

# Employer Group Medicare Plan Solutions



*Cost-effective health benefit plans for Medicare eligible retirees*

As a leading health plan provider, Rocky Mountain Health Plans has served Medicare beneficiaries since 1977 and offers comprehensive health and prescription drug benefits for your Medicare eligible retirees. Our extensive Medicare experience allows you to deliver group health care benefits to Medicare eligible retirees in an efficient and affordable way; even if your organization no longer contributes toward retiree health benefits.

## Advantages of Offering Group Medicare Retiree Health Plans

- Provides the choice to subsidize or not – there are strong reasons to offer retiree coverage even if your company does not subsidize
- Allows you to offer comprehensive benefits at affordable rates
- Helps to control benefit expenses on active employees, by placing your Medicare-eligible retirees into a fully-insured program
- Can reduce the FASB 106 and GASB 45 liability, allowing you to limit the impact on your balance sheet
- Provides hassle-free administration
- Meets the needs of retirees by providing a variety of plan options and benefits
- Enables plan integration with Medicare, covering many of the deductibles, co-payments and out-of-pocket medical expenses not covered by Medicare alone

## Why Choose Rocky Mountain Health Plans Retiree Solutions?

- Affordable plan choices
- Extensive provider network throughout Colorado
- No referrals required to see a plan specialist
- Medicare Part D prescription coverage included
- No annual or lifetime dollar maximums
- Worldwide emergency coverage available
- Extra discount programs extend benefits for vision and hearing
- Locally-based Colorado company with excellent customer service



Depending on your group size, benefit designs can be customized to meet the needs of your retirees. For groups with a small number of retirees and who do not qualify for customized benefit designs, we offer our Standard Plan to be independently labeled with your employer group name. Highlighted benefits of our Standard Plan can be seen below.

Standard Employer Group Medicare Retiree Health Plan Highlights (Custom plans available for groups that qualify)	
Benefit	RMHP Standard Plan
Premium	Starting as low as \$68.90
Office Visit Copayment	\$20 per visit PCP \$40 per visit Specialist – no referral required
Inpatient Hospital Copayment	\$550 per admission – Medicare covered days
Outpatient Surgery	\$300 per visit
Preventive Screening Services	100% covered
Emergency Room	\$50 per visit within the United States
Urgent Care	\$40 per visit within the United States
Ambulance	\$100 per trip
Part D Prescription Drugs	No deductibles \$8.50 copay generic \$42 copay preferred brand \$62 copay nonpreferred brand *see plan benefits for further details

Remember, while you may know your business inside and out, RMHP knows good health and Medicare coverage. Let RMHP educate you and your Medicare eligible retirees on our Medicare plan options.

For more information, please contact

**Karen Swiat**  
**Director of Medicare Sales**  
**Rocky Mountain Health Plans**  
**720-493-2057**



Rocky Mountain Health Plans is a not-for-profit company, able to concentrate on serving our Members and supporting the doctor-patient relationship to help ensure quality health care. We allow you to offer a retiree-friendly program, with plans designed to offer plan choices, competitive prices, and a wide range of benefits with the doctors they want to see.

