

Health Insurance in Retirement – Evaluate Your Options

Health insurance that will meet your needs and budget is an important factor to consider when planning for retirement. As you approach this important milestone, you may have questions about what options are available to you and what key actions and decisions you need to take to secure health insurance.

Aptia365* simplifies health insurance options and helps you feel confident about your choices. Our licensed, unbiased benefits counselors are here to answer your questions and provide assistance in evaluating and selecting coverage from a variety of individual health insurance options from both national and regional insurers.

Aptia365 provides personalized educational support for employees as they are transitioning to retirement. Our benefits counselors are licensed benefits experts who will:

- Deliver expert guidance and support for individuals navigating the complexities of Medicare, including helping you to understand when you should consider enrolling
- Compare individual health insurance plan options to help you make coverage decisions
- Provide unbiased assistance
- Assist with enrollment in individual Medicare plans, if interested



* Provided by Aptia Insurance Services Group LLC.

IMPORTANT DISCLOSURE: These individual health insurance plans are offered by third party insurance companies and are not covered by the Employee Retirement Income Security Act (ERISA). Enrollment in an individual health insurance plan offered through Aptia365 is completely voluntary. The YMCA Retirement Fund makes no assurance or endorsement of products.

We provide access to a comprehensive menu of individual insurance plans across the country, giving you the comfort and familiarity of well-known insurance carriers that offer a variety of options.

You may choose from:

**Medicare Supplement Plans / Medicare Advantage Plans /
Prescription Drug Plans / Dental / Vision**



Educate

Understand your Medicare benefits and decide on a health plan strategy.



Evaluate

Consider the plans available based on your personal needs assessment and budget.



Enroll

If interested, we can enroll you in individual coverage and provide year-round support.

Whenever you need assistance, you will have access to a team of benefits counselors who will serve as your ongoing advocates to help you obtain or change your healthcare coverage.

We are excited to support you in choosing a healthcare plan that best meets your needs. Visit us online to learn about Medicare and the different types of plans available, or call our benefits counselors who will help you in learning about your options and making a new healthcare plan election when you are ready.

How you can reach us:

- **Go online for 24/7 assistance:** guidance.aptia365.com/yretirement
- **Call: 1-855-207-1993; those who are deaf or hard of hearing should dial 711 for Telecommunications Relay Service. Our benefits counselors are available any business day from 8:00 a.m. to 5:30 p.m. ET.**
- **Mailing address: P.O. Box 14401, Des Moines, IA 50306-3401**

Support provided in Spanish as well as several other languages.

Y Retirement and Aptia365 are separate unrelated entities. Y Retirement has not provided your contact or account information to Aptia365 and does not receive any fee or other compensation if you contact Aptia365 or enroll in any health insurance option through Aptia365. If you wish to use Aptia365's services, it is up to you to provide your information to Aptia365, which may include personally identifiable information, financial information and health-related information.

