



## The Hartford Group Retiree Health Insurance Plans

# PUT RETIREE HEALTH INSURANCE BACK WHERE IT BELONGS.

With no end in sight to increasing retiree health benefit costs, many companies may be rethinking their financial strategy. They understand the value of preserving a retiree benefit plan: it usually attracts workers and may even lower costs in the long run. But a self-insured plan may no longer be the most economical way to fund it.

### When self-insured becomes too risky.

Self-funding a health plan made sense when health costs were lower and more manageable. But with Baby Boomers retiring in record numbers, the rise in new retiree health claims can erode away the portion of funds set aside for reimbursements. Companies can either fund the deficit out of company resources, or they can deduct a higher percentage from active and retired employees. This can subject the plan to volatility and may even jeopardize its overall health. It may be tempting to modify, reduce or eliminate benefits altogether.

### When coordinating major medical benefits with Medicare becomes too costly.

Providing the same coverage for active and retiree populations can be risky. While including Medicare-eligible retirees may help subsidize pre-65 retirees, the respective costs and claims of these very different groups may not always be easy to determine. Coordinating their benefits can at times be complex, adding administrative costs that can drain away the resources often needed for claims.

Fortunately, The Hartford provides an alternative that lets employers separate Medicare-eligible retirees from the active health plan.

### When The Hartford insures retirees, costs can stabilize.

You and your client are not in business to assess, evaluate and assume risk. But The Hartford is. By insuring their retirees' health costs through our plan, employers can:

- Stabilize cost projections and eliminate volatility in expense and FAS liability reserves.
- Help reduce administrative burden.
- Stabilize the cost of the active employee plan.
- Simplify accounting process by allowing us to integrate our plan with Medicare. (No need to separately track the claims of current retirees.)
- Eliminate the need for costly stop-loss insurance.

### Why The Hartford?

First, we listen. Then we offer individualized solutions and services that are among the best. That means offering more value per dollar:

- Greater choice through more products and services.
- The support services to help reduce administrative burden.
- Responsiveness and accessibility.
- Reliable strength and stability.
- A proven track record of expertise in catering to the needs of seniors.

*(continued on next page)*

Expertise without equal.  
Benefits without burden.

## GROUP BENEFITS



### Relief is in sight.

The Hartford can coordinate all of the details involved in replacing a self-funded plan with a fully insured retiree health plan. Call TAGCO Associates, LP at (800) 866-8056, or visit our website at [www.tagcoassociates.com](http://www.tagcoassociates.com).

### Need more facts?

Call TAGCO Associates, LP or visit our website at [tagcoassociates.com](http://tagcoassociates.com). It's how smart benefit decisions begin.

Let The Hartford assume the administration and risk for retiree health insurance benefits.



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