RetireeFirst
A LABORFIRST SOLUTION

Individual Medicare Marketplace

We partner with unions and employers that wish to provide individual Medicare benefits with flexible funding options: fully funded, partially funded, or retiree-paid. Retirees receive knowledgeable support when choosing their Medicare coverage during open enrollment and ongoing healthcare advocacy after enrollment. We have deep expertise in navigating the Medicare market and serve hundreds of labor unions, public sector entities, higher education institutions, and commercial organizations nationwide.

Value for Unions & Employers

- Tailored strategy to meet your unique needs
- Reduced or eliminated liability
- Seamless transition to individual Medicare coverage
- Optional Retiree HRA Administration to balance budget certainty and retiree choice
- Personalized healthcare advocacy, from plan selection to ongoing support, that improves the member experience

Value for Retirees

- A personalized session with a licensed agent who will walk through plan options and get them enrolled
- Choice and access to the full market of Medicare Advantage and Supplement plans across a broad range of leading carriers**
- HRA setup, education, flexible contribution options, and real-time dashboards
- Ongoing healthcare advocacy provided by our in-house, U.S.-based Advocates who are all extensively trained in Medicare

Healthcare Navigation & Advocacy for Your Members at No Cost*

Unions and employers that wish to provide individual Medicare benefits can still offer award-winning healthcare navigation and advocacy through RetireeFirst for Individuals. Our Member Advocacy Services come at no cost.

*Advocacy services are provided at no additional cost when enrollment is completed through LaborFirst. Standard Medicare premiums, deductibles, copayments, and coinsurance still apply.

**We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Your retirees may contact Medicare.gov or 1-800-MEDICARE to get information on all of their options.

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RetireeFirst for Individuals

The RetireeFirst for Individuals solution is built on three pillars:

Transition Strategy

We begin by understanding the client's goals, budget, and retiree population. We design the transition approach with you, potentially including a compliant HRA structure for budget predictability, and a tailored communications strategy so retirees feel informed and supported as they prepare for enrollment.

Enrollment

We guide members through enrolling in individual Medicare Advantage and Supplement plans across a broad range of leading carriers.** During a personalized session, a licensed and appointed agent will review members' doctors and prescriptions to ensure they choose coverage with the right network and drug benefits.

Advocacy

Personalized advocacy and a human-centric approach are at the heart of our company. Our award-winning advocacy ensures that retirees always receive the support they need. Our Advocates guide members through every aspect of their healthcare journey, from enrollment to navigating care to resolving claims. It's why our NPS is among the highest in the healthcare industry.

Connect with Us

Whether offering group benefits or individual coverage, we are the only partner you need. Connect with our team to learn more.

LaborFirst

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