



SmartConnect: Simplifying Medicare



Agenda

- Market Overview
- About SmartConnect
- Employee Experience
- Medicare Assets for HR Members & Employees
- Benefits GPS Tool
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- SmartConnect by the Numbers
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- Questions?

Demographic Trends



11,000 people turn 65 - *every day* - in the US.

For most, retiring at 65 isn't a priority (and neither is enrolling in Medicare). Adults are working later in life than before — and addressing the health care needs of an aging workforce is a priority for **organizations everywhere.**

Fitting Medicare into your corporate benefits program doesn't need to be complicated.

The people we help are the heart of our business. **Our one-on-one, concierge approach ensures your employees' needs always come first.**

About Us



What Do We Offer?

Provide Medicare education and guidance via on-demand digital resources and phone consultations.

Evaluate Medicare as a lower-cost alternative to group coverage.

Offer enrollment services for individuals choosing to enroll in Medicare coverage.

Who Do We Serve?

Medicare-eligible employees who are still working.

Employees transitioning or considering transitioning to retirement.

Employees assisting friends and family members with Medicare questions.

The Why?

To ensure **EVERY** employee has an unbiased Medicare resource to find the most cost effective health insurance coverage available for the employee and their family members.

The SmartConnect Experience



Connect: Help guide you and your family through the world of Medicare.



Educate: Ensure that you understand the details that impact enrollment, costs, and coverage.



Evaluate: Help you comparison shop across more than 20 leading carriers, to find the right plan for your needs.



Enroll: Our services are obligation-free, but if you decide to take action, we can enroll you on the spot.



Support: We have a dedicated team available to answer your questions, conduct policy reviews, and even help work with the carrier.



HR & Employee Assets



Each resource is co-branded with your logo & includes your unique SmartConnect phone number

Benefits GPS Tool



One-stop shop for employees to access SmartConnect Medicare resources and connect with us!



Welcome to SmartConnect's Benefits GPS for Demo

We make connecting to **Medicare easy** by doing all the hard work for you. SmartConnect is your concierge service to explore the benefits and savings of Medicare coverage.

We have three options for you to choose from to get started. Select a path below to begin!



Get Educated

Learn More



Show me the Medicare plan that suits my needs

Get Started



I would like to speak to a licensed agent on the phone.

Book Appointment

Virtual Presentations

- Medicare 101 Webinars
- Mini-Webinars Series
- Webinars for HR Members and Benefits Professionals
- Benefit Fair Presentations

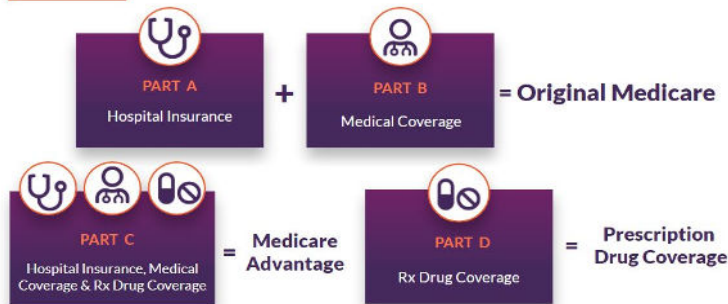
HSA & Medicare

You can still enroll and contribute into an HSA plan as long as you do NOT elect Medicare Part A and/or Part B benefits.

When enrolling into Medicare Part A & Part B after turning 65 years of age, your Medicare Part A is backdated 6 months prior to your requested start date.

Funds that you have in your HSA account can still be used for your Medicare Part B & Part D premiums.

Parts of Medicare



Direct Marketing: In-Home & Email Campaigns

- Census Data Required, Uploaded via HR Portal
- Monthly Educational Emails
- In-Home Mailers
- Welcome Emails & Mailers for Newly Eligible Individuals

This collage features three pieces of direct marketing content:

- Top:** An email header with the subject line: "Your Logo offers this free benefit for employees and their family members who may be Medicare-eligible." It includes a SmartConnect logo and a call to action: "Call (800) XXX-XXXX or visit connect.smartmatch.com/XXXX".
- Middle:** A flyer titled "See why SmartConnect is rated 4.9/5 stars by more than 6,000 TrustPilot reviewers!". It lists benefits such as "Expert advice on Medicare", "Highly recommended", and "Now is the best time to start saving money!". It also includes the call to action: "Call (800) XXX-XXXX today or visit connect.smartmatch.com/XXXX".
- Bottom:** A mailer titled "It's time to rethink your health care benefits." It features an image of an elderly man on a phone and the text: "Get free, no-obligation, expert help to make the right choice for you." The SmartConnect logo is at the bottom left.

This image shows an email campaign layout for SmartConnect:

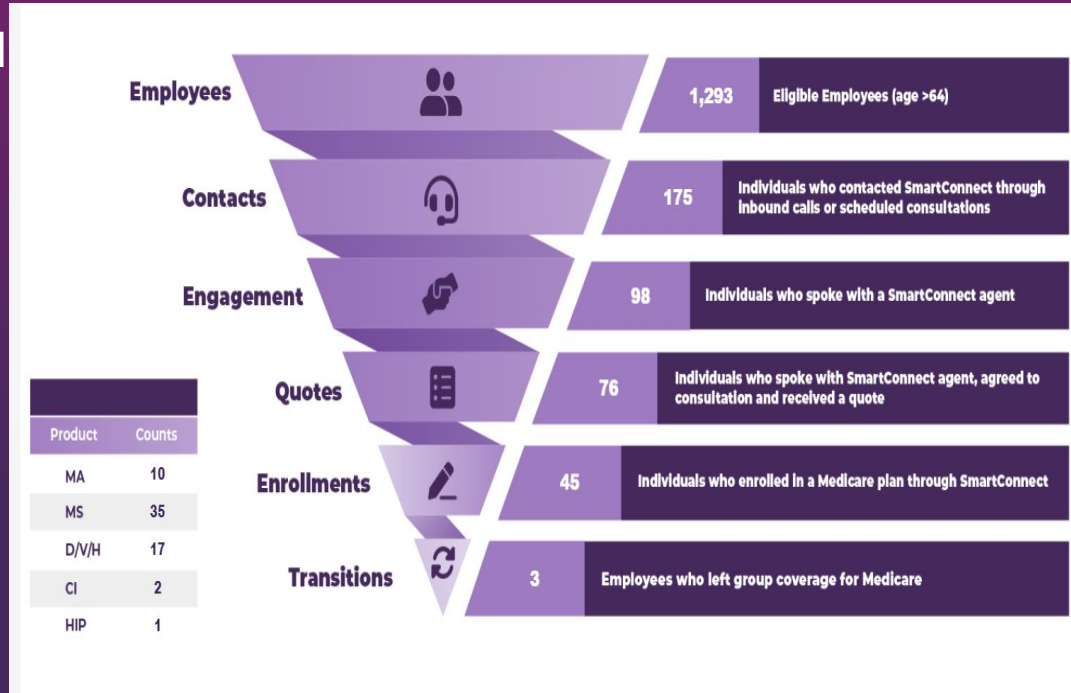
- Header:** SmartConnect logo with the tagline "POWERED BY SMARTMATCH". Contact information: "Speak with a licensed agent: (Account.PartnerPhone) | TTY: 711".
- Image:** A photograph of a birthday cake with lit candles.
- Text:** "Dear %FIRSTNAME%, It's almost your birthday! And as you probably know, you'll be eligible for Medicare soon. What you may not know is that you can begin the Medicare enrollment process now, even if you already have coverage in place. SmartConnect™ is a free service for %EMPLOYER% employees and family members who are Medicare-eligible. We bridge the gap between you and your Medicare options. So what does this mean for you?"
- List:** A bulleted list of key points:
 - Your Initial Enrollment Period for Medicare has already begun – it starts 3 months before the month you turn 65!
 - When you sign up during your Initial Enrollment Period, some plans can't exclude you due to pre-existing conditions, and you'll avoid potential late enrollment penalties.
 - You may find that Medicare coverage is cheaper than your current health insurance.
- Testimonial:** A quote from a customer: "I'M A CUSTOMER AND I'M SAYING: It's real to work with. Minnesota is not an outlier. They've tailored a policy to fit my needs for a policy that's better than anyone else."
- Footer:** A red button labeled "Request a consultation".

Partner Reporting



Year-End Utilization Reporting Includes

- Total Number of Individuals who contacted SmartConnect
- Total Number of Quotes
- Total Number of Enrollments
- Total Number of Employees who Transitioned to Medicare



SmartConnect Service Fees



Total Employee Population	Active Annual Fee	Active+ Annual Fee
0 - 500 Lives	\$1,000	\$2,000
501 - 1,000 Lives	\$2,500	\$5,000
1,001 - 5,000 Lives	\$5,000	\$10,000
5,001 - 10,000 Lives	\$7,500	\$15,000
10,001 - 20,000 Lives	\$10,000	\$20,000
20,001 + Lives	\$15,000	\$30,000

Active vs Active+

The only difference is Direct Marketing!

Active+ is designed for groups who want to increase employee engagement by participating in Direct Marketing.

Real Savings from Valued Clients



Employer Industry: *Retail, Outdoor Goods*

Company Size: **33,000**

Individuals Transitioned to
Medicare:
26

Total Annual Employer
Premium Savings:
\$192,108

Employer Industry: *Real Estate*

Company Size: **7,500**

Individuals Transitioned to
Medicare:
19

Total Annual Employer
Premium Savings:
\$166,499

Employer Industry: *Healthcare*

Company Size: **600**

Individuals Transitioned to
Medicare:
7

Total Annual Employer
Premium Savings:
\$74,250.50

**Savings are based on employer premium averages and do not account for claims*

Next Steps & Questions



1. Select your Subscription
2. Sign & Return Service Application
3. Complete Onboarding Profile
4. Receive Welcome Email from your SmartConnect Account Manager
5. Schedule a Solution Walkthrough for your HR team





What People are Saying

"I am so pleased that our company gave us the option to use SmartConnect. I have already had other employees asking me about my experience."

"Easy to work with and no extra work for my HR Department. SmartConnect does it all for you!"

"I love that I have a resource that our employees who are nearing retirement can turn to."

"Our agent was superb! We found her to be knowledgeable, patient and an absolute pleasure to work with. She is absolutely terrific."

"I absolutely adore the employees at SmartConnect, and the company as a whole. Medicare is so frightening to most people and there are so many 'untruths' out there that I find employees are thrilled that we have a company that I trust."

"My experience with SmartConnect was outstanding. I was receiving so much mail regarding Medicare, I was confused & frustrated. The agent I spoke with was incredibly helpful and explained everything to me as we went through the process."



SmartConnect Partners

Rainbow



adidas



C.R. England



KOHL'S

SCHNEIDER

CALIBER