



# Transitions

## A Comprehensive Solution



As you or a family member approach retirement, we want you to have the help you need to make the most of your Medicare coverage and options. We are partnering with Transitions Retiree Benefit Group to provide you with services to help you with your continuing health care needs called “A Comprehensive Solution”.

Medicare has become very complicated and it is important to understand your rights, know when to sign up for Medicare benefits and obtain accurate and timely information. Otherwise, you may be faced with financial consequences or significant gaps in health coverage.

Transitions is here to: **Educate**



Provide Medicare Education and Choice Options, explanations including Social Programs that may be available to you

**Counsel**



An online Exchange allows Transitions to search over 70 carriers and over 3,000 plans to meet your needs

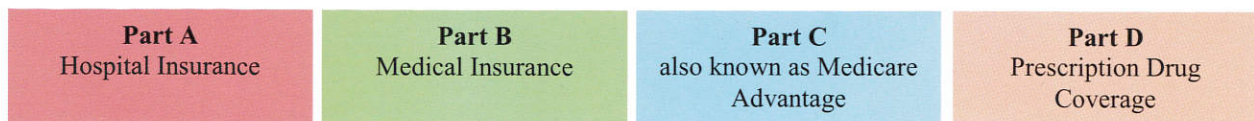
**Enroll and Support**



Assistance with finding the plans that will meet your individual medical needs as well as your budget

**Transitions offers two programs** – the “**Soft Landing Program**”, designed to assist employees that are retiring, or have retired with their Medicare needs. The second - a “**Caregiver Assistance Program**” supports employees who care for a child, spouse, sibling, or friend that is Medicare eligible.

There are 4 parts to Medicare, plus options for Medicare Supplemental Plans, so it is important to understand how all of these parts work together:



Because your health care needs and your financial situation may change yearly, the Transitions team is available to help you select the right Medicare coverage from year to year.

There are specific times that you may enroll initially and defined periods in which to make changes to your Medicare Plans, rest assured you will have personalized assistance to help you find the best options at the most affordable cost.

Because Transitions specializes in “Soft Landings for Retirees” we encourage you to visit their website, [www.planassist.net](http://www.planassist.net), or contact them right away with any questions you may have and to enroll in coverage at the right time.

