



RetireeFirst

# Multichannel Marketing Campaign

Brokers & Consultants

# Brokers and Consultants Campaign Overview

**Campaign Name:** Brokers and Consultants Campaign (Public + Commercial Sectors)

**Launch Date:** 9/6/2023

**Campaign Length:** 8 Weeks

**Campaign Objective:** Build the broker engine to feed revenue growth through a preferred bid scenario where RetireeFirst runs the bid on behalf of or in partnership with the broker resulting in improved close ratios and new logos. Targeting the right brokers and building a producing network to scale for each RVP is essential to driving growth.

**Campaign Strategy:** Multichannel marketing campaign that focuses on awareness, lead generation, and relationship building between the RVPs and prospective Brokers/Consultants. The sole focus is to convince regional B/C offices that working with RF is a value add to their firm and clients.



# Brokers and Consultants Campaign Tactics

By combining these two approaches we are creating a comprehensive strategy that maximizes brand exposure and awareness among a broader audience while also driving personalized engagement with key accounts.

## **Awareness Tactics to Broad Target List**

- LinkedIn ads driving to content marketing:
  - Blog
  - Case Study
  - Landing Page
  - Gated content
- Formatted Marketing emails from Rick
- BenefitsPRO Webinar Promotion (10/12)
  - Emails
  - LinkedIn (organic)
  - LinkedIn (paid)

## **Account-Based Tactics to Niche Target List (4-5 Top Target Firms)**

- Stage 1: Targeted LinkedIn ads
- Stage 2: Reach out via email / personalized plain text emails from RVPs to ABM Targets
- Stage 3: Follow up with top targets via phone
  - The list can be found [here](#)
- Stage 4:
  - Pitch deck for meeting
  - Branded Gift Box as a thank you

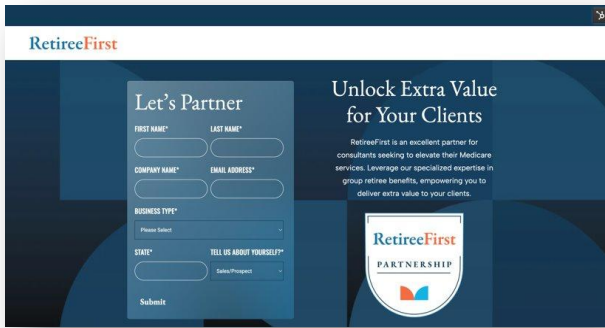
# Campaign Goals & ABM Strategy

## Goals:

- Each RVP needs ~25-35 bids per year to achieve annual growth numbers. This can be accomplished with 10-15 active brokers in their region proactively producing 2+ bids per year.
- Overall Goals:
  - Low End - 60 brokers
  - High End - 75 brokers
- Goals Per RVP:
  - Low End - 10 brokers
  - High End - 15 brokers

## ABM Strategy:

- Based on the 26 target top tier regional brokerages from all PS RVP's, research each firm to see how we have helped their other regional offices and then find prospects within each of top tier target offices
- Create a unique and personalized multichannel campaign targeting each prospect within each regional office utilizing all the marketing tactics you heard on the prior slide
- Key Message Example: "Look how we helped Segal Boston with <CLIENT NAME>, we can do the same for you and your clients at Segal Atlanta."



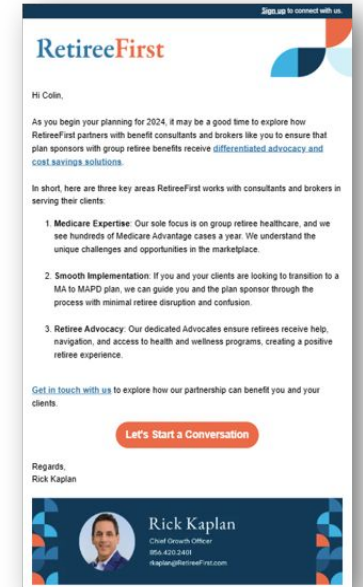
Landing Page



Case Study



Resource Guide



Nurture Stream Emails

# Multichannel Campaign



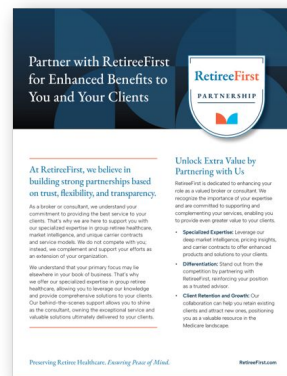
Results:  
232 Leads



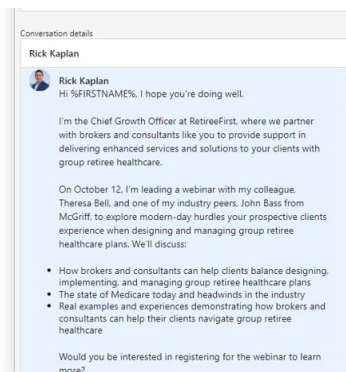
Blogs



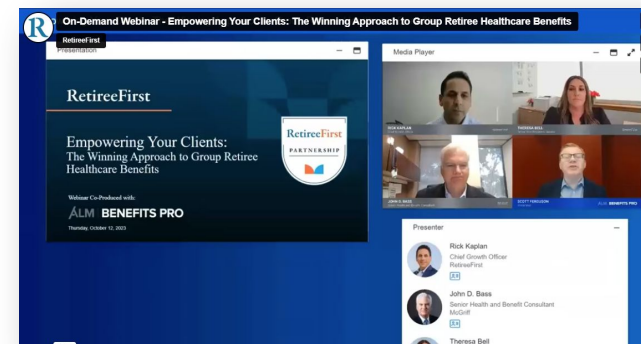
Paid LinkedIn Image Ads



Flyer



Paid LinkedIn Conversation Ad



Sponsored Webinar

# Brokers and Consultants Flyer

Available on our website, PDF on Box, and printed copies

View the flyer here

**Partner with RetireeFirst for Enhanced Benefits to You and Your Clients**

**RetireeFirst PARTNERSHIP**

**At RetireeFirst, we believe in building strong partnerships based on trust, flexibility, and transparency.**

As a broker or consultant, we understand your commitment to providing the best service to your clients. That's why we are here to support you with our specialized expertise in group retiree healthcare, market intelligence, and unique carrier contracts and service models. We do not compete with you; instead, we complement and support your efforts as an extension of your organization.

We understand that your primary focus may lie elsewhere in your book of business. That's why we offer our specialized expertise in group retiree healthcare, allowing you to leverage our knowledge and provide comprehensive solutions to your clients. Our behind-the-scenes support allows you to shine as the consultant, owning the exceptional service and valuable solutions ultimately delivered to your clients.

**Unlock Extra Value by Partnering with Us**

RetireeFirst is dedicated to enhancing your role as a valued broker or consultant. We recognize the importance of your expertise and are committed to supporting and complementing your services, enabling you to provide even greater value to your clients.

- Specialized Expertise:** Leverage our deep market intelligence, pricing insights, and carrier contracts to offer enhanced products and solutions to your clients.
- Differentiation:** Stand out from the competition by partnering with RetireeFirst, reinforcing your position as a trusted advisor.
- Client Retention and Growth:** Our collaboration can help you retain existing clients and attract new ones, positioning you as a valuable resource in the Medicare landscape.

Preserving Retiree Healthcare. *Ensuring Peace of Mind.*

RetireeFirst.com

**Working Together for Success**

We highly value our partnership with you and respect your client relationships. Our flexible working model is designed to ensure seamless collaboration and support your goals.

- Joint Discussions:** We can join you in discussions with the plan sponsor, leveraging our expertise to find the best solutions.
- Pricing and Analysis:** We can take the lead on pricing, carrier responses, and analysis, providing you with valuable insights for informed decision-making.
- Client Engagement:** We work closely with you to craft the proposal then we take a supportive role, either stepping back or standing alongside you, enabling you to engage directly with your clients and determine the best way forward.

Contact us to learn more about our collaborative working model and how it can benefit your business. Discover how partnering with RetireeFirst can help you differentiate, retain clients, and drive business growth.

**RetireeFirst is the premier retiree benefit management solutions and advocacy service provider, proven to enhance the experience and outcomes for group plan sponsors and their retirees.**

Founded in 2005, the company partners with all major national health carriers and hundreds of labor unions, public sector entities, and private corporations nationwide. RetireeFirst designs solutions that preserve and enhance benefit quality while driving material cost savings. Its unparalleled advocacy service creates a seamless benefits experience and connects members to programs that improve their health and wellness. Headquartered in Mount Laurel, NJ, RetireeFirst's award-winning team, solutions, and services have received industry praise, world-class NPS scores, and a *Philadelphia Business Journal* Best Places to Work award.

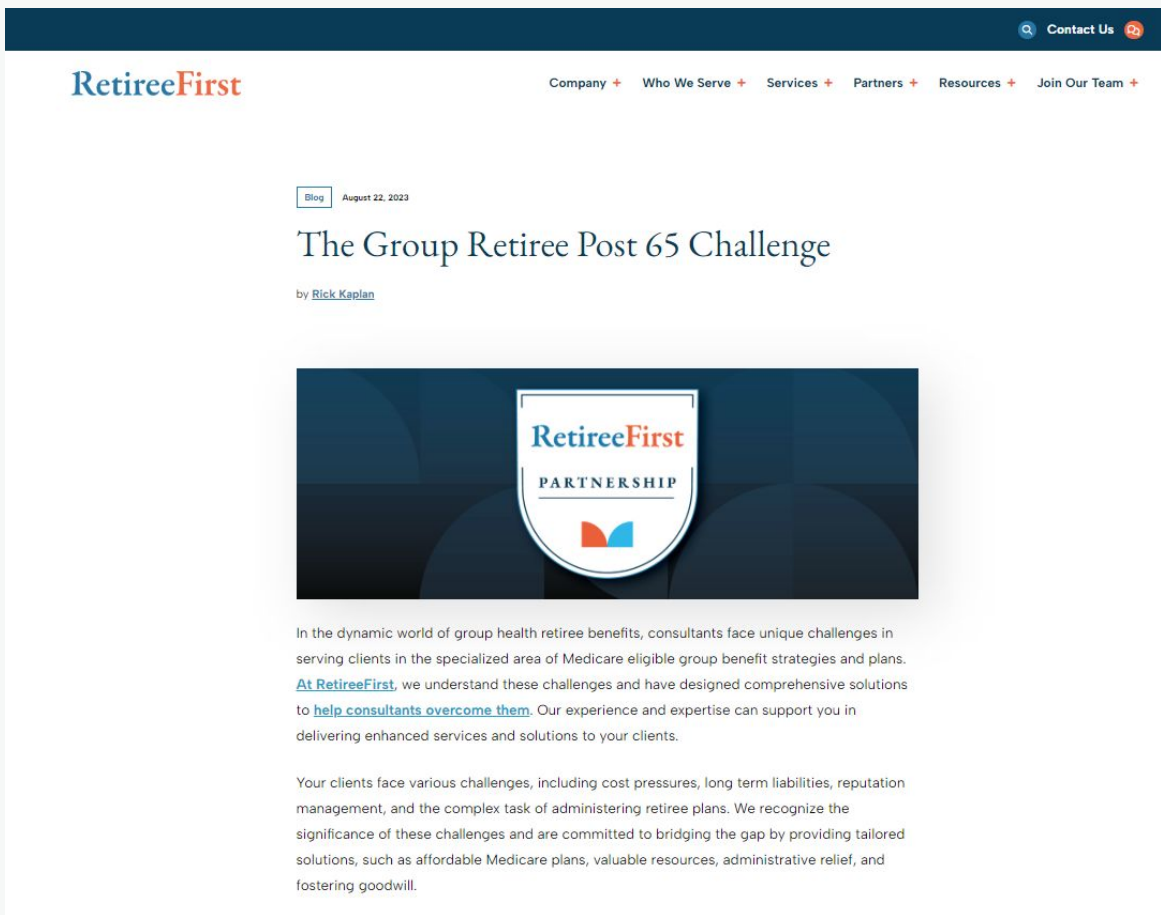
**RetireeFirst**

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RetireeFirst.com  
@RetireeFirst

# The Group Retiree Post 65 Challenge Blog

Posting a blog by Rick Kaplan positioning our value prop to consultants on September 6th




RetireeFirst

Company + Who We Serve + Services + Partners + Resources + Join Our Team +

Blog August 22, 2023

## The Group Retiree Post 65 Challenge

by Rick Kaplan



In the dynamic world of group health retiree benefits, consultants face unique challenges in serving clients in the specialized area of Medicare eligible group benefit strategies and plans. [At RetireeFirst](#), we understand these challenges and have designed comprehensive solutions to [help consultants overcome them](#). Our experience and expertise can support you in delivering enhanced services and solutions to your clients.

Your clients face various challenges, including cost pressures, long term liabilities, reputation management, and the complex task of administering retiree plans. We recognize the significance of these challenges and are committed to bridging the gap by providing tailored solutions, such as affordable Medicare plans, valuable resources, administrative relief, and fostering goodwill.

At RetireeFirst, we firmly believe in being consultant-friendly. We do not compete with you; instead, we complement and support your efforts as an extension of your organization. Our aim is to help consultants differentiate themselves, retain clients, and fuel business growth. We offer flexible working models that adapt to the unique needs and requirements of each consultant, ranging from externally visible partnerships to behind-the-scenes collaborations.

*"RetireeFirst provides specialized expertise in assisting and supporting our clients in navigating the complexities of Medicare Advantage coverage. From quoting to implementation, RetireeFirst takes care of every aspect, delivering end-to-end support in obtaining the right medical and prescription retiree benefits at a more favorable cost. We value our partnership with RetireeFirst as they serve as an extension of our services, ensuring our clients' retirees receive the exceptional level of benefits they deserve with ongoing support and service. You don't need to be an expert in Medicare if you partner with RetireeFirst."* **Peter Abitanto, Partner, Senior Consultant, Taft-Hartley & Labor Practice, Connor Strong & Buckelew**

Our sole focus for 18+ years is on group retiree healthcare. We have specialized expertise that is not available elsewhere. With deep market intelligence, pricing insights, carrier contracts, and a unique service model, we provide consultants with a competitive edge and empower you to deliver comprehensive solutions that meet your clients' needs.

When partnering with us, you gain access to our support, allowing you to shine as the consultant. We take pride in enabling you to take credit for the exceptional service and valuable solutions you provide to your clients. Our collaborative approach ensures that you remain the trusted advisor, offering expert solutions and innovative strategies that consistently deliver value.

[Contact us](#) to learn more about our collaborative working model and how it can benefit your business. **Discover how partnering with RetireeFirst can help you differentiate, retain clients, and drive business growth.**

# Navigating Group Retiree Healthcare: Latest Insights for Consultants

Coming Soon: A Gated 3–4 Page Downloadable Resource for Consultants to Drive Lead Generation

## Navigating Group Retiree Healthcare: Latest Insights for Consultants

As a broker or consultant, we understand your commitment to providing the best service to your clients. That's why we are here to support you with our specialized expertise in group retiree healthcare, market intelligence, and service models. We do not compete with you; instead, we complement and support your efforts as an extension of your organization.

We understand that your primary focus may lie elsewhere in your book of business. That's why we offer our specialized expertise in group retiree healthcare, allowing you to leverage our knowledge and provide comprehensive solutions to your clients.

**Insight #1** The Medicare landscape is changing and will continue to change. Here are the key drivers, which are translating into cost pressures.

### Key Overall Changes

In general, healthcare costs have grown at a rate faster than inflation<sup>1</sup>

- The demographics of Medicare beneficiaries and Medicare eligible individuals is growing older
  - From 2020 to 2030, seniors aged 75+ will make up the largest proportion of all seniors<sup>2</sup>
- Higher claims experience tied to higher utilization of healthcare services<sup>3</sup>
- Overall increase in utilization both on the medical and pharmacy side especially with the growing demand for newer medications<sup>4</sup>
- Plan design changes as more healthcare services are being covered
- Part D changes as CMS makes Threshold, TROR, and rebate share changes and rebate share changes every year as they enhance and restructure the benefit
  - These changes typically focus on the member out of pocket, financial contributions from manufacturers, and financial contributions from the health plans.<sup>5</sup>

### Key Regulatory Changes

- MA Rates
  - Despite an overall increase in payment, the impact to MA rates was the first decline since 2015 and averages a loss of \$150 per member per year to the payers.<sup>6</sup> In addition, CMS made a reduction in calculations related to indirect and direct medical education costs associated with services provided to MA enrollees which will apply to years 2024 through 2026.

<sup>1</sup> Source: Fierce Healthcare article by Paige Mincey, published on Jul 20, 2023 at 04:25pm.

<sup>2</sup> Source: McKinsey article, "Sweeping changes to Medicare Advantage: How payers could respond." Available at: <https://www.mckinsey.com/industries/healthcare/our-insights/sweeping-changes-to-medicare-advantage-how-payers-could-respond>

<sup>3</sup> Source: McKinsey article, "Sweeping changes to Medicare Advantage: How payers could respond." Available at: <https://www.mckinsey.com/industries/healthcare/our-insights/sweeping-changes-to-medicare-advantage-how-payers-could-respond>

<sup>4</sup> Source: Kaiser Family Foundation, "What Could New Drugs for Obesity and Alzheimer's Disease Mean for Medicare Coverage, Costs and Beneficiaries?"

<sup>5</sup> Source: www.CMS.org

<sup>6</sup> Source: McKinsey article, "Sweeping changes to Medicare Advantage: How payers could respond." Available at: <https://www.mckinsey.com/industries/healthcare/our-insights/sweeping-changes-to-medicare-advantage-how-payers-could-respond>

- Risk Adjustment – CMS payment to the health plans based on the health status of their membership.
  - Significant changes including stricter criteria as to how to code a claim for payment, including removing codes from the model, that will impact the funding health plans receive from CMS for various disease states.
  - Health plan will receive less money from CMS to manage the sicker members which will potentially drive an increase in premiums.
- STARs Ratings Changes
  - Changes include new measures, removal of measures and technical changes that will create a reduction in bonus payments to health plans for STARs ratings.
- Unknowns of the Inflation Reduction Act
  - Health plans will need to contribute more to the changes in 2025 however, it is not known yet how the health plans will price these changes into premiums and CMS will have more details on how to administer later this fall.
  - Price negotiation on certain high-cost drugs starting in 2026 may have a potential impact on premiums as well as there would be fewer rebates to offset benefit and premium costs.

### What to consider for your clients as a result:

- You may see rate conservatism with the carriers in 2024 in preparation for the unknowns in 2025.
- Carriers may be more reticent to provide rate locks and multi-year guarantees.
- Carriers are more selective in new bids.
- You may see MA/MAPD premium increases of 3-4% and PDP premium increases of 4-6% due to the changes from CMS and the Inflation Reduction Act.
- Keep a close eye on your client's renewal bids. Your clients may have seen flat or decreases in renewals, however due to changes and increases in environmental, external, and regulatory pressures, premiums are increasing.

**Insight #2** Medicare Advantage (MA) and Medicare Advantage Prescription Drug (MAPD) enrollment is growing rapidly, particularly in group retiree plans. As economic pressures mount and group retiree healthcare plan coverage faces potential cutbacks or discontinuation, MA can offer cost-saving opportunities that enable employers to continue providing plans and lower OPEB liabilities for plan sponsors and retirees.

- Medicare Advantage (MA) and Medicare Advantage Prescription Drug (MAPD) plans offer valuable benefits for plan sponsors and retirees when designed properly and supported adequately. It's important to conduct thorough research and due diligence to ensure the best fit based on your clients' retiree population's unique characteristics and needs.
- Transitioning retirees into a new plan requires careful consideration and hands-on support. At RetireeFirst, we proactively engage retirees with high-touch communications such as in-person meetings with printed handouts, educational webinars, simple webpages, and clear letters that avoid jargon.
- Given that Medicare Advantage operates on a different model, plan sponsors can play a pivotal role in helping retirees understand the plan, its rules, and network. The biggest potential friction points with seniors are doctors being out of network, prior

authorizations, and medication coverage.

- While acclimating to a new policy can be challenging, transitioning to a Medicare Advantage plan enables retirees to maintain the coverage they need while often gaining additional benefits not offered by other Medicare eligible employer sponsored plans including lower copays, extended medication supplies, and ancillary benefits.

**Insight #3** When comparing a group Medicare Advantage (MA) or Medicare Advantage Prescription Drug (MAPD) plan to an individual plan, there are several key differences and advantages to consider:

- Provider Network:** MA/MAPD plans can have very broad networks. Group plans can be customized and offer the flexibility to utilize a passive PPO network. In a passive PPO network, individuals can see any provider who participates in Medicare and accepts Medicare payments. Individual plans might have stricter in-network requirements, potentially leading to higher costs for out-of-network care.
- Prior Authorizations:** Depending on the carrier, you have the flexibility to adjust the intensity of prior authorizations in a group plan. This customization allows you to determine the number of prior authorizations required for members concerning drugs. In contrast, individual plans lack this level of customization.
- Co-Mingling of Specialty Drugs:** Some carriers in group plans allow the separation of generic drugs from specialty drugs. This means that in an individual plan, generics might be placed in a higher tier. In group plans, all generics can be consistently placed in tier 1 or tier 2, ensuring a more predictable experience for members.
- Formulary Differences:** The formulary, or list of covered medications, can vary between group and individual plans. Group plans might have different formularies that are better suited to the needs of the retiree population they serve. It's essential to review the formulary to ensure that retirees' medications are covered.

**Insight #4** If your client is thinking about an Exchange option to save money, off-load plan administration, and increase retiree satisfaction, there are alternative models to construct the best of both worlds.

- The Exchange allows a retiree to take their money and choose an Individual Medicare plan, however, it forces the member to work directly with the health plan on issues and navigate care on their own.
- A Group sponsored Retiree program provides a Group Medicare plan, typically with enhanced benefit coverage, reduced copays, and broader access, however, the Group is there to assist the retiree with their issues and help with their care navigation.
- At RetireeFirst, we can partner with you and your client to construct the best of both worlds. Our sole focus on retiree benefits means our solutions and services, combined with our people-centric approach, deliver immediate savings, significantly reduce administrative burden, and help preserve the benefits retirees deserve. Our unparalleled retiree advocacy service connects members to programs that help improve their health and wellness, resulting in happier and more engaged members. We go above and

# Case Study

A new broker and consultant focused case study from Mark Lynne, Principal and Vice President of Bolton Health will be available on our website and landing page on September 6 (pending final approvals)

CASE STUDY | Broker & Consultant Partnerships

The Successful Partnership Between  
Bolton Health & RetireeFirst  
in Enhancing Retiree Healthcare



Preserving Retiree Healthcare. *Ensuring Peace of Mind.*

**Bolton**

Enhancing Benefits for Retirees

## Solution

RetireeFirst worked with Mark to help two clients who were looking to provide their retirees with cost-efficient healthcare without impacting the fund or service provided. By offering flexible working models and a non-competitive approach, RetireeFirst has become a trusted partner in delivering a niche expertise and unmatched advocacy to clients.

“What RetireeFirst is doing is helping clients find a solution that is going to work for everybody. The consultant is going to look good for finding RetireeFirst, the plan sponsor is happy with the financials, and the retiree is taken care of by a compassionate team of Advocates.”



Mark Lynne  
Principal and Vice President  
Bolton Health

2 CASE STUDY | Broker & Consultant Partnerships

RetireeFirst

# Broker & Consultant Tip Sheet



## Navigating Group Retiree Healthcare: *Latest Insights for Consultants*

As a broker or consultant, we understand your commitment to providing the best service to your clients. That's why we are here to support you with our specialized expertise in group retiree healthcare, market intelligence, and service models. We do not compete with you; instead, we complement and support your efforts as an extension of your organization.

We understand that your primary focus may lie elsewhere in your book of business. That's why we offer our specialized expertise in group retiree healthcare, allowing you to leverage our knowledge and provide comprehensive solutions to your clients.

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### Insight #1

The Medicare landscape is changing and will continue to change. Here are the key drivers, which are translating into cost pressures.

**Key Overall Changes**

In general, healthcare costs have grown at a rate faster than inflation.

- The demographics of Medicare beneficiaries and Medicare eligible individuals is growing older!
  - From 2020 to 2030, seniors aged 75+ will make up the largest proportion of all seniors\*
- Higher claims experience tied to higher utilization of healthcare services\*
- Overall increase in utilization both on the medical and pharmacy side especially with the growing demand for newer medications\*
- Plan design changes as more healthcare services are being covered

**Key Regulatory Changes**

- MA Rates
  - Despite an overall increase in payment, the impact to MA rates was the first decline since 2015 and averages a loss of \$150 per member per year to the payers.<sup>1</sup> In addition, CMS made a reduction in calculations related to indirect and direct medical education costs associated with services provided to MA enrollees which will apply to years 2024 through 2026.

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**Key Regulatory Changes (continued)**

- Annual CMS changes to Part D that include Threshold/TrOOP and rebate share changes as CMS enhances and restructures the benefit
  - These changes typically focus on the member out of pocket, financial contributions from manufacturers, and financial contributions from the health plans\*
- Risk Adjustment—CMS payment to the health plans based on the health status of their membership
  - Significant changes including stricter criteria as to how to code a claim for payment, including removing codes from the model, that will impact the funding health plans receive from CMS for various disease states
  - Health plan will receive less money from CMS to manage the sicker members which will potentially drive an increase in premiums
- Star Ratings Changes
  - Changes include new measures, removal of measures and technical changes that may make it harder to get a high Star rating

**Unknowns of the Inflation Reduction Act**

- Health plans will need to contribute more to the changes in 2025 however, it is not known yet how the health plans will price these changes into premiums and CMS will have more details on how to administer later this fall
- Price negotiation on certain high-cost drugs starting in 2026 may have a potential impact on premiums as well as there would be fewer rebates to offset benefit and premium costs

**What to Consider as a Result**

- You may see rate conservatism with the carriers in 2024 in preparation for the unknowns in 2025
- Carriers may be more reticent to provide rate locks and multi-year guarantees
- Carriers are more selective in new bids
- You may see MAPD premium increases and PDP premium increases in mid-single digits due to the changes from CMS and the Inflation Reduction Act
- Keep a close eye on your client's renewal bids. Your clients may have seen flat or decreases in renewals, however due to changes and increases in environmental, external, and regulatory pressures, premiums are increasing.

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### Insight #2

Medicare Advantage (MA) and Medicare Advantage Prescription Drug (MAPD) enrollment is growing rapidly, particularly in group retiree plans. As economic pressures mount and group retiree healthcare plan coverage faces potential cutbacks or discontinuation, MA can offer cost-saving opportunities that enable employers to continue providing plans and lower OPEB liabilities.

**What to Consider as a Result**

- Medicare Advantage (MA) and Medicare Advantage Prescription Drug (MAPD) plans offer valuable benefits for plan sponsors and retirees when designed properly and supported adequately. It's important to conduct thorough research and due diligence to ensure the best fit based on your clients' retiree population's unique characteristics and needs.
- Transitioning retirees into a new plan requires careful consideration and hands-on support. At RetireeFirst, we proactively engage retirees with high-touch communications such as in-person meetings with printed handouts, educational webinars, simple webpages, and clear letters that avoid jargon.

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Given that Medicare Advantage operates on a different model, plan sponsors can play a pivotal role in helping retirees understand the plan, its rules, and network. According to the latest Fierce Healthcare article, the biggest potential friction points with Medicare Advantage enrollees are misinterpretation of plan benefits, overabundant concerns, confusion about plan features, and navigating prior authorizations. These potential areas of friction need to be strategically addressed in order to effectively overcome them.<sup>2</sup>

Transitioning to a Medicare Advantage plan allows retirees to retain the coverage they require while often enjoying supplementary benefits not provided by other Medicare-eligible employer-sponsored plans. These additional benefits can encompass broader provider networks, flexibility of prior authorizations, reduced copays, extended medication supplies, and ancillary benefits.

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### Insight #3


If your client is considering a private Exchange option to move their retirees into individual Medicare plans, usually driven by the desire to reduce costs or alleviate the day-to-day administration of retiree healthcare plans, there are group options to consider. These alternatives can accomplish the same outcomes while offering retiree advocacy, nurturing the company's positive relationship with retirees, who often serve as the most vocal and public critics.


**What to Consider as a Result**

- A group alternative can be designed to include various benefit and carrier options, equivalent or better costs, direct retiree billing, improved benefit coverage, lower copays, and broader network access—like what's often found in a group plan. This alternative can also incorporate HRA funding and is supported by strong member advocacy, which is not typically part of the Exchange.

Sources  
 1. Fierce Healthcare article by Hoga Mitterner, published on 14/20/2023 at 04:29pm  
 2. McKinsey article, "Sweeping changes to Medicare Advantage: How payers could respond" Available at <https://www.mckinsey.com/industries/healthcare/our-insights/sweeping-changes-to-medicare-advantage-how-payers-could-respond>  
 3. McKinsey article, "Sweeping changes to Medicare Advantage: How payers could respond" Available at <https://www.mckinsey.com/industries/healthcare/our-insights/sweeping-changes-to-medicare-advantage-how-payers-could-respond>  
 4. Kaiser Family Foundation, "What Could New Drugs for Obesity and Alzheimer's Disease Mean for Medicare Coverage, Costs and Beneficiaries?"  
 5. McKinsey article, "Sweeping changes to Medicare Advantage: How payers could respond" Available at <https://www.mckinsey.com/industries/healthcare/our-insights/sweeping-changes-to-medicare-advantage-how-payers-could-respond>  
 6. www.CMS.gov  
 7. Fierce Healthcare, "Ability of Medicare Advantage enrollees don't fully understand their plan" <https://www.fiercehealthcare.com/payers/industry-medicare-advantage-enrollees-dont-fully-understand-their-plan>

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At RetireeFirst, we can collaborate with you and your client to design the best approach. Our sole focus on retiree benefits means our solutions, combined with our people-centric approach, deliver immediate savings, lighten the administrative workload of servicing retirees, and help preserve the benefits retirees deserve. Our unparalleled retiree advocacy service connects members to programs that help improve their health and wellness, resulting in happier and more engaged members.

Unlock extra value by partnering with us. Visit [RetireeFirst.com](https://www.retireefirst.com) to contact us today.

**RetireeFirst**

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# Broker/Consultant Testimonials

"RetireeFirst provides specialized expertise in assisting and supporting our clients in navigating the complexities of Medicare Advantage coverage. From quoting to implementation, RetireeFirst takes care of every aspect, delivering end-to-end support in obtaining the right medical and prescription retiree benefits at a more favorable cost. We value our partnership with RetireeFirst as they serve as an extension of our services, ensuring our clients' retirees receive the exceptional level of benefits they deserve with ongoing support and service. You don't need to be an expert in Medicare if you partner with RetireeFirst." **Peter Abitanto, Partner, Senior Consultant, Taft-Hartley & Labor Practice, Connor Strong & Buckelew**

"RetireeFirst's Advocates are a shining example of exceptional service. They go above and beyond to advocate for our members, ensuring that any problems are solved, follow-ups are done, and the loop is closed. With RetireeFirst, members have a dedicated advocate on their side who always puts their best foot forward to make them shine. The value of working with RetireeFirst is clear – you get access to quality people who are committed to working on your behalf. We receive feedback all the time from our members, and it's clear that the Advocates are making a significant impact." **Jack Brynes, Source 1 Benefits**

"What RetireeFirst is doing is helping clients find a solution that is going to work for everybody. The consultant is going to look good finding RetireeFirst, the plan sponsor is happy with the financials, and the retiree is taken care of by a compassionate team of advocates." **Mark Lynne, Bolton Health**

# Pitch Deck

RetireeFirst

## Working Together for Success

Our flexible working model is designed to ensure seamless collaboration and support your goals.

### Joint Discussions

We can join you in discussions with the plan sponsor, leveraging our expertise to find the best solutions.

### Pricing & Analysis

We can take the lead on pricing, carrier responses, and analysis, providing you with valuable insights for informed decision-making.

### Client Engagement

We work closely with you to craft the proposal then we take a supportive role, either stepping back or standing alongside you, enabling you to engage directly with your clients and determine the best way forward.

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## Unlock Extra Value by Partnering with Us

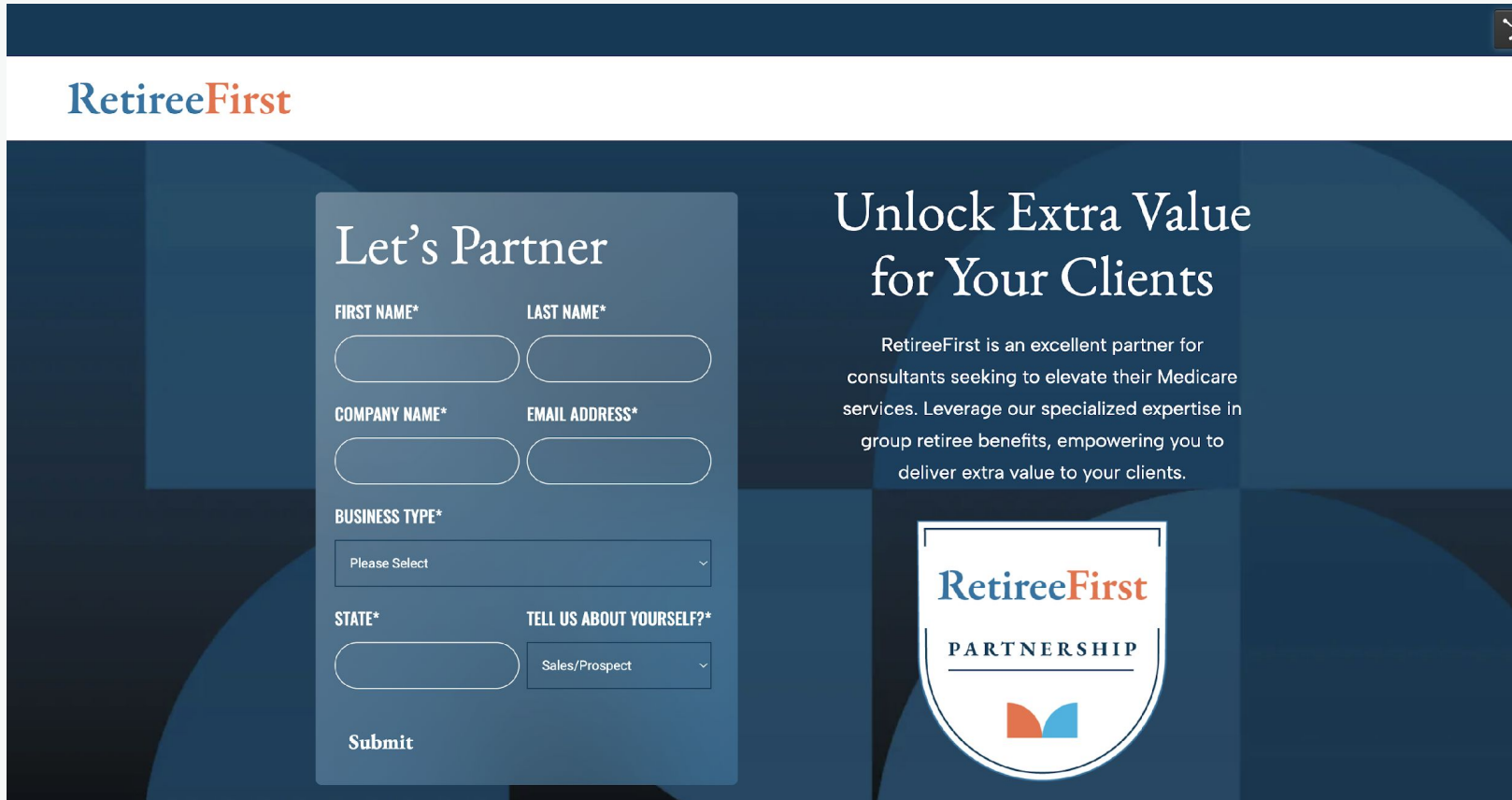
RetireeFirst is dedicated to enhancing your role. We recognize the importance of your expertise and are committed to supporting and complementing your services, enabling you to provide even greater value to your clients.

- **Specialized Expertise:** Leverage our market intelligence, pricing insights, and carrier contracts to offer enhanced products and solutions to your clients.
- **Differentiation:** Stand out from the competition by partnering with RetireeFirst, reinforcing your position as a trusted advisor.
- **Client Retention and Growth:** Our collaboration can help you retain existing clients and attract new ones, positioning you as a valuable resource in the Medicare landscape.

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Please let the marketing team know what other slides you need!

# Dedicated Landing Page



RetireeFirst

## Let's Partner

FIRST NAME\* LAST NAME\*

COMPANY NAME\* EMAIL ADDRESS\*

BUSINESS TYPE\*

STATE\* TELL US ABOUT YOURSELF?\*

Submit

## Unlock Extra Value for Your Clients

RetireeFirst is an excellent partner for consultants seeking to elevate their Medicare services. Leverage our specialized expertise in group retiree benefits, empowering you to deliver extra value to your clients.

RetireeFirst  
PARTNERSHIP

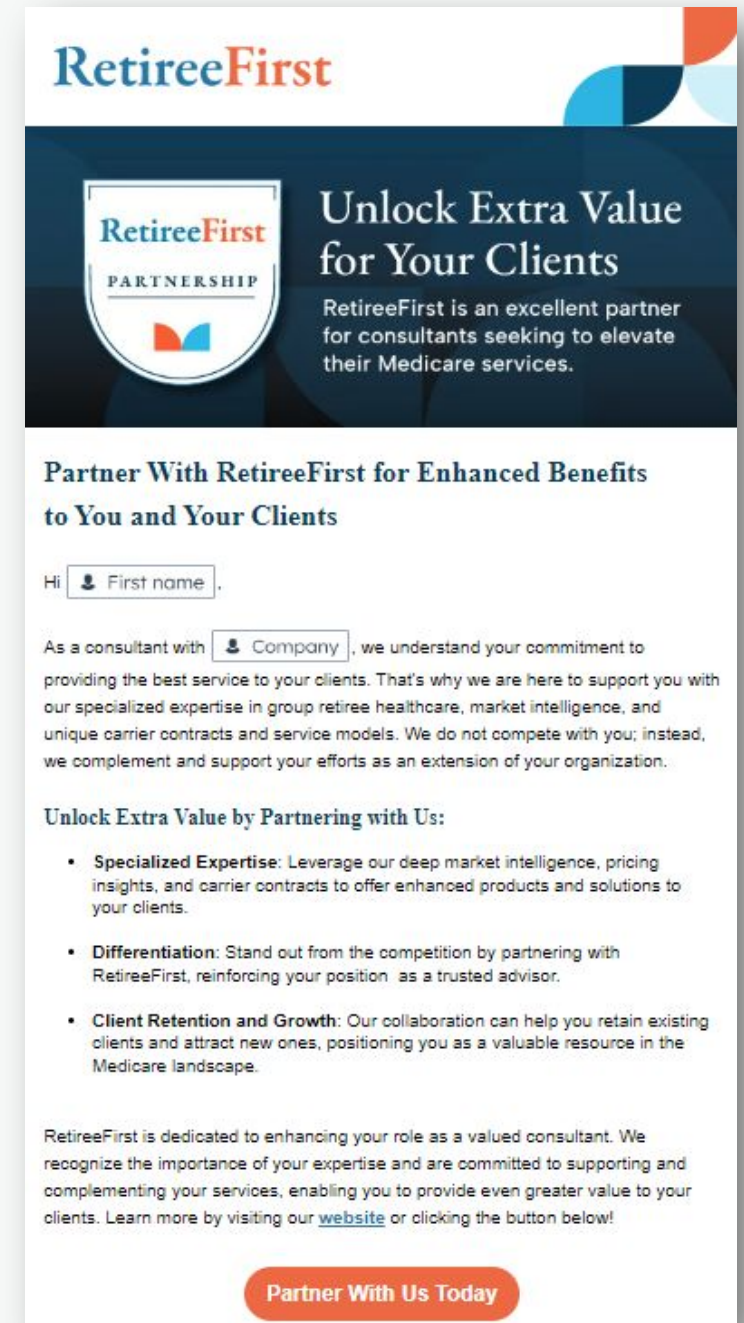
View the Landing Page [Here](#)

# Email Strategy – Broad Targets

## Overall Makeup:

### Broad – From Rick Kaplan (Excluding Niche Targets so they won't get both emails):

- 4 Email Drip Stream Workflow (All HTML Emails)
  - 1) General – CTA: Landing Page | **Send Date: 10/17**
  - 2) General – CTA: Landing Page | **Send Date: 10/25**
  - 3) General – CTA: Landing Page | **Send Date: 11/1**
  - 4) General – CTA: Landing Page | **Send Date: 11/8**
- Schedule:
  - 1 Email Every week (Ending November 8th)
- Audience:
  - Building a recipient list based on the initial all B/C firm list from PS RVPs



The image shows a preview of an email template for RetireeFirst. At the top, the RetireeFirst logo is displayed in blue and orange. Below the logo is a dark blue banner with a white shield containing the RetireeFirst logo and the word 'PARTNERSHIP'. To the right of the shield, the text reads 'Unlock Extra Value for Your Clients' and 'RetireeFirst is an excellent partner for consultants seeking to elevate their Medicare services.'

The main body of the email has a white background. It starts with the heading 'Partner With RetireeFirst for Enhanced Benefits to You and Your Clients'. Below this is a personalized greeting: 'Hi [First name],'. The text continues: 'As a consultant with [Company], we understand your commitment to providing the best service to your clients. That's why we are here to support you with our specialized expertise in group retiree healthcare, market intelligence, and unique carrier contracts and service models. We do not compete with you; instead, we complement and support your efforts as an extension of your organization.'

Next is the section 'Unlock Extra Value by Partnering with Us:' followed by three bullet points:

- **Specialized Expertise:** Leverage our deep market intelligence, pricing insights, and carrier contracts to offer enhanced products and solutions to your clients.
- **Differentiation:** Stand out from the competition by partnering with RetireeFirst, reinforcing your position as a trusted advisor.
- **Client Retention and Growth:** Our collaboration can help you retain existing clients and attract new ones, positioning you as a valuable resource in the Medicare landscape.

The email concludes with a paragraph: 'RetireeFirst is dedicated to enhancing your role as a valued consultant. We recognize the importance of your expertise and are committed to supporting and complementing your services, enabling you to provide even greater value to your clients. Learn more by visiting our [website](#) or clicking the button below!'

At the bottom right, there is a red button with white text that says 'Partner With Us Today'.

# Email Strategy – Niche Targets (4-5 Top Targets)

## Overall Makeup:

### Niche – From Associated RVPs (Excluding Broad List):

- 4 Email Drip Stream Workflow (All Plain Text Emails)
  - 1) General – CTA: Landing Page | **Send: 10/17**
  - 2) General – CTA: Landing Page | **Send: 10/25**
  - 3) General – CTA: Landing Page | **Send: 11/1**
  - 4) ABM – CTA: Calendar Bookings Page | **Send: 11/8**
- Schedule:
  - 1 Email Every week (Ending November 8th)
- Audience:
  - Top Tier Targets – B/C firm list from PS RVPs
- Next steps:
  - Client and consultant approval for case study
  - Look for test emails from Marketing to approve copy

Hi Colin,

At [RetireeFirst](#), we are broker and consultant friendly, we don't compete, we compliment and support your efforts. We help you differentiate, retain, and grow. We can flex our model to meet your needs from an externally visible partner to behind-the-scenes.

Through our partnership, We have collaborated on mutual clients in several different Segal offices including:

- Segal Boston
- Segal Chicago
- Segal New York
- Segal San Francisco
- Segal Washington DC

We believe that a partnership between Segal Atlanta and RetireeFirst will be a win-win.

Let us tell you about how RetireeFirst made your colleagues in the Segal Cleveland office shine and provided behind-the-scenes assistance and collaboration:

**Client:** Heat and Frost Insulators Local 33 Health Fund

**Problem:** Renewals were dropping exponentially due to poor customer service resulting from administrative workload on the plan sponsor trying to keep up with a large retiree membership.

**Solution:** RetireeFirst partnered with Segal to analyze the client's current group retiree health plan with Aetna and moved it to an Medicare Advantage Part D (MAPD) plan with Anthem. Along with a smooth transition for all parties involved, this provided a large savings for the plan sponsor as well as adding in RetireeFirst's advocacy services to help members with any health insurance issues lightening the administrative workload on the plan sponsor's office.

In addition, there is a high level of confidence in the work that we do as an extension of Segal to provide highly customized and effective approaches to supporting funds and other plan sponsors through:

- Transition carriers
- Move to Medicare Advantage and Medicare Advantage Prescription Drug Plans
- Utilizing our relationships with carriers on the group retiree side
- Supporting Segal on receiving very competitive bids that makes everyone look good with our advocacy services for the retirees helping them navigate their benefits and contribute to living as healthier and happier life

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This is just one of many success stories that RetireeFirst has had with other Segal offices across the country. With our continued partnership, we can provide the same successes to your team at Segal Atlanta.

If you would like to talk more, please [schedule a quick 15-minute meeting](#) with me to discuss how we help you differentiate, retain clients, and drive business growth.

Sincerely,

**Stephanie Gaffney, MPA**  
 Vice President, Southeast  
 Office: (856) 391-3282  
 Mobile: (630) 946-3544  
 Fax: (856) 437-4550

# LinkedIn Carousel Testimonials Ad

## LinkedIn Ad Text Line:

As a value-add to consultants, we're an extension of your team offering specialized support & empowering you to deliver enhanced services to clients.

“We value our partnership with RetireeFirst as they serve as an extension of our services, ensuring our clients’ retirees receive the exceptional level of benefits they deserve with ongoing support and service. You don’t need to be an expert in Medicare if you partner with RetireeFirst.”

**Peter Abitanto**  
*Connor Strong & Buckelew*

RetireeFirst

Partner with RetireeFirst to Deliver Real Results for Your Clients

“The value of working with RetireeFirst is clear – you get access to quality people who are committed to working on your behalf.”

**Jack Brynes**  
*Source 1 Benefits*

RetireeFirst

Partner with RetireeFirst to Deliver Real Results for Your Clients

“What RetireeFirst is doing is helping clients find a solution that is going to work for everybody. The consultant is going to look good finding RetireeFirst, the plan sponsor is happy with the financials, and the retiree is taken care of by a compassionate team of advocates.”

**Mark Lynne**  
*Principal & Vice President of Bolton Health*

RetireeFirst

Partner with RetireeFirst to Deliver Real Results for Your Clients

**RetireeFirst**  
**PARTNERSHIP**

Partner with RetireeFirst to Deliver Real Results for Your Clients

# LinkedIn Carousel Broker Case Study Ad

## LinkedIn Ad Text Line:

We can partner to elevate your Medicare services. Discover how our specialized expertise can deliver extra value to your clients.


“What RetireeFirst is doing is helping clients find a solution that is going to work for everybody. The consultant is going to look good finding RetireeFirst, the plan sponsor is happy with the financials, and the retiree is taken care of by a compassionate team of advocates.”

Mark Lynne  
Principal & Vice President of Bolton Health

Learn How →

RetireeFirst

Partner with RetireeFirst to Deliver Real Results for Your Clients



RetireeFirst collaborated with Bolton Health to *save their client millions* by transitioning them to an MAPD plan.

Learn How →

RetireeFirst

Learn from a successful collaboration with Bolton Health.

RetireeFirst

PARTNERSHIP



Partner with us today!

# LinkedIn Carousel Consultant Ad

## LinkedIn Ad Text Line:

Enhance your services with specialized support from RetireeFirst. Leverage our expertise in Medicare and unlock extra value for your clients.



Specialized Expertise: Elevate Solutions For Your Clients

Differentiation: Stand Out From Your Competition

Retention and Growth: Collaborate to Retain Clients & Attract New Ones

Partner With RetireeFirst to Enhance Your Services

# LinkedIn Carousel Unlock Extra Value Ad

## LinkedIn Ad Text Line:

Exceed client expectations & stand out from the competition with our expertise in group retiree benefits, market intelligence, and carrier contracts.



Unlock Extra Value for Your Clients



Unlock Extra Value for Your Clients



Unlock Extra Value for Your Clients

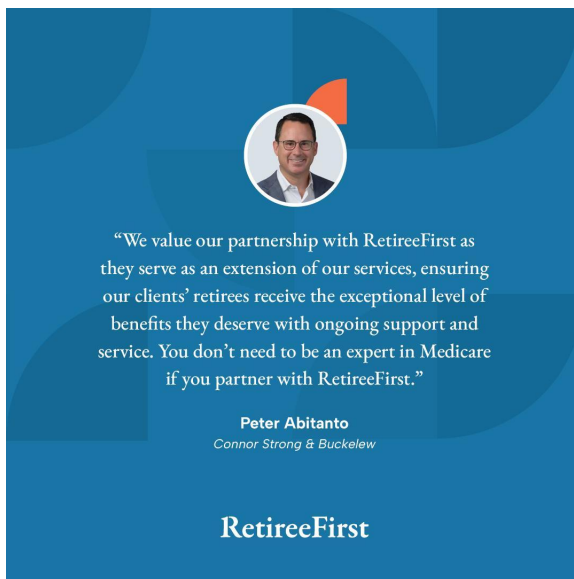


Partner With RetireeFirst to Enhance Your Services

# LinkedIn Carousel Consultant/Broker Ad

## LinkedIn Ad Text Line:

Discover how RetireeFirst's Medicare expertise can elevate your business as a healthcare broker or consultant and enhance client retention and growth.



The Group Retiree Post 65 Challenge



The Group Retiree Post 65 Challenge



The Group Retiree Post 65 Challenge

# BenefitsPRO Sponsorship & Webinar

Co-Produced Webinar with BenefitsPRO on October 12 at 2pm EST

**Audience:** Brokers & Consultants

**Panel:** Rick Kaplan, John Bass, Theresa Bell

**Title:** Empowering Your Clients: The Winning Approach to Group Retiree Healthcare Benefits

**Promotional Tactics:** Email and LinkedIn carousel ads (paid and organic)



Webinar Registration Page Ads driving to Campaign Landing Page

RetireeFirst

Questions?