MEDICARE
Employee Communications Toolkit

How-To Guide

Help Your Employees Understand Medicare.

Use this toolkit of easy-to-follow communications for employees who are approaching the age of eligibility for Medicare. Take a proactive role in helping these employees understand the right Medicare coverage options for them.

BlueCross BlueShield of North Carolina

Let's Talk Medicare

Navigating Medicare can be challenging – especially for those who are about to enroll for the first time. In one survey, 54% of employees approaching age 65 said they will likely seek guidance about Medicare from their employer's HR benefits manager.[1]

Your employees are counting on you and your HR team for Medicare answers. And you can count on Blue Cross and Blue Shield of North Carolina (Blue Cross NC) – with our decades of Medicare expertise – to support you at every step.

Confidence starts here

To help your employees transitioning into Medicare, we have created a complimentary, multi-touch toolkit of communications. These resources can empower employees to learn about the right Medicare coverage options for them.

How to get started

In this toolkit, you'll find a suite of ready-to-use communications that you can share with your employees when the time is right. Access these materials via:

- Our landing page at **BlueCrossNC.com/MedicareToolkit**
- The benefits hub
- The employer portal

We've heard from employers like you that guidance around Medicare would benefit their employees. We are honored to provide that extra support. You're more than just a line-item in a regional database to us. You're our neighbor – and Blue Cross NC will help you and your employees navigate every stage of the health care journey.

I hope you find these materials useful. It's just one way we can help educate your employees about making the best health care decisions for them and their families. On behalf of Blue Cross NC, take good care!

Roy Watson, Jr.
Vice President - Sales, Commercial Markets
Blue Cross and Blue Shield of North Carolina

Note:
These materials are intended for North Carolina-based employees enrolling in an individual Medicare plan. To learn about Group Medicare products for employees nationwide, please reach out to your authorized Blue Cross NC representative.

Footnote:
1 ALM Benefits Pro. www.benefitspro.com/2023/10/24/working-past-65-helping-medicare-eligible-employees-navigate-health-care-coverage/ (Accessed February 20, 2024).

Making the Move to **Medicare**

As your employees approach age 65 and become eligible for Medicare, share these easy-to-follow resources to educate them on their Medicare options. Use these materials as a complete set or individually depending on your needs. You may download these resources at **BlueCrossNC.com/MedicareToolkit**.

Promotional Communications
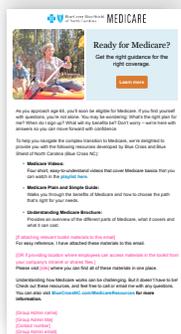
Overview Email: Use this pre-made Microsoft Outlook email template to introduce this toolkit to employees who will soon reach the eligible age for Medicare. This content is also provided in a document file if you do not use Outlook at your company.

Format: Email template

Resources

Employee Resource Guide: A handy list of resources to learn more about Medicare eligibility, plan options and more.

Format: Print-ready PDF

Medicare Videos:
Four short, easy-to-understand videos that cover:

- An Introduction to Medicare – what it is and how to find the right coverage

  View

- Enrolling in Medicare – all you need to know about Medicare enrollment periods

  View

- Medicare Plans and Paths – help choosing the one that's right for you

  View

- 4 Factors for Choosing a Medicare Plan – including network, drug coverage, travel and cost

  View

NOTE: This toolkit includes the full video files that you can use, as well as links to each video on the Blue Cross NC YouTube channel.
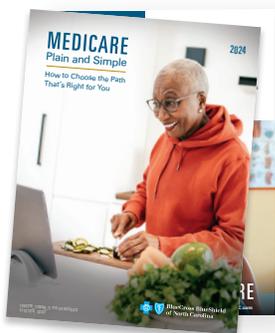
Medicare Plain & Simple Guide: Offers a detailed walk-through of the benefits of Medicare and how to choose the path that's right for each person's need.

Format: Print-ready PDF

Understanding Medicare Brochure: Provides an at-a-glance overview of the different parts of Medicare, what it covers and what it can cost.

Format: Print-ready PDF

Activation Roadmap

The resources in this toolkit can be pulled at any time to help employees who come to you with questions. To proactively reach out and share information, we suggest following a roadmap like the one below.

Send the Overview Email once a quarter to those entering their initial enrollment period:

- **January:** For employees reaching age 65 in January, February or March
- **April:** For employees reaching age 65 in April, May or June
- **July:** For employees reaching age 65 in July, August or September
- **October:** For employees reaching age 65 in October, November or December

OPTIONAL
Remind all employees age 65 or older in mid-October that the Medicare Annual Enrollment Period runs from October 15 through December 7

Have additional questions?

This toolkit aims to have everything you need to deliver basic education about Medicare to your employees. If you need further support to implement these resources within your organization, speak to your authorized Blue Cross NC representative for assistance.

Interested in learning about Group Medicare offerings for your company?

Have your broker or consultant reach out to us today for details!	**Or, contact your authorized Blue Cross NC sales representative.**