

Maximizing the partnership capabilities with your Transitions account team



Understanding our services

As an aging workforce support system, we are here to assist all your employees with the needs of today and the plans for tomorrow.

The workforce continues to age and people become less confident about retirement, medical expenses, and how to afford the uncertainty of what lies ahead. Our team at Transitions offers clients access to education, counselors, national resources, and the opportunity to receive dedicated assistance. Often times organizations get caught up with reporting metrics and savings numbers while overlooking the invaluable service that many of our clients receive. These experiences can never be reflected on a spreadsheet.

For example, the employee that had to move their parents into a nursing home and needed guidance as to how to navigate VA benefits, drug plans, and the cost of the unexpected move. This does not show up on a report; this employee gained a resource they will always be thankful to their employer for allowing them access.

Or the employee that had a spouse that was on dialysis and couldn't take time off of work to transport her three times a day, contacts us so that we assist them with community transportation services.

And again the employee that has a dad with Parkinson's and needs to create a power of attorney document as well as locate affordable medications.

All three of these examples are real examples. They are employees that didn't have to lose time at work, they had a brief phone call that allowed our team to support their needs. The productivity that could have been lost, was protected.

As we begin this partnership, we want to set expectations for the full array of our services and the many ways we assist your associates that do not necessarily show up on a report. The life long relationships and hours of care that we offer your associates after they have left your organization are invaluable.

We are excited to become a natural resource within your organization. Welcome to the Transitions family!

Sincerely,

Your Transitions Team





Communication & Planning

How do you access a store unless you know it is open?

Communication of benefits to your employees is imperative and how we communicate that message is even more imperative. If associates do not know that a benefit exists, how will they know how to access it or even what is available to them?

Our team at Transitions is here to assist with not only the support, but communicating our services to your organization. Our services are available to ALL associates! How do we let them know that the store is open for business? We market to them! We let them know who we are, what we do, and how we help them.

When we started this partnership there was something that caught the eye of your organization. A service that we provide that is missing from the support that is offered in your organization. This is where we start. What did you hire us for? From there, we build a twelve month plan to showcase the many ways that we are here to help. Our core competencies are Medicare and ERISA compliance and we are going to start with those two boxes.

3 easy steps to success:

Step 1- Create the 12 month plan and adjust as needed throughout the year

Step 2- Monthly touchpoint meetings to communicate the activity and feedback on the ground, while making any necessary adjustments to the plan.

Step 3- Report bi-annually on success and adjustments

Setting the stage

During the launch phase we are going to learn about your organization, how you communicate, the culture, the demographics, and ways to communicate our services. Let's look at the most important part of this phase: Who do we contact first? How do we contact them? What is the outcome we are looking for first?

Our guess is that you do not know who is enrolled in Medicare right now. Why did we guess that? Because our clients typically do not know the ultimate decisions for the post 65 employees or their dependents. How do we solve this problem? Let's start here!

Being that we are a compliance driven company, our goal is to protect the organization and the associate. We would like to start the entire relationship with a compliance task that protects both parties. We recommend a post Medicare outreach campaign, with the goal being that the clients speak with an advisor to understand and document their Medicare decisions. These decisions will be documented by having a Medicare eligible employee complete an electronic form that informs us of their decisions regarding Medicare enrollment. This form captures the data the group needs to be able to coordinate any Medicare secondary payments, as well as how to adjust any HSA contributions. Then this form is shared with your company to confirm any adjustments. During these calls it is often discovered that clients should not be contributing to their HSA account due to drawing social security prior to age 65 as well as realizing they have too much insurance and should not be enrolled in both. The guidance during this planned outreach needs to be the first goal between the organization. We cannot share associate information without the consent of the associate so this form works as a conduit to allow this communication.

How do we accomplish 100% participation on this? We communicate to the plan participants that they or a dependent must have a call with a benefit advisor at Transitions to determine the level of support needed. We will also let them know that as a Medicare eligible employee or dependent, they can leave the group plan at any time during the year and that if that is something they choose to do we will assist them. Once this campaign is completed and we share the data with your organization, proper coordination can happen. We then take this initiative and carry it through the organization as each employee or dependent becomes Medicare eligible.

64% of people are not ready for life during retirement

How do we fix this number? Imagine 64% of your employees do not feel like they have the resources to retire and leave their employer. We need to help them exhale and create a plan. For years and years many of them have been on their employers benefit plan and they have never had to make individual decisions about plan designs, costs, networks, and so on. We bridge this gap by creating opportunities for your associates to learn how to create the plan for tomorrow. From understanding social security to preparing for nearly \$500k of medical costs during retirement, people are nervous. Through the conversations and planning tools we have for clients, they are able to find the stable foundation to retire with a plan.

This support is not simply geared towards aged employees, we want the entire workforce to utilize these tools. We have thought to ourselves at one time or another, I wish I had known that before now. Our goal is extend the ah-ha moment to the entire organization.

Overview of Services-

Are you ready for tomorrow?

Our team of advisors is here to help you understand what options are available now to help you be prepared for tomorrow. Financial protection, continuity of benefits, and understanding your needs. We will help with a variety of options to best support your individual and family needs.

Caregiver Support

Do you have a loved one that needs additional assistance in Medicare, VA Benefits, prescription drug support, and more? Our services are also offered to your friends and family!

Medicare Coordination

As our clients become Medicare eligible and regardless of age, there are questions that need to be answered and coordination of benefits that need to be addressed. Our team is here to help you time your Medicare enrollment and assist with plan selections.

Social Security Planning

One of our most asked questions, is when should I draw social security? We help our clients understand the timing, implications and outcomes based on their individual needs.

Life Stage Planning

Each stage of life creates new demands on our families and finances. From Generation Z to Traditionalists, we have resources to assist with needs planning.

Educational Support

Our on-demand educational resources range from webinars to FAQ's sessions. Our team you will be able to help you find the answers, forms, resources, and more to help get you where you need to go!

COBRA Coordination & Options

This is more than just leaving the employer plan, this includes helping your college aged children who need to transition to their own insurance policy or even helping a divorcing spouse figure out their insurance options. This includes both pre 65 and post 65 reviews of coverage options.

Determining Outcomes

Like with any relationship, what you put into it is what you will get out of it. It is important to understand why we request certain account setup requirements. We are going to shed some light on the "why" behind the information needed.

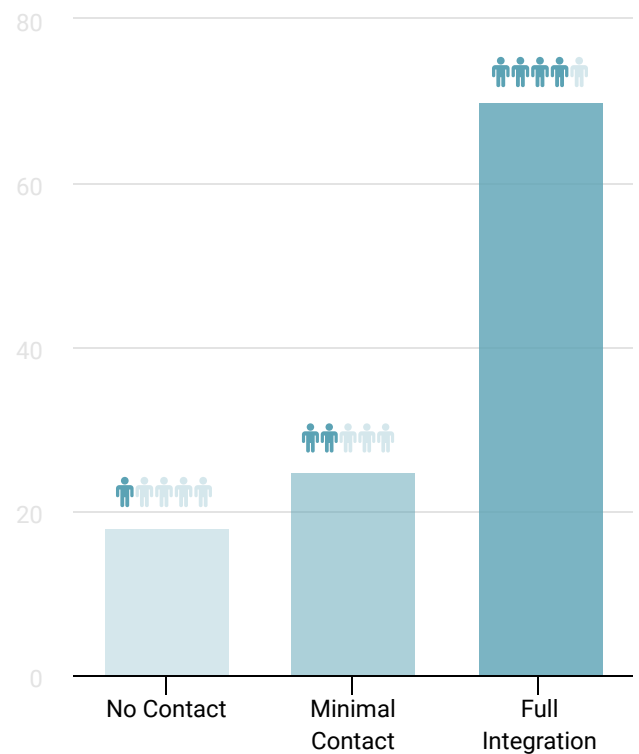
- Census data- We need to confirm that employees are included in our support for services and the census data gives us names, dates of birth, address, email address, phone numbers and plan selections. All of these items allow our advisors to have a base knowledge of the options for them.
- Phone Numbers- Our services allow for marketing campaigns to text or call associates to share information about that particular campaign. These texts are customized to the message we are trying to share.
- Email addresses- Utilizing an email gives us the opportunity to share communications on both the employer behalf as well as Transitions behalf. For example, we emailed our clients during the COVID-19 lock down to share valuable information since many employees were not working in their normal locations.

Each client is different and we respect the culture at each organization. We are flexible to our clients decisions and their level of integration with Transitions will help determine the success of our services.

- For clients that do not want outreach from Transitions, they handle 100% of the communication of our services.
- We also have clients that choose not to utilize the Medicare acknowledgement forms, this impacts the compliance component and our initial impact.
- Full integration and marketing will create the strongest return on the partnership investment.

Our ultimate goal is to build a strong partnership with your organization to reduce work, increase compliance, and offer aging resources to anyone in need. Outcomes based on employee communication integration (see Chart).

Associate Engagement



The Agreement & Expectations

Our goal is to create a relationship with your organization. You have many people at Transitions that are supporting your organization in different facets. Your individual support team includes:

- Dedicated Account Manager
- Dedicated Care Team Advisor
- Dedicated Retiree Concierge

This is your first team of support from creating a plan, organizing communication, and tracking goals, to educational conversations with employees, enrollment into Medicare, and eventually ongoing support for clients.

Like any relationship, it needs time and patience to grow. Our organization focuses on education and support for associates. We do not entice, encourage, or incentivize associates to leave their employer plan. Our goal is to help people compare, understand and make decisions based on their individual needs.

Our contract terms begin with a one year commitment from your organization. This allows time for people to understand what we do, how it impacts them, build a relationship, create a plan, and execute their decisions. It is imperative that the process be understood. We are not here to force anyone onto a plan that they have not elected on their own. Our monthly touchpoint meetings will keep both organizations abreast of the happenings inside of the support unit at Transitions. This is the best time to flush out ideas, change direction of planning, and understand the ongoing support. We will also share any requests or feedback from our client surveys. This helps to share a glimpse into what they are thinking.

In regards to invoicing, all invoices have a net 30 days to pay. If an account has not paid their implementation fees and monthly CASE fee, the account will not be supported until those items have been completed. Please be sure to add our emails to the safe senders list. If an account is more than 3 months in the rears, it will be required to pay annually. Late fees will apply.

Please reach out if you need anything. We look forward to working with your organization and associates!

