



## Group Medicare Insights: Member experience

# A day in the life of a public sector retiree on Group Medicare Advantage



When Maria, a 60-year-old public school teacher, decided it was time to retire, she didn't need a lesson plan to know that Group Medicare Advantage (GMA) would provide her with the healthcare she needs to enjoy a well-earned retirement.

Follow a day in the life of Maria to discover how GMA can improve the lives of public sector retirees—from sunrise to sunset.



### An active start

Maria heads to her neighborhood gym where she takes a group yoga class. That's because Maria is enrolled in SilverSneakers®, a health and fitness program that's included, at no additional cost, for most Humana Medicare Advantage members. In fact, plan members enjoy access to thousands of gyms across the country where they can enhance their physical and mental well-being—a critical advantage given that many public sector retirees experience higher rates of chronic conditions and disabilities.<sup>1</sup>



### Healthy choices, smart savings

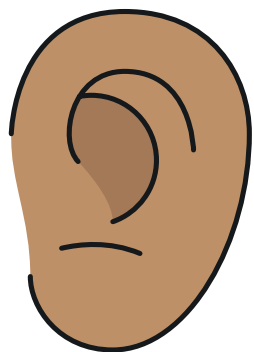
On her way home from the gym, Maria stops to pick up some groceries. State and local government employees typically earn 17.6% less compared to similarly educated private-sector workers,<sup>2</sup> so Maria appreciates the value of a dollar. Luckily, savings programs like Humana's Healthy Options Allowance\* reduce the financial impact of costs associated with groceries, vitamins, cleaning supplies, assistive devices and other essential living expenses.





## Hassle-free home delivery

Upon returning home, Maria checks her mailbox to discover a package has been delivered. The closest pharmacy to Maria is nearly 30 miles away. Fortunately, by having her blood pressure medications shipped directly to her home, Maria doesn't have to drive long distances or wait in long lines. Rather, Maria's prescriptions are filled online and delivered to her house.



## Annual hearing appointment—covered

After a quick lunch, Maria heads to her annual hearing appointment. GMA plans typically cover one routine hearing exam per year at no cost to the member, provided they use an in-network provider. Unlike the approximately one in three Americans between the ages of 65–74 with hearing loss,<sup>3</sup> Maria receives a clean bill of health and books a follow-up appointment for next year.



## Coverage that moves with you

As much as Maria loves living in her hometown, an evening phone call from her daughter instantly reminds her just how much she misses her grandchildren who live across the country. Fortunately, Maria doesn't have to worry about losing her healthcare coverage if she decides to sell her home and move closer to family. GMA plans offer national coverage, so retirees like Maria can receive the care they need even if they choose to relocate after retirement.



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1. “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](https://healthcarepolicy-institute.org/Documents/The%20Value%20of%20Medicare%20Advantage%20Employer%20Group%20Waiver%20Plans%20in%20the%20Public%20Sector_Final.pdf).
2. 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/>.
3. “Age-Related Hearing Loss (Presbycusis),” National Institute on Deafness and Other Communication Disorders, last accessed June 10, 2025, <https://www.nidcd.nih.gov/health/age-related-hearing-loss>.

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\*This spending allowance is a special program for members with specific health conditions. Qualifying conditions include diabetes mellitus, cardiovascular disorders, chronic and disabling mental health conditions, chronic lung disorders, or chronic heart failure, among others. Some plans require at least two conditions and other requirements apply. See the plan’s Evidence of Coverage for details. If you use this program for rent or utilities, Housing and Urban Development (HUD) requires it to be reported as income if you seek assistance. Contact your local HUD office if you have questions.

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