CONDUENT

RetireeZone™

Financial Materials and Benefit Needs Geared to Retirees

A recent WellPoint survey reveals that 9 out of 10 Americans over age 45 believe good dental care is important to their overall health, and that routine dental check-ups can help prevent heart disease and other chronic conditions.

However, while 83% surveyed say they have medical coverage (from either an employer or the government), only half as many are covered by dental insurance (from an employer, private and/or supplemental plan). And, as baby boomers plan for retirement, those with dental coverage say they need more information about future costs and changes to their dental plan at retirement.

Your retired employees are far more than just a cost item to you. Chances are they've been engaged with you in your business for a good part of their careers, and have come to think of your organization as their own. You know these people, and want to be sure their insurance needs are well taken care of in retirement.

For years the only way companies have been able to afford to provide retiree health coverage has been to cut benefits or restrict eligibility. The cost of coverage has increased far above the expected costs when retiree medical plans were first established. PPACA has completely changed the face of the

U.S. healthcare system. The cost of providing coverage to your retirees continues to increase faster than inflation – leading to benefit cuts and other strategies to manage the costs. This leaves retirees to fend for themselves, finding and paying for coverage on their own with little help from their former employers. They end up feeling abandoned and often don't enroll in the coverage they need.

A Happy Solution: RetireeZone

What if you could provide valuable benefits to your retired employees, keep them in your plan, and do it without increasing your costs at all?

Currently, the market offers few options for retirees. Where coverage is provided, there are limited options on limited benefits with many restrictions.

Our RetireeZone is the main starting point to get insurance quotes, access retirement planning resources, 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.

- **Choose your coverage**: From the RetireeZone page, retirees and their families and friends can visit the Voluntary Benefits website to get information and quotes for dental, vision, auto, home, pet and legal coverage. They can request a quote for whichever benefits they're interested in, and then apply online for those benefits. We also provide a toll-free number for those who want to get answers to common questions about these benefits, or request a quote from our U.S. call center.
- **See what options are available for your savings**: In addition to the benefits mentioned above, retirees can receive personalized materials on how best to allocate their savings, from converting lump sums to annuities, to 401(k) rollovers.

RetireeZone – Benefits to Employers:

- No cost to employer
- We manage third-party administration for you, including enrollment, data feeds, billing, and communications
- Complement retiree medical
- Can be used for part-time employees

Voluntary Benefits for Retirees

Our Voluntary Benefits for Retirees platform features:

- Multiple name-brand carriers offering dental, vision, auto home, legal, and pet insurance coverage
- Enrollment, administration, and billing handled for you to make it easy for you and your retirees
- Off-cycle enrollment if desired, through our U.S. call center and website
- Benefit provisions and premiums compared on the website

It lets you provide meaningful benefits as a complement to your retiree medical coverage, without an administrative burden, and without cost to you.

Something to Feel Good About

To date, voluntary benefits packages have been geared more towards active employees as a means to increase retention and improve overall wellness. Through RetireeZone, you have the opportunity to offer retired employees new benefits that have real value.

After years of providing bad news to retirees, this is something you can feel good about.

Contact our Health Practice consulting team to see it in action at **1 866.355.6647** or **hrservices@conduent.com**.

www.conduent.com/hrservices

CONDUENT

Brokerage disclaimer missing:
Insurance brokerage services are delivered through Buck Consultants, LLC. All insurance policies are underwritten and issued by various third party insurance companies, for which Buck Consultants, LLC (registered in certain states as Buck Insurance Services, LLC), a licensed insurance agency, could act as an appointed producer, subject to applicable terms.

© 2017 Conduent Business Services, LLC. All rights reserved. Conduent™, Conduent Design™ and RetireeZone™ are trademarks of Conduent Business Services, LLC in the United States and/or other countries. BR13680