



# Your Employees and Medicare Benefits

**A whole new set of questions pops up as employees and their family members approach the age of 65.**

- Am I required to enroll in Medicare at age 65?
- Will I pay a penalty for delaying enrollment in Medicare?
- Would it be better to keep my health insurance at work or enroll in Medicare?
- What is the difference between Original Medicare and Medicare Advantage Plans?

---

The good news is your relationship with Unison Risk Advisors provides you and your employees with access to our specialists in the Medicare market.

UROneBenefits has established a program to assist individuals and families with the many options available to someone approaching the age of 65 or considering a change of their current Medicare plan. Your service team is available to provide additional details and sample employee communications regarding the outreach program.

This free service gives the employer and employees a one-on-one consultation to review Medicare options. The UROneBenefits Medicare team is fully licensed with the U.S. Department of Health and Human Services (HHS) and the Centers for Medicare and Medicaid Services (CMS), which work closely with our team on your employee benefits program.

Our goal is to educate employees approaching age 65 and older that Medicare might be a preferred or less costly option as they make decisions regarding their personal insurance.

Your employees who are over the age of 63 may already be receiving information about the Medicare open enrollment period starting in October. Let them know they have a resource available that understands their current benefits and the details associated with Medicare.

Your employees can contact the UROneBenefits team directly regarding any questions about their own health care options or those for family members or friends.