

## RightOpt<sup>®</sup> for Retirees: New Ways to Keep Old Promises



“RightOpt worked with us to customize communications to capture our retirees’ attention and organize several meetings where retirees could get their questions answered. This reduced their fears about the entire process and eased the transition for them.”

— Client

For years, your organization made promises to your employees. You said health care benefits would be available once they retired. However, increased financial and administrative burdens make it nearly impossible to keep those promises.

But there is good news. Regulatory and legislative changes, coupled with a vibrant and competitive health care marketplace, have created new ways for you to provide the benefits your retirees expect, and deserve.

You can join the hundreds of organizations that are implementing new solutions to keep old promises. Retiree health care exchanges can decrease costs, liability and administration, all while increasing retiree choice and overall value.

We created RightOpt, a private health insurance exchange, to help your employees and retirees – before and after they are Medicare-eligible.

### For Employers

We offer customized solutions and work with you throughout the transition from group health plans to the individual market. We help you:

- Assess your benefit changes
- Gain more control over expenses
- Reduce your administrative workload
- Administer your Health Reimbursement Account (HRA)
- Communicate changes to your retirees
- Demonstrate your continued appreciation for your retirees

"Your knowledge and kind, caring attitude made all the difference in the world. I am now enrolled in a new, better insurance program.

I am one very satisfied customer!"

– Retiree



To find out more contact us at 1 866.355.6647  
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## For Retirees

We use high-tech tools to deliver high-touch personal support to help your retirees:

**Choose their best-fit health care plan.** It's great to have choices, but not so great to be overwhelmed. That's why we preload data, make complex concepts easy to understand and spend as much time as it takes to help retirees understand their options. We then rank plans based on their total costs, not just by the premiums they would pay. This helps retirees choose the best plan for them from Day 1.

**Use their benefits and former employer contributions effectively.** We don't go away after enrollment. Our enrollment advocates continue to help retirees determine the most effective way to pay premiums and use their HRAs. Plus, RightOpt enrollees have free ongoing support via Health Advocate. Their Personal Health Advocates, often RNs, can help retirees navigate complex health care and insurance-related issues, saving them both time and money.

**Improve and manage their health.** Those same Personal Health Advocates can help retirees find community resources, specialists, second opinions and other forms of wellness support.

**We are specialists at turning fear and confusion into relief and gratitude. It starts with great communications and knowledgeable, highly trained call center advocates.**

### Communications

Our engaging, customized communications help retirees cut through the clutter and remain in the know. Home mailings, outreach calls, client-customized web portals, on-site retiree meetings and email campaigns help retirees feel more comfortable and confident about their choices.

### Call Center Enrollment Advocates

Retirees can pick up the phone and speak with the same enrollment advocate throughout the transition. We never limit the number or length of calls with retirees. Our enrollment advocates are:

- Familiar with your company
- Highly experienced in working with retirees
- Licensed, trained and Medicare-certified
- 100% domestic
- Not paid commissions, so they provide unbiased advice



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