expenditures.

Employer Group Waiver Plan (EGWP) Automate. With only minimal benefit changes, transitioning from an RDS program to EGWP can reduce your FASB or GASB liabilities by up to 20%. You can also gain both immediate accounting advantages and cash savings of up to twice that of RDS by 2020. We facilitate the implementation of EGWP by offering a variety of enrollment support options, including gathering health insurance claim numbers (HICNs) from CMS, developing participant communications, financial modeling, member decision support, validation of CMS subsidies, and pharmacy benefit manager (PBM) processing.

Early Retiree Reinsurance Program (ERRP) Automate. It’s estimated that employers can recover up to 80% of the cost of health care claims between $15,000 and $90,000 per early retiree or eligible dependent simply by maintaining early retiree plan funding. We assist you throughout the application process, function as your Account Manager or Designee, collect and aggregate medical and drug data from multiple sources, prepare quarterly cost submission requests, and develop compliance plans to ensure you’re eligible to receive the maximum subsidy.

RetireeZone™. RetireeZone is the main starting point to get insurance quotes, access retirement planning assistance, read current news of interest to retirees, and view topical videos. Everything retirees need to choose benefits and plan their retirement is available from this site at no cost to our clients.

Why Choose Us
We’ve served as strategic advisors to employers on retiree health care benefits for more than 35 years and continue to provide innovative solutions to ensure that our clients and their retirees maximize the health care benefits that are offered in conjunction with Medicare.

• We’re a flexible intermediary. Our team is experienced in working with union plans with limitations to make changes, salaried groups with the ability to make changes, and organizations that have the added complexity of providing benefits for both groups — we know what works, and can recommend solutions to help you achieve your goals.

• We’re on top of Medicare changes. Our seasoned team has up-to-date information on compliance and pending/approved decisions related to Medicare, disability, pharmacy benefit management, and third party administration issues, and can guide you through the changes to keep you ahead of the game.

• We make the process easy and understandable for your retirees. Knowing the number of available Medicare plans — information that can be confusing, hard to find, and overwhelming — we guide retirees through the selection and enrollment processes.

Learn More
To find out more, contact our Health Practice consulting team at 1 866.355.6647 or hrconsulting@xerox.com.

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www.xerox.com/hrconsulting

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