



Group Medicare Insights: Member Experience

Is your retiree healthcare plan a good fit for the public sector?

After decades spent serving in critical roles, public sector workers count on plan sponsors to provide them with the healthcare they need to enjoy a well-earned retirement.

How can you be certain you're providing your public sector retirees with the best plan possible? Take this quiz to find out.

..... **Yes, or no?**

- | | | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Plan members are provided benefits that extend beyond those available under Original Medicare or individual retiree coverage plans. Examples include coverage for dental, vision and hearing, prescription drug coverage, gym memberships, meal delivery services, and allowances for groceries and home supplies. |
| Yes | No | |
| <input type="checkbox"/> | <input type="checkbox"/> | Our healthcare plan(s) offer fixed premiums and copayments, so members have predictable and stable costs. |
| Yes | No | |
| <input type="checkbox"/> | <input type="checkbox"/> | Plan members receive an allowance to reduce the financial impact of costs associated with over-the-counter items, including vitamins and supplements, digestive health products, personal care products, allergy, cold and flu medications, pain relief medication and first aid. |
| Yes | No | |
| <input type="checkbox"/> | <input type="checkbox"/> | Our plan(s) offer national coverage, so retirees can receive the care they need even if they choose to relocate after retirement. |
| Yes | No | |
| <input type="checkbox"/> | <input type="checkbox"/> | Our plan(s) come with customized care options, such as Medication Therapy Management, which provides qualified members with a free review of their medications under the guidance of a pharmacist or another healthcare professional. |
| Yes | No | |
| <input type="checkbox"/> | <input type="checkbox"/> | Plan members enjoy access to gyms where they can use cardio equipment, lift weights or sign up for group exercise classes like yoga and aerobics. |
| Yes | No | |

Is your retiree healthcare plan a good fit for the public sector?

..... How did you score?

Find out how perfectly your plan fits the unique needs of public sector retirees by calculating the number of times you answered “yes” to the statements above.

You answered “yes” to all 6 statements.

Congratulations! Your public sector retirees are most likely enrolled in a Group Medicare Advantage plan. By providing this coverage, your retirees are more likely to have access to care that meets their unique needs and provides them with financial stability.

You answered “yes” to 3—5 statements.

Chances are, your retirees are making stressful trade-offs by not being on a Group Medicare Advantage plan. Many retirees experience high rates of chronic conditions and disabilities, resulting in greater demand for comprehensive healthcare coverage. By offering perks ranging from access to fitness programs to special transportation benefits, Group Medicare Advantage plans can fill these critical gaps in care.

You answered “yes” to 1—2 statements.

Your retirees would benefit from a more comprehensive healthcare plan that promotes physical, emotional and financial well-being. They deserve a healthcare plan that can meet their unique needs with customized offerings and personalized attention. Fortunately, by enrolling your retirees in a Group Medicare Advantage plan, their retirement years can be as meaningful as those spent serving their communities.

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1. Monique Morrissey and Jennifer Sherer, “The Public-Sector Pay Gap Is Widening. Unions Help Shrink It,” Economic Policy Institute, August 29, 2024, last accessed June 10, 2025, <https://www.epi.org/publication/widening-public-sector-pay-gap/>.
 2. “The Value of Medicare Advantage Employer Group Waiver Plans in the Public Sector: An Introduction,” National Institute for Public Employee Health Care Policy, May 9, 2024, last accessed, June 10, 2025, https://healthcarepolicy-institute.org/Documents/The%20Value%20of%20Medicare%20Advantage%20Employer%20Group%20Waiver%20Plans%20in%20the%20Public%20Sector_Final.pdf.

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