

# Early Retirement Window Strategies and Solutions

Mercer Marketplace 365+ Retiree

With current economic conditions due to the COVID-19 crisis forcing employers' hands as they look for opportunities for cost savings, Mercer has seen a significant increase in interest in offering Early Retirement Windows. Mercer is assisting employers on both the strategic design and the benefits delivery aspects to ensure the program is attractive and ultimately successful.

Providing an attractive healthcare benefit as a part of retirement incentive package is critical for success but complicated to design in a cost-effective matter while aligning benefits administration to support retirees. Employers need to make complex but critical decisions.

#### Key considerations and design aspects include:

- Pre-65 vs. Medicare
- Group vs. individual coverage
- Subsidized coverage vs. account-based benefits
- Overall cost of program
- Ease of administration
- Compliance and regulatory
- Liability and accounting issues

Mercer can assist clients to establish direction, timing, and communications strategy for each population segment. We work with our clients to ensure decisions and solutions are targeted to best meet objectives.

#### What sets us apart

##### Consulting + delivery

Strategic implementation process to align benefits administration delivery with savings and organizational objectives.

##### Complete solution

Mercer's unique ability to serve all populations.

**Mercer has a team of retiree administration experts ready to support your business initiatives. For more information, contact Mercer Retiree Solutions: [MercerMarketplaceRetiree@mercer.com](mailto:MercerMarketplaceRetiree@mercer.com)**

#### Benefits delivery

Mercer can administer all aspects of a retiree healthcare benefits program for Early Retirement Window participants:

- Enrollment
- Contact center
- Communications
- Website technology
- HRA administration
- Retiree billing
- Carrier interface
- Dental, vision and retiree life insurance

#### 100% in-house

Coordinated, led and managed by the same team within Mercer.

