

Active Over 65 Spouses

Problem

51 Spouses of Active Member

65-90 Years Old

\$2.25M in Actual Medical Claims

\$0.50M in Actual Prescription Claims

\$2.75M Total

Higher Ongoing Potential Risk

Solution

- Make a voluntary offer to switch to a Medicare Supplement

Potential

\$2.75M Annual Risk Removed

Member Benefits

\$6,000 Average Premium Savings Annually

\$250 Medical Deductible

No Medical Co-Insurance

No Medical Co-Pays

Progress

51 Kits Mailed

1 Returned as Undeliverable

3 Declines

6 In-Progress

41 No Response

Challenges

- Recipient Confusion
- Think its Spam/Scam

Maximizing Success

- Engage Groups to Assist in Spreading the Message

Over 65 Active Spouses Rolling 12-Month Claims as of 2/28/2026

Group	Spouses (#)	Medical (\$)	Rx (\$)	Total (\$)	Per Spouse Avg. (\$)
ACCO	3	234,000	24,000	258,000	86,000
Beaver County	6	596,000	45,000	641,000	106,833
Boise City Schools	1	0	1,000	1,000	1,000
CED 4	1	0	0	0	0
Duncan, City of	6	52,000	7,000	59,000	9,833
Ellis County	3	16,000	47,000	63,000	21,000
Garfield County	1	20,000	12,000	32,000	32,000
Goldsby, Town of	1	2,000	8,000	10,000	10,000
Grady County	4	192,000	32,000	224,000	56,000
Kingfisher County	2	36,000	7,000	43,000	21,500
Kingfisher, City of	2	68,000	7,000	75,000	37,500
OMAG	3	94,000	89,000	183,000	61,000
Pontotoc County	1	59,000	2,000	61,000	61,000
Prague, City of	1	3,000	500	3,500	3,500
Roger Mills Hospital	2	66,000	500	66,500	33,250
Sayre, City of	1	45,000	500	45,500	45,500
Stroud, City of	1	61,000	21,000	82,000	82,000
Texas County	3	366,000	27,000	393,000	131,000
The Village	1	17,000	7,000	24,000	24,000
Vinita, City of	1	0	0	0	0
Warr Acres, City of	3	11,000	14,000	25,000	8,333
Washington County	4	41,000	9,000	50,000	12,500
	51	1,979,000	360,500	2,339,500	