

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