

MEDICARE BY SAVOY

THE STRATEGY, PEOPLE, PROCESSES AND TECHNOLOGY

| The Baby Boomer Generation



Demographics are on our side

- 10,000 Baby Boomers turn 65 every day
- 75 million Baby Boomers – about as many as Millennials
- Baby Boomers control 70% of the county's disposable income
- Baby Boomers invented technology!



We're sitting on a goldmine

- Leads are currency
- Our Small and Mid-Sized groups are filled with leads (if no retiree coverage)
- Converting Medicare-eligible retirees to Medicare coverage is a revenue opportunity



Employees are working longer, past age 65

- Medicare is primary for groups that qualify as less than 20 employees
- In these groups, Medicare-eligible active employees can move to a Medicare plan



Groups are also referral sources

- "Sandwich Generation" employees need guidance for parents, grandparents, other family and friends

Why Is Savoy In Medicare?



Broker service

Makes Savoy a more complete source of products and services to brokers



Portfolio expansion

- Growth within existing footprint
- Flanking strategy against competition



Revenue source differentiation

- Makes Savoy less dependent on just one source
- Protects Savoy from the ups and downs of small group business



Revenue growth

The Savoy Mission and Medicare

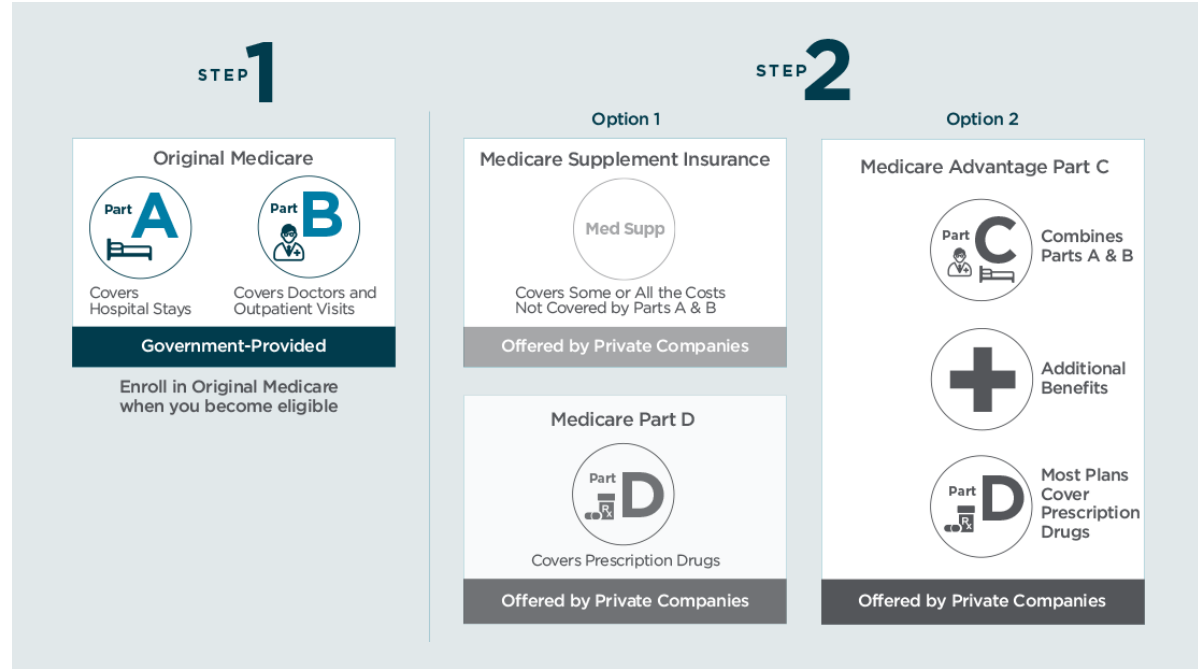


Elevate the broker

Medicare elevates the broker with

- New opportunities to earn
- New expertise that is highly valued by group administrators
- Protecting the book from outside Medicare peddlers

Medicare Decisions Are Hard



40% of people shop during AEP

- 10% switch
- 5% switch carriers



Financial drivers

- Premium cost, OOP costs for services and drugs



Product and carrier considerations

- Network, Referrals, Formulary



Emotional drivers

- Fear of picking the wrong plan



Shopping triggers

- ANOC, marketing

The Size of The Group Matters

LESS THAN

20

EMPLOYEES

Any Medicare-eligible employee (or spouse/dependent) **MUST** enroll in Medicare, because by law Medicare becomes their primary coverage. If they don't enroll into Medicare when first eligible, claims may not be paid, and the individual may face financial penalties due to late enrollment.

20

OR MORE EMPLOYEES

If an employee is currently working and coverage is through a creditable employer plan, the employee (or spouse) may be able to delay Part A and Part B.

LESS THAN

100

EMPLOYEES

If an employee (or spouse/dependent) qualifies for Medicare due to a disability, Medicare would be considered their primary coverage.

All

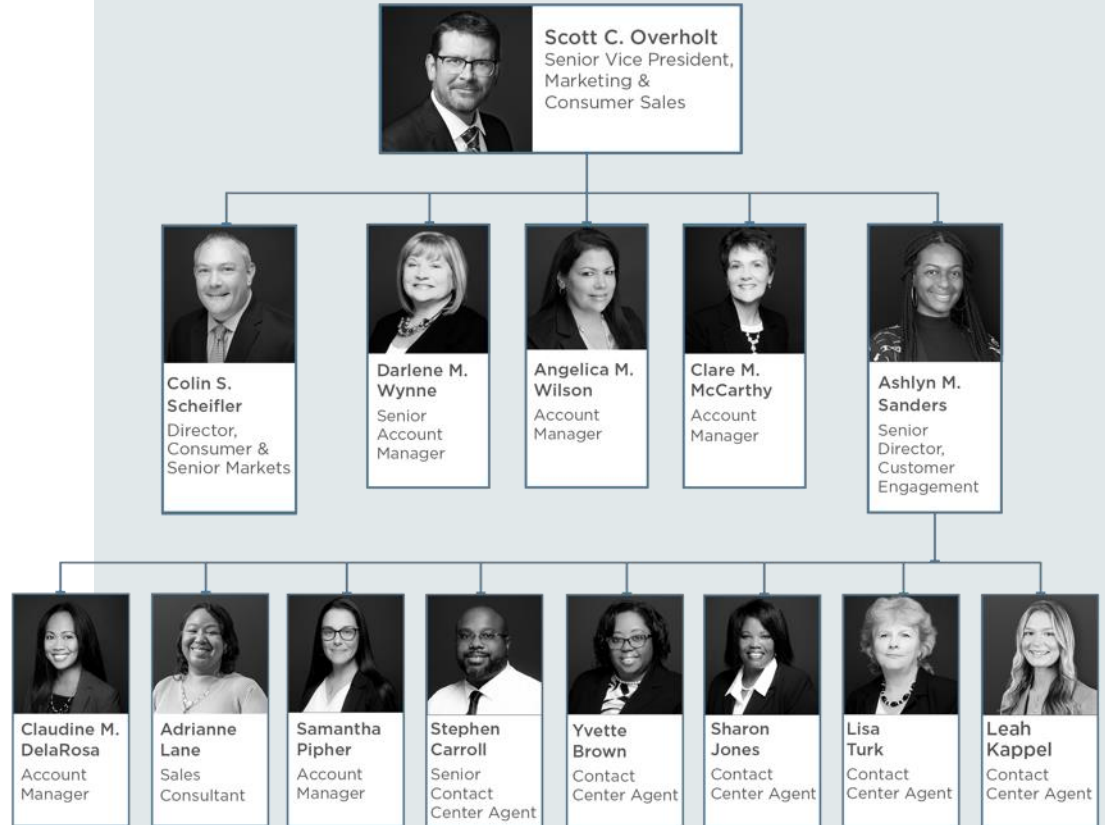
GROUP SIZES

If the prescription drug plan is not considered creditable coverage, Medicare-eligible employees may face a financial penalty after retirement.

Savoy Is Fully Equipped with People, Process and Technology

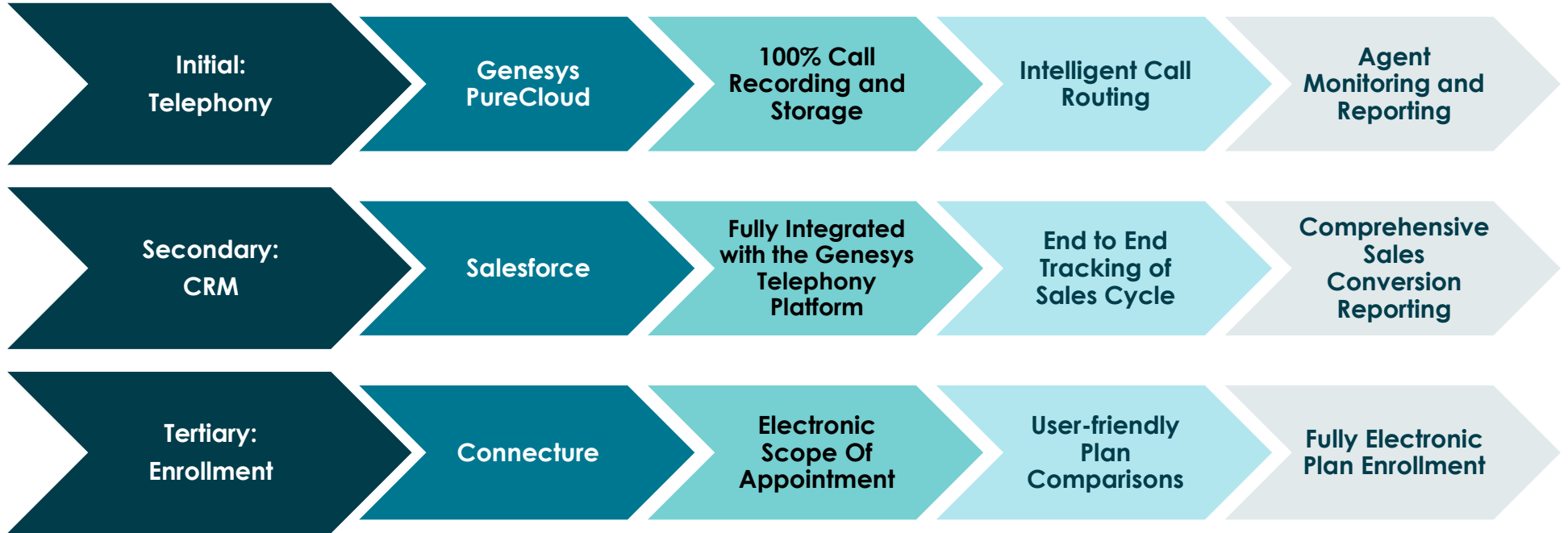
- Expert account people in each region
- Fully-supported operations team
- Compliant Contact Center with licensed agents to answer questions and enroll people
- Market-leading Connecture digital enrollment tool
- Educational Consumer-facing website:

[MedicareBySavoy.com](https://www.MedicareBySavoy.com)



Scalable Contact Center Platforms

The Contact Center utilizes industry leading technology platforms to meet the needs of our partners and customers; to ensure CMS compliance and to make the shopping and enrollment processes trustworthy and seamless.



Savoy Educates Both Consumers and Brokers



MEDICARE OPPORTUNITIES IN THE GROUP RETIREE MARKET

HOW TO CAPITALIZE ON THE BABY BOOMER GENERATION



MEDICARE 101 | What Medicare Parts A & B Cover

Part A	Part B
Hospital and skilled nursing insurance helps cover:	Doctor's office visit and outpatient service insurance helps cover:
Inpatient hospital care	Outpatient hospital services (minor surgeries)
Inpatient mental health care	Physician services
Skilled nursing facility care	Some preventive care (i.e., flu and pneumonia shots)
Home health care	Laboratory services
Some blood for transfusions during inpatient care	Blood
	Home health care
	Outpatient physical, occupational and speech-language therapy
	Durable medical equipment (wheelchairs, oxygen, etc.)
	Outpatient mental health
	Ambulance



What Kind of Broker Are You?



Our Broker Referral Program What Kind of Medicare Relationship Works Best for You?

**All Referrals-
Easiest**

**Sell Medigap-
Most Popular**

**“All In” -
Top Comp**

Get Started Today

To learn how to partner with Medicare By Savoy and increase your earnings, contact us today.

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Give us a ring:
908.246.8561

