



## Group Medicare Insights: Plan quality, design, and performance

# New expectations for benefits: Innovative plan design for retirees



### Medicare Advantage: A win for all

Group Medicare Advantage plans offer a win-win situation: Investing in retirees early in their health journey can help organizations protect their bottom line and achieve financial stability while retirees gain fast access to comprehensive coverage, consistent costs, and supplemental care.

No wonder enrollment in Medicare Advantage among retirees is on the rise.

**20 million** | Number of Medicare Advantage enrollees in a group plan offered to retirees by an employer or union in 2024<sup>1</sup>

**1.8 million** | Number of Medicare Advantage enrollees in a group plan offered to retirees by an employer or union in 2010<sup>2</sup>

**13** | Number of states that offer only Medicare Advantage to Medicare-eligible retirees<sup>3</sup>



And for good reason. Medicare Advantage plans can provide retirees with life essentials not covered by basic Medicare plans, including:



**Dental, vision, and hearing care**



**Prescription drug coverage**



**Gym memberships**



**Meal delivery services**



**Allowances for groceries and home supplies**

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### Here's how.



**Meet Susan.** A retired kindergarten teacher, the only classes Susan participates in now are tai chi and yoga at her neighborhood gym. That's because she didn't waste any time enrolling in SilverSneakers, a health and fitness program that's included, at no additional cost, for most Humana Medicare Advantage members.

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# 13%

Reduction in mortality among people who adopted eight healthy habits, including good sleep, a healthy diet, and exercising

**Meet Fred.** A retired electrician, proud union member, and grandfather of four, Fred knows that young people aren't the only ones who can benefit from receiving an allowance. In Fred's case, a Healthy Options Allowance helps him pay for groceries, vitamins, cleaning supplies, assistive devices, and other essential living expenses.

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# 60%

Percentage of people that fear outliving their retirement savings



**Meet Desiree.** Shortly after retiring from an accounting firm where she worked as a financial analyst, Desiree injured her right leg in a minor car accident. But thanks to a Medicare Advantage plan that covers up to 100 days in a skilled nursing facility, Desiree can rest easy that she'll receive the high-quality care and personalized attention she needs to get back on her feet.

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# \$4,917

Average cost of assisted living per month in the U.S.



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1 “Adopting these 8 healthy habits by middle age could add between 23 and 24 years to your life,” Fortune, Published July 26, 2023, <https://fortune.com/well/2023/07/26/8-healthy-habits-extend-lifespan-decades-middle-age-study-va-harvard-veterans/>

2 “Retirement. It’s personal.” BlackRock, Published 2024, <https://www.blackrock.com/us/individual/insights/retirement/retirement-survey>

3 “Paying for Assisted Living: Financial Assistance for Senior Living,” Paying for Senior Care, Feb. 28, 2024, <https://www.payingforseniorcare.com/paying-for-assisted-living>

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Humana is a Medicare Advantage [HMO, PPO, and PFFS] organization with a Medicare contract. Enrollment in any Humana plan depends on contract renewal.

Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care and are not intended to replace your primary care provider or other providers in your network. Any descriptions of when to use telehealth services are for informational purposes only and should not be construed as medical advice. Please refer to your evidence of coverage for additional details on what your plan may cover or other rules that may apply.

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