

Over 65 Active Spouses

What's the Problem?

- 43 spouses
- Ages ranging from 65 – 90
- Actual spend past 12-months:
 - \$**1.75M** – Medical
 - \$**0.40M** – Rx
 - \$**2.15M** – Total
- Ongoing potential risk is even higher

Who else will become a Problem?

- 7 additional spouses will turn 65 during 2026
- Actual spend past 12-months:
 - \$**0.50M** – Medical
 - \$**0.10M** – Rx
 - \$**0.60M** – Total

What's the Solution?

- Make a voluntary offer to switch to a Medicare Supplement

Who Benefits?

- Plan removes all risk
- Member benefits by:
 - \$**6,000** Average Premium Savings Annually
 - \$**250** Medical Deductible
 - **No** Medical Co-Insurance
 - **No** Medical Co-Pays