



# E-Financial Update

## Retiree Insurance Benefit Programs

*Health care costs will continue to be a significant part of a retiree's monthly expenses and need for retirement income.*

CCOERA offers its retirees a broad range of health, dental, vision, and similar type benefits through HUB International. The list of available benefits is constantly being reviewed, improved and expanded. Some of these benefits are available to you by simply applying for coverage. Others are more restrictive, requiring a review and approval of your current health status by the insurance company.

Some of the listed benefits can be paid for through deductions from your CCOERA pension check. If that is not possible, then you will be expected to pay directly for the benefit you select. In every case, none of these benefits are required. You must personally select each one.



HUB International (The Gemini Group) serves as CCOERA's benefits consultant. The various benefits described below have been arranged through them. You may call HUB International at any time for information and advice. They can also assist you in application process. HUB may be reached in Denver Metro by calling (303) 893-0300 or toll free by calling (888) 795-0300, or [via email: info@geminigrp.com](mailto:info@geminigrp.com). By identifying yourself as a member of CCOERA, you will be directed to someone at HUB familiar with your needs.

### \*Dental Insurance

Three program options are offered through Delta Dental of Colorado. More information is available at <http://www.geminigrp.com/ccoera>.

### \*Health Insurance

We offer a wide range of coverage, through top providers, that will provide you the affordable options you want. More information on Medicare and Medicare Supplements is available at <http://www.geminigrp.com/ccoera>.

### \*Long Term Care

A long term stay in an assisted living facility, nursing home, or other facility can be very expensive. Long term care coverage protects you - and your family - from potential expense. Learn more about these options at <http://www.geminigrp.com/ccoera>.

### \*Life Insurance

Secure your family's future, and provide for the unexpected. Gemini can help you understand the options available, and help you gain coverage at the best rates going. More information is available at <http://www.geminigrp.com/ccoera>.

### \*Travel Insurance

Two great options to cover you when traveling, or working away from home. Learn more about these options at <http://www.geminigrp.com/ccoera>.