

You MUST choose a new health insurance plan...

In addition to the Medicare plan of your choosing, you will be covered by a County funded Retiree Health Reimbursement Account (HRA) plan.

Medicare Concierge Services through HEG and *NY* Medicare Specialists offer you the following level of services:

- **INFORMATION** on the advantages of the Retiree HRA plan and how it works
- **EDUCATION** and guidance in choosing a Medicare plan
- **ADVICE** on enrollment in Medicare Parts A & B
- **ASSISTANCE** with Medicare claim appeals

MONROE COUNTY Medicare Concierge Service



To contact HEG for assistance
CALL (585) 241-9500
Dental Plan – Ext 501
HRA Benefit – Ext 504

To contact *NY* Medicare Specialists
for 1-on-1 Medicare plan assistance
CALL (585) 739-6916



P (585) 739-6916
F (585) 272-9806

1425 Jefferson Road
Rochester, NY 14623

medicare@nymedicare specialists.com
www.NYMedicareSpecialists.com



MONROE COUNTY Medicare Concierge Service



P (585) 241-9500
(800) 666-6690
F (585) 241-9518

1050 University Ave, Ste A
Rochester, NY 14607

concierge@heginc.com
www.HEGinc.com



We're here to help.

Monroe County knows that enrolling in Medicare and choosing a new plan can be complicated. That is why they have selected **Health Economics Group, Inc. (HEG)** and *NY Medicare Specialists* to provide Medicare Concierge Services to retirees who are Medicare eligible or who are approaching Medicare eligibility.

HEG has been your Dental, FSA, and HRA plan partner since 1980.

NY Medicare Specialists provides **1-on-1 Medicare plan assistance.**

Upon becoming eligible for Medicare, retirees must enroll for Medicare Parts A & B and choose a Medicare Plan because they are no longer eligible for coverage under their prior County health insurance plan.

Retiree HRA Plan Advantages:

- You select the coverage that is right for you
- The county annually funds the HRA (\$600 in 2018 & 2019*)
- \$0 premium plans are available
- The HRA moves with you if you relocate
- Use HRA funds to “buy-up” to another plan
- If your selected plan costs less than the HRA funding amount, use excess funds to pay for copays and other IRS allowable medical expenses
- Roll over unspent funds from year to year

* Retirees required to contribute to the cost of healthcare benefits will not receive the full HRA allocation, e.g. The HRA of retirees with a 15% contribution towards the cost of their retiree healthcare would be funded at \$510 (\$600 minus 15%). More info at MonroeRetirees.com



MEDICARE 1-on-1 consultation includes:

REVIEW *of your current situation*

- Current medications, including any changes
- Frequency of doctor visits
- Your preference for regional or national insurer

RECOMMENDATION *on which plan is best for you*

ASSISTANCE *with facilitating plan enrollment*

**DON'T GET STUCK WITHOUT COVERAGE,
YOUR CURRENT HEALTH INSURANCE
PLAN WITH THE COUNTY IS ENDING.**