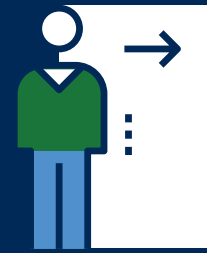


Medicare Solutions

PRACTICE



Medicare is very complex and it is important that employers and their employees have an advocate to provide proper and ongoing guidance and education.

The retirement landscape is rapidly evolving. The employer approach to an aging workforce needs to keep pace with that evolution. The Borislow Medicare Solutions team provides solutions that reduce risk, optimize employer spend and enhance value to employees. Our focus on the impact of market volatility and regulatory changes allows us to provide forward-thinking advice in designing retirement programs that align with our clients' business goals.

In addition to business-focused planning, the team also provides assistance to current or former employees who are approaching retirement or already there. Even while working with individuals, we provide the same concierge-style education, plan evaluation, enrollment assistance and service support.

Whether you are a corporate client or an individual, there are different paths you can choose for your coverage, and it is time consuming, difficult and challenging to filter through those options yourself. Our approach begins with an initial plan consultation and continues with annual re-evaluations. All of these services are provided at no additional cost to Borislow clients and their employees.

Please contact us to learn more about our Medicare Solutions Practice, or any of the other ways we have been helping our clients for 40 years.

Call **978.689.8200** or visit **borislow.com**

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MEDICARE SOLUTIONS SERVICES INCLUDE:

WHEN NO RETIREE INSURANCE IS OFFERED: EXTENSION OF HUMAN RESOURCES

- Provide resource relief to the HR department
- Offer guidance and advice to retirees, including education, evaluation and enrollment assistance
- A Medicare consultant helps each retiree as they transition from group health insurance

WHEN RETIREE INSURANCE IS OFFERED: DEFINED CONTRIBUTION PLAN/HRA

- HR's ongoing responsibility for the retiree population is alleviated
- Provide retirees with plan choice freedom and a broader range of options
- Manage and control employer contribution while providing quality retiree coverage
- OPEB (Other Post-Employment Benefits) liabilities are capped

Medicare Disclaimer: We do not offer every plan available in your area. Currently, we represent 12 organizations which offer 66 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Assistance Program (SHIP) to get information on all of your options.

Borislow
INSURANCE