Seniors Choice

Stephens-Matthews

Group Retiree

MEDICAL VS MEDICARE

Supplement plan

Which is Best?



Seniors Choice Group Retiree plan

Any Medicare Supplement plan

- Always Guaranteed Issue for member and spouse
- Can make changes to plan during open enrollment with no underwriting
- No rate changes if moving out of the area
- · TPA administers claims
- Optional Benefits available: Skilled Nursing, Private Duty Nursing, At Home Recovery, and Comprehensive Wellness
- Stable rates for over 30 years

- Guaranteed Issue at T65 or when leaving a group
- · Underwriting if making any plan changes
- Rates change when moving out of the area
- Policyholder responsible for managing their own claims
- Some plans offer dental, wellness, and/or fitness benefit
- Rates subject to increase