How HR Teams Can Save Your Healthcare Benefits Budget While Upgrading Retiree Support

Healthcare costs in retirement are climbing faster than general inflation. According to recent estimates from Fidelity, a 65-year-old retiring today could spend over **$172,500 on healthcare throughout their retirement** — and that doesn't even include long-term care.

For your county and municipal employees who are approaching retirement, these numbers can be terrifying. For HR professionals and benefits managers, the transition of aging employees onto Medicare is often a maze of compliance risks, endless questions, and administrative headaches.

But it doesn't have to be. With the right proactive planning, you can protect your retiring employees' hard-earned pensions while optimizing your company's benefits budget.

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The Stakes Are High for Retiring Employees

What the Numbers Say

A 65-year-old retiring today could spend over **$172,500 on healthcare throughout their retirement** — and that doesn't even include long-term care.

For county and municipal employees approaching retirement, these numbers can be terrifying.

The HR Challenge

The transition of aging employees onto Medicare is often a maze of:

- Compliance risks
- Endless employee questions
- Administrative headaches

Here is how you can help your workforce navigate Medicare effectively — and how doing so can yield **massive cost savings** for your organization.

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The Hidden Threats to Retirement Income

Medicare is a fantastic resource, but the enrollment rules are complex. When employees misunderstand their options, they often face **permanent consequences**:

⚠️ Lifetime Penalties

Missing the Initial Enrollment Period can trigger **lifetime late penalties** for Part B and Part D.

💸 IRMAA Surcharges

Higher-income retirees, especially those with public pensions and deferred compensation, are often surprised by **Income-Related Monthly Adjustment Amounts (IRMAA)**. Without strategic income planning (like phased Roth conversions), they end up paying significantly more for their premiums.

🪤 Coverage Traps

The tradeoff between **Original Medicare** (greater flexibility) and **Medicare Advantage** (lower upfront costs but restricted networks) is confusing. Making the wrong choice can lead to unexpected out-of-pocket costs that erode their fixed income.

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Proactive Strategies to Protect Your Team

You want your employees to transition smoothly and enjoy their retirement. Educating them on a few simple strategies makes a world of difference.

Maximize HSAs Before Age 65

Health Savings Accounts (HSAs) offer a **triple tax benefit**: contributions reduce taxable income, funds grow tax-free, and withdrawals for medical expenses are tax-free. Encouraging employees to maximize these accounts before they enroll in Medicare builds a dedicated fund for future premiums and out-of-pocket costs.

Leverage Free Preventive Care

Medicare covers a wide range of preventive services, including an **Annual Wellness Visit**, at no out-of-pocket cost. Catching health issues early keeps long-term healthcare expenses manageable.

Understand Medigap vs. Advantage

Employees need clear, straightforward advice on whether a **Medigap policy** (predictable costs, higher premiums) or a **Medicare Advantage plan** (network restrictions, extra perks) fits their lifestyle and budget.

Maximize HSAs Before Age 65

Health Savings Accounts (HSAs) offer a **triple tax benefit**:

Contributions

Reduce taxable income

Growth

Funds grow tax-free

Withdrawals

Tax-free for medical expenses

Encouraging employees to maximize these accounts before they enroll in Medicare builds a **dedicated fund for future premiums and out-of-pocket costs**.

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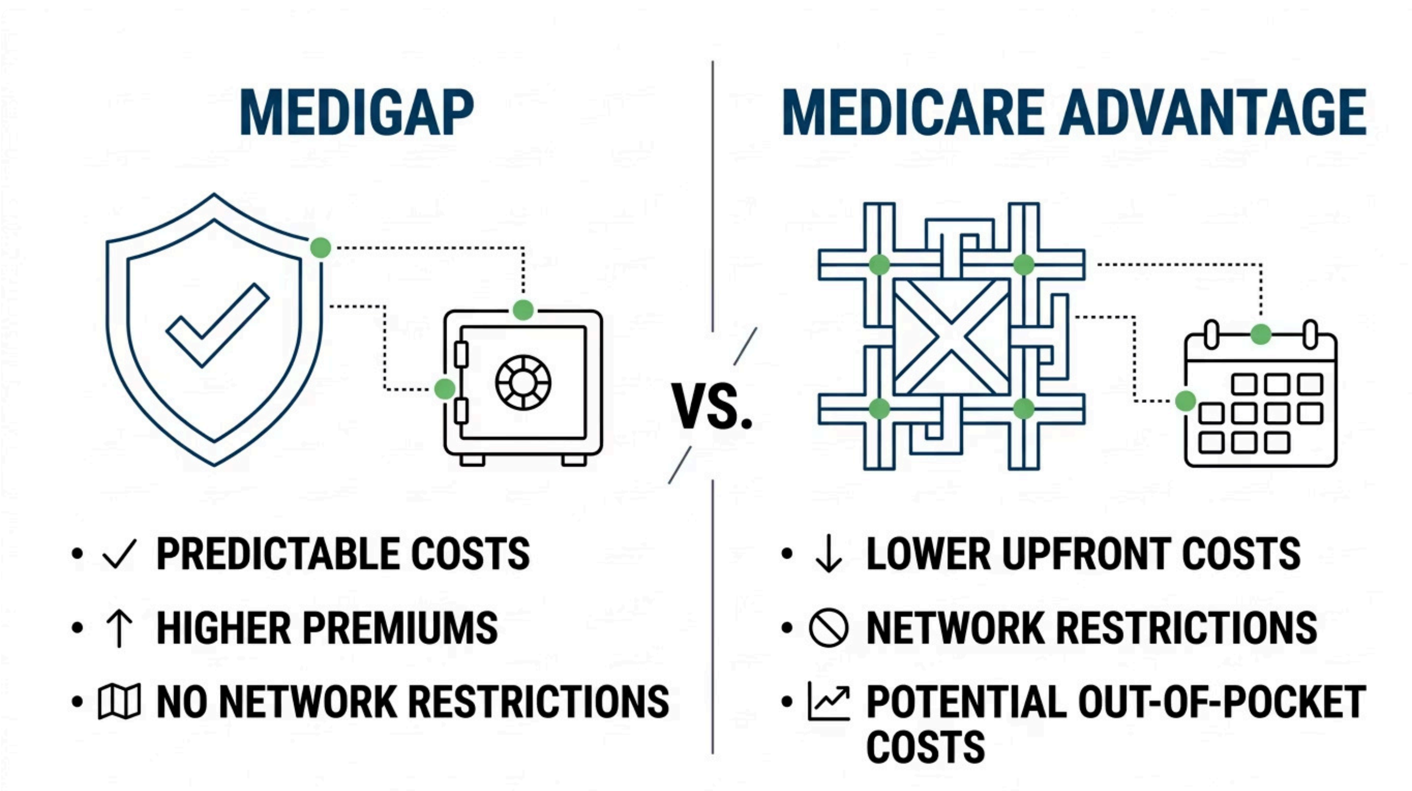
Medigap vs. Medicare Advantage: Know the Difference

Employees need clear, straightforward advice on which plan fits their lifestyle and budget.



Making the wrong choice can lead to **unexpected out-of-pocket costs that erode their fixed income**. Clear education at the point of transition is essential.

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The HR Advantage: Better Support at Zero Cost

You face the challenge of balancing cost savings, compliance, and employee satisfaction. Handling Medicare transitions internally drains your HR resources.

Partnering with an Employer Medicare & Retiree Benefits Advisor is a smart way to streamline this process.

$18K+

Savings Per Employee

We help employers save up to $18,000+ per Medicare-eligible employee by smoothly transitioning them off the group health plan and onto Medicare.

$0

Cost to Your Company

Our expert Medicare transition services are provided to your workforce at absolutely no cost to your company.

300+

Educational Videos

Proven expertise with over 300 educational videos to simplify Medicare for your staff.

17K+

Subscribers

A trusted resource with 17,000+ subscribers and a #1 ranking on Medicare Agents Hub in Texas.

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Meet the "Medicare Video Guy"

I am **Rodney Powell**, affiliated with **Senior Health Services** and popularly known as the **"Medicare Video Guy."** I serve as a risk-reduction partner for your HR team. We come alongside you to handle the heavy lifting, answer individual employee questions, and ensure your team feels completely supported during their transition.

> "Do It Yourself" isn't a Medicare plan. A FRIEND to come alongside you and your employees is priceless.

Here is what we bring to your organization:

Massive Cost Savings

We help employers save up to **$18,000+ per Medicare-eligible employee** by smoothly transitioning them off the group health plan and onto Medicare.

Zero-Cost Transitions

Our expert Medicare transition services are provided to your workforce at **absolutely no cost to your company**.

Tailored Education

We provide **free, easy-to-understand educational presentations** specifically designed for your team.

Medicare VideoGuide.com

Proven Expertise You Can Trust

With a track record built on education, accessibility, and results, the credentials speak for themselves:

300+ Educational Videos

A comprehensive library covering every aspect of Medicare enrollment and planning.

17,000+ Subscribers

A trusted, growing community of retirees and HR professionals who rely on our guidance.

#1 on Medicare Agents Hub in Texas

Recognized as the top-ranked Medicare resource in the state.

"Do It Yourself" isn't a Medicare plan. A FRIEND to come alongside you and your employees is priceless. We have the proven expertise to simplify Medicare for your staff.

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Ready to Streamline Your Benefits Management?

Protect your employees' retirement and optimize your budget today.

📞 Call Today	🌐 Visit Online
855-360-5263	**MedicareVideoGuide.com**

No pressure, just a good old-fashioned conversation about how to help.

Visit MedicareVideoGuide.com

Call 855-360-5263

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