



Get a GRIP on Your Retiree Health Benefit Needs

You can manage health benefit costs for retirees while providing the support they need with The Hartford Group Retiree Insurance PlanSM (GRIP)

It's a challenge.

You want to do the right thing in providing benefits for retired employees who helped build your business. At the same time you're challenged by increasing benefit costs, including retiree medical benefits, that continue to outpace inflation and challenge your business' bottom line.

The Hartford¹ has a solution.

A fully-insured program for retirees aged 65 and older that can help make retiree benefit costs more manageable and predictable – while also helping manage or even reduce accounting requirements and responsibilities related to retiree benefits. The plan offers easy administration and flexibility for you, allowing you to match your retirees' current benefit plan design. And it offers coverage for your retirees for expenses not typically covered by Medicare.

- Fully-insured group medical plan: For retirees aged 65 and older, the insurance plan is designed to integrate with Medicare, covering many of the deductibles, co-payments, and other medical expenses not covered by Medicare.

- Eligibility: Medicare-eligible retired employees, age 65+, of corporations, partnerships, individual employers, labor unions, religious organizations, and most government agencies or departments. Coverage is available for Medicare-eligible spouses, widows or widowers, domestic partners and children of eligible retirees.
- Minimum participation requirements: For small groups, as few as two retirees can be written in one of our trust plans; a minimum of 100 covered lives are required for a customized stand-alone plan.
- Group coverage: Plans are available only through employer-sponsored groups.
- Employer contributions: Plans are available to accommodate contributory and non-contributory plans (all options, including defined contribution, and vesting schedules).
- Rx coverage is available: Options include a variety of deductibles, co-payments and calendar-year maximums. Coverage is provided using an open formulary, which includes a preferred list and mandatory generic, through both retail and mail order.



For You:

- More control over – and potential to reduce – overall health insurance costs by segmenting your age 65+ retirees into a fully-insured program; helps to reduce retiree-to-active ratio.
- Easier administration because The Hartford's approved third party administrator handles this often time-consuming task, freeing up your HR resources to handle other priorities.
- Administrative and billing options to allow you to adjust your contribution schedule to manage your commitment and costs for current and future retirees, including list bill to you, direct bill to the retiree, or a combination of these.
- Range of insurance plans available nationally.

For Your Retirees:

- Coverage that integrates with Medicare, helping to pay for many of the deductibles, co-payments and out-of-pocket medical expenses not covered by Medicare.
- Hassle-free electronic claims and dedicated customer service support, with tools specifically designed for, and training aimed at, supporting retirees.
- Freedom from managed care networks – choice of doctors; available nationally.

For More Information

Call TAGCO Associates, LP at (800) 866-8056
or visit our website at www.tagcoassociates.com