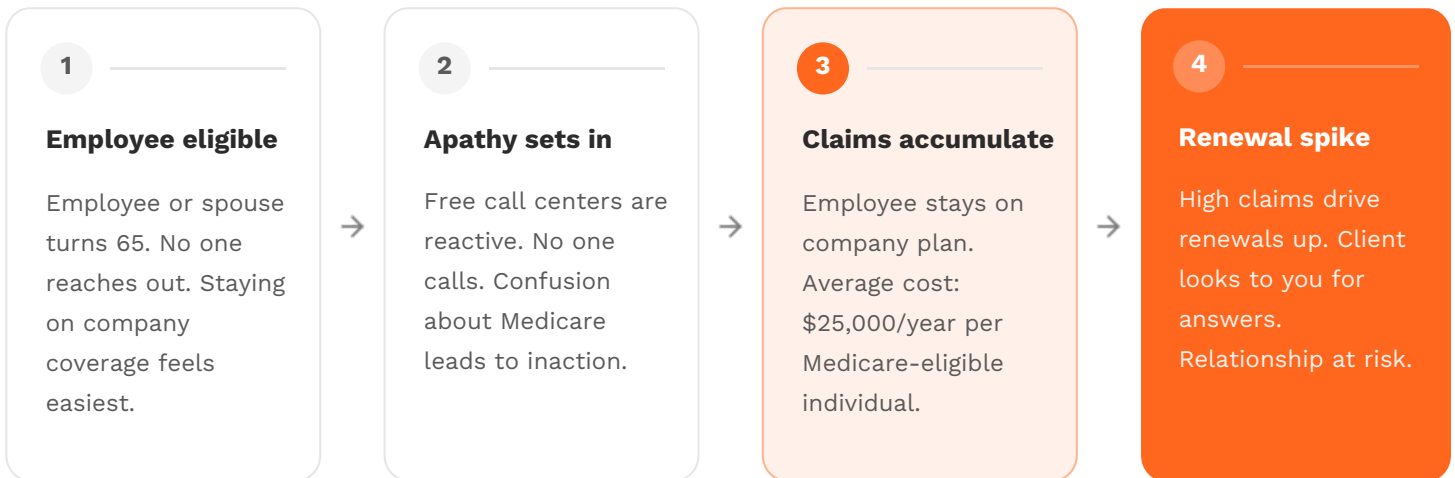


# Free Medicare services aren't free. They're costing your clients, their employees — and your retention.

When eligible employees do nothing or get misinformed, the cost lands on your client's health plan. And eventually, on you.

## THE COST OF INACTION



**\$25,000**

average annual claims cost per Medicare-eligible employee on company coverage

**5–10%**

of a typical mid-market workforce is 63+ — eligible or approaching eligibility now

**Hidden**

Most employers don't know how many eligible employees are sitting on their plan unnecessarily

### WHAT IT LOOKS LIKE WHEN IT GOES WRONG



An employee at a 5,000-person employer thought he had to continue working to support his spouse's chemotherapy. When his spouse was guided to Medicare, she discovered lower cost coverage for her treatment — and the employer recognized **\$1.2M in claims savings.**

— Doctor's Choice client — large employer group

## CASE STUDY — LARGE EMPLOYER

**\$1.2M** in claims savings

A spouse with cancer was unknowingly enrolled on a 5,000-person employer's plan. Through Doctor's Choice, she transitioned to Medicare — accessing better coverage for her treatment at far lower cost to the plan.

✓ **Broker retained client. Renewal rate under 5%.**

## CASE STUDY — 300-PERSON PHARMA

**\$400K+** in claims savings

A pharmaceutical company's CEO — with significant medical needs — was transitioning out. Rather than defaulting to COBRA, Doctor's Choice guided him to Medicare, dramatically reducing the plan's exposure.

✓ **Broker retained client. Renewal rate under 5%.**

## WHAT BROKERS GET WITH DOCTOR'S CHOICE

**Proactive outreach**

We provide year round education and guidance to keep employees well informed of their options

**Truly unbiased guidance**

Salaried staff. No commissions. All options evaluated, including federal Medicare A + B.

**End-to-end navigation**

Education through enrollment in Medicare and supplemental coverage — including post-enrollment support.

**National coverage**

Multi-state employers served — no geographic gaps, no hand-offs to local agents.

**Minimal employer lift**

Kickoff call, usage dashboard, dedicated microsite, and scheduled education. HR does very little.

**Full eligible population**

65+ employees, spouses, disabled dependents, individuals planning ahead, as well as parents of younger employees

## THE DOCTOR'S CHOICE TRACK RECORD

**10,000+**

individuals guided through Medicare

**200+**

employer clients served

**95+**

Net Promoter Score

**Year-round**

program. Not just open enrollment

**Ready to make Medicare a retention and cost story for your clients?**

Doctor's Choice is a Medicare advocacy and enrollment partner serving 200+ employers and 20,000+ individuals nationwide. We operate on a referral basis — no channel conflict.

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