

Medicare Employer Group Eligibility at a Glance

**Employer Sponsored
Plan Option(s)**

**Member is
Medicare "Primary"**

**Member is enrolled in
Medicare Part A & B**

**Medicare Eligible
Member**

**Employer has 20+ employees
on their quarterly tax & wage.**

**Employer has 19 or less employees
on their quarterly tax & wage.**

**Retired.
Medicare is Primary.**

**Actively Working.
Medicare is secondary.**

**Retired.
Medicare is Primary.**

**Actively Working.
Medicare is Primary.**

YIELD

Eligible upon retirement

*Disabled under 65 with Medicare: Employer with less than 100 employees & not part of a multi-employer or multiple employer group health plan = Medicare Primary. If you are 65 or older and receive COBRA benefits = Medicare Primary. CMS Primary vs secondary Payer Rules Apply. Please visit [medicare.gov](https://www.medicare.gov) for details. Medicare has neither endorsed nor reviewed this information. Not connected or affiliated with any United States Government or State agency. This document is not intended as legal advice.

Silver Wolf
INSURANCE
SERVICES LLC

Why Consider a Medicare Employer Group Waiver Plan (EGWP)?

Enhance Benefits. Reduce Costs. Simplify Administration.

- ✓ **Potential Cost Savings for Employers** - EGWPs often result in reduced premiums for both employers and retirees, compared to traditional group health plans. Also, shifting health risk to EGWPs, employers with self-funded retiree health plans can lower their Financial Accounting Standards Board (FASB) and Governmental Accounting Standards Board (GASB) post-employment benefit liabilities on financial statements.
- ✓ **Comprehensive Prescription Drug Coverage** - Plans offer extensive coverage for a wide range of medications, including generics, brand-name, maintenance, and specialty drugs. This ensures that your Medicare primary employees and retirees have reliable access to medications.
- ✓ **Seamless Medicare Integration** - These plans coordinate directly with Medicare. Employees enjoy a simplified experience and full access to the benefits they're entitled to.
- ✓ **Attract and Retain Top Talent** - Round out your robust benefits package—including comprehensive health insurance coverage—helps you stay competitive in recruiting and retaining skilled employees.
- ✓ **Streamlined Administration** - Managing a group Medicare plan shouldn't be complicated. With our expert support, we simplify enrollment, ensure compliance, and administration—so you can focus on what matters most: running your business.

Who Can Participate?

Any employer group with one or more Medicare-primary eligible person may qualify.

Sara Walker-Hite, Principal Advisor | Silver Wolf Insurance Services LLC
Health | Medicare | Life | Dental | Vision

Call/Text: 217-766-9378 | 1806 Woodfield Dr. Savoy, IL 61874

Email: sara@silverwolfinsurance.com | Web: www.SilverWolfInsurance.com

