

Group Retiree Solutions

Benistar is a nationwide leader in the design, installation and administration of post-65 retiree benefits. We are specifically focused on the administration of retiree medical and prescription drug plans. We work with brokers and consultants to provide retiree medical and prescription drug solutions nationwide for companies and organizations including:

- Publicly and privately-held companies
- Labor Unions
- City and County Government entities
- Educational Organizations
- Religious Organizations

Benistar provides retiree health and retirement plans and administration for more than 1,500 plan sponsors throughout the U.S. We administer more than \$400 million in premiums annually



GROUP RETIREE MEDICAL SOLUTIONS

Our group retiree medical plans help pay for the costs recognized but not covered by Medicare Parts A and B. Features include:

No Networks - Our plans provide access to all Medicare providers nationwide. Therefore, retirees have the freedom to choose their own doctors. Coverage is not limited to a local area.

No Referrals - Retirees can see specialists when they choose.

Guaranteed Issue - There are no pre-existing condition exclusions.

Coverage for Spouses - Spousal coverage is available when the spouse is over 65 and enrolled in Medicare Parts A & B.

Portability - Coverage can go with retirees if they move or have multiple residences.

Affordable - Our plans offer competitive, fully-insured rates to limit financial risk.

Electronic Claims - Claims are processed through Medicare's crossover process. There are virtually no retiree claim forms.

GROUP RETIREE PRESCRIPTION DRUG SOLUTIONS

Our retiree prescription drug plans are Employer Group Waiver Plans (EGWP), established for groups under Medicare Part D. Our partners contract with the Centers for Medicaid and Medicare Services (CMS) to serve as a Medicare Part D Plan Sponsor. The plan manages compliance with CMS regulations regarding Part D plans. Features include:

Fill the Donut Hole - Plan designs are available that fill the Medicare Part D Coverage Gap, commonly referred to as the "donut hole". Plans can cover brand drugs and generics in the coverage gap, or just generics, based on the group's desired plan design.

All Part D Drugs Covered - The Medicare Premier Access formulary includes coverage for all drugs eligible under Medicare Part D.

Pharmacy Network - Over 68,000 pharmacies nationwide are included. The closest 10 locations are included with each retiree's ID card.

Government Subsidy - Plan premium rates include Medicare Part D subsidy. There is no additional subsidy filing needed. Industry studies report that the average subsidy under their EGWP plans is higher than the average subsidy received by their clients who file for the RDS subsidy.

Mail Order - Retirees can receive a 90-day supply of most medications, typically with lower co-pays than they would pay at retail.

Retiree Medical Plan	\$334.83
Group Medicare Part D Plan	\$225.32
Combined Total	\$560.15

Additionally, the prescription drug coverage through Express Scripts will not have a rate increase effective 1/1/2026 as part of the three-year renewal agreement that began on 1/1/2024.

2026
\$225.32

For more information, contact:

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