

METRO RETIREES RECEIVE ACCESS TO PREMIER CARE WITH KELSEYCARE ADVANTAGE

Plan Offers Savings to Company and Comprehensive Coverage with Fewer Out-of-Pocket Costs to Retirees

Finding affordable group retiree health insurance that provides extensive coverage and reliable service can be challenging. That's why more and more companies are turning to KelseyCare Advantage for their group retiree medical plans. One of these companies is the Metropolitan Transit Authority of Harris County (METRO), who selected KelseyCare Advantage to design a flexible health plan that met the needs of their company, as well as the needs of their retirees.

"Working with KelseyCare Advantage has been a 'win-win' situation for everyone involved," said Ray Fischer, director of benefits, compensation and wellness for METRO. "They crafted a very excellent plan that provides our employees exceptional service they're familiar with, at a price that's less than what they had been paying. And, it's allowed us to contain our costs and provide savings to the company."

The cornerstone of KelseyCare Advantage is its renowned provider network, Kelsey-Seybold Clinic, one of Houston's most trusted names in healthcare. Kelsey-Seybold Clinic has been providing comprehensive medical care to the Houston community for more than 60 years.

"The credibility of Kelsey couldn't be questioned because they relate to the issues and challenges of what's going on in Houston, which is where our retiree base is located. Having local folks addressing our needs played a big part in the decision," said Fischer.

Debbie Ware, manager of benefits and pensions for METRO agrees. "You just feel that you are getting very good, honest attention and care."



Raymond Fischer
*Director of Benefits, Compensation
and Wellness*
METRO



Debbie Ware
Manager, Benefits and Pension
METRO

To help educate retirees, KelseyCare Advantage also offers seminars and one-on-one consultations for their retirees free-of-charge.

"KelseyCare Advantage reached out any way we needed them to in order to help our retirees. Some met with the KelseyCare Advantage team in a group setting and some met with them individually," said Ware.

KelseyCare Advantage provides complete coverage by combining Medicare Parts A and B so that retirees are covered for their hospital stays and doctor visits under one simple plan. KelseyCare Advantage also offers plans with prescription drug benefits, and most plans have no or very low deductibles and copayments for services, which results in fewer out-of-pocket costs for retirees.

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Companies benefit as well. KelseyCare Advantage allows companies to alleviate financial risk by moving retiree healthcare costs into a fully insured health plan for a very low premium, while reducing FAS 106 and GAS 45 liability.

"We've had an excellent relationship with KelseyCare Advantage," said Fischer. "Our enrollment season starts in October, so very soon, we will begin working with KelseyCare Advantage on next year's program."

For more information about KelseyCare Advantage and its group retiree medical plans, contact Gary Leal at **713-442-9547**.

KelseyCare Advantage