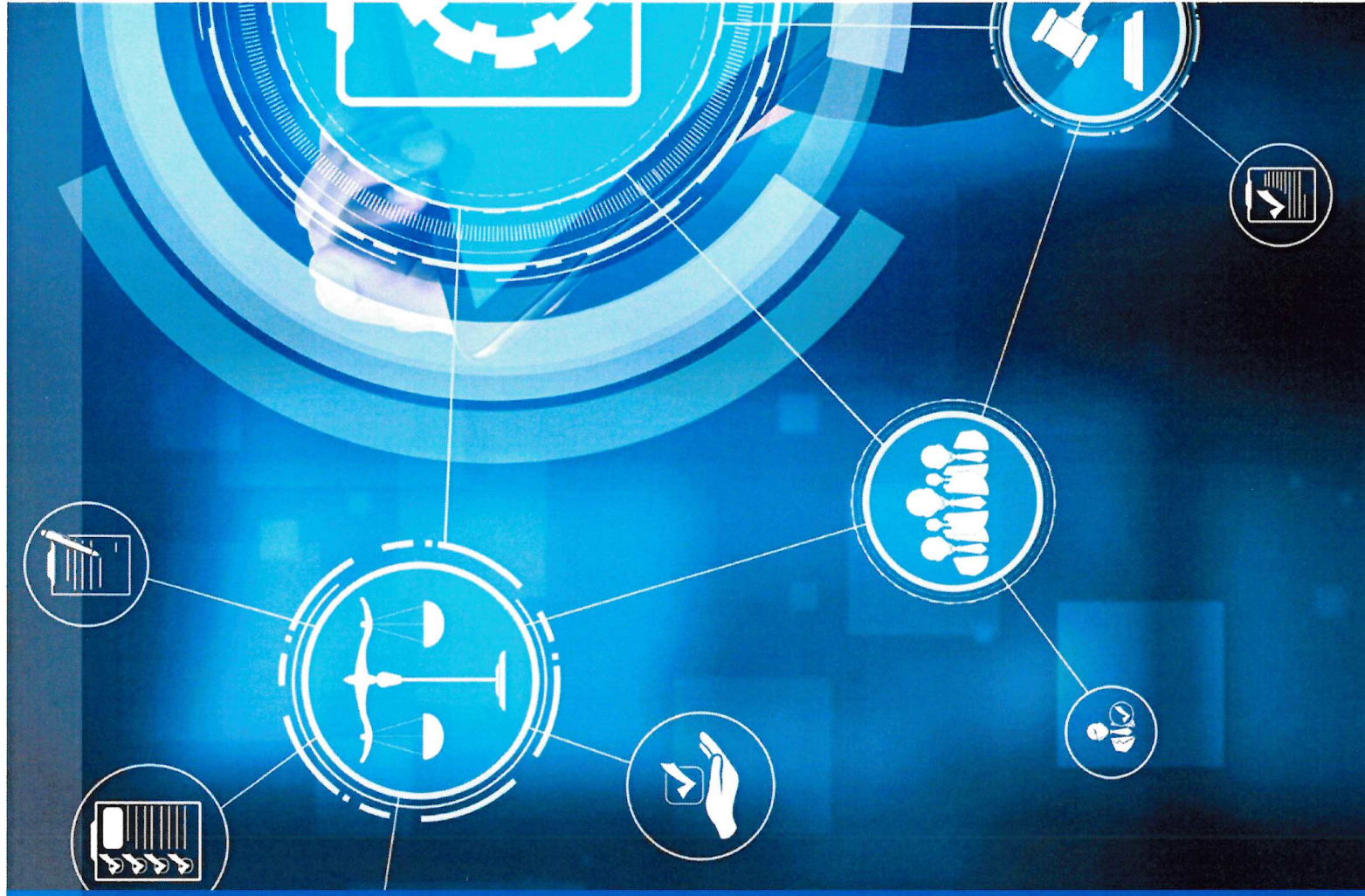


2025 Medicare Renewal Presentation

Presentation to Warren County



Corporate Overview

As one of the largest independent insurance and risk management agencies in the nation, Marshall+Sterling is a leader in group benefits, specializing in health, dental, life, disability and flex benefits.

Our experienced professionals help clients advance the health, wealth and performance of their most vital resource - their people. Our firm also provides customized administration, technology and total benefit programs. Augmented by a broad spectrum of insurance, risk and wealth management, and financial planning offerings, Marshall+Sterling provides complete risk solutions for our clientele. This integrated, custom-tailored approach, utilizing uniquely developed strategies and service models, allows Marshall+Sterling the ability to develop programs which provide superior excellence in coverage, care and cost effectiveness.

- **Founded in 1864**
- **Total written premiums in excess of \$1 Billion**
- **550 Insurance Specialists**
- **36 branch offices** across New York, California, Florida, Michigan, Virginia and the U.S. Virgin Islands
- **Group Benefits executives serve on the Advisory Boards** of all four major health insurance carriers
- **An employee-owned company**
- **One of the top 50* largest privately-held insurance brokers** in the nation
- **Nationally recognized for outstanding service and Best Practices**

* Source: Insurance Journal Report

***Our Employee
Benefits
Offices...***

(866) 573-4768

110 Main Street,
Poughkeepsie, NY 12601
30 Corporate Drive
Clifton Park, NY 12065

42 South Street
Glens Falls, NY 12801

555 Madison Avenue, 5th Floor
New York, NY 10022

5 Wells Street
Saratoga Springs, NY 12866

70 Sunrise Highway, Suite 500
Valley Stream, NY 11581

2561 Strang Road, Suite 117
Yorktown Heights, NY 10598

Corporate Overview

Marshall+Sterling is an industry leader with a deep passion for what we do. We pride ourselves on the lasting partnerships we build with our clients.



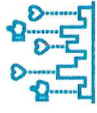
Dedicated and
deep Account
Management
team



One of the
largest
Alternative
Funding
Consultants in
the New York



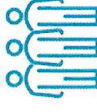
3K+
clients whose
employees
work across
32 states



Top 40
Ranked among the
top 40 independent
insurance companies*
and Nationally
recognized for
outstanding service
and Best Practices



100%
Employee-Owned
Business



550+
Insurance
professionals
across 37
offices in the
U.S. and the
U.S.V.I.

Renewal Analysis

Medical Bid List

Anthem Incumbent Carrier Initial Renewal is +42.8% above current Revised Renewal is +39.5% above current		Response	Plan closest to current
Medicare Carriers			
Anthem		Incumbent	+39.5% above current
Aetna		Declined to quote	Not quoting until Q3 2025
Benistar		No response	
CDPHP		Response Received	+194% above current
Highmark		Declined to quote	Uncompetitive rates
KafI Insurance Resources		No response	
MVP Healthcare		Declined to quote	Uncompetitive rates
The Hartford		Declined to quote	Uncompetitive rates
United Healthcare		Declined to quote	Uncompetitive rates

The rates and benefits in this report are for illustration purposes only. For actual rates and benefit detail plans, refer to insurance carrier proposals.

MAPD (Medicare Advantage w/ Rx)

CARRIER		Current & Renewal Anthem	
Benefits		In-Network	Out-of-Network
Deductible			None
Coinsurance			None
Out-of-Pocket Maximum			\$3,400
Physician Services			
PCP Visits		\$10	\$10
Specialist Visits		\$15	\$15
Routine Adult Exam		Covered in Full	Covered in Full
Preventive Services		Covered in Full	Covered in Full
In-Patient Services		Covered in Full	Covered in Full
Emergency Care		\$75	\$75
Urgent Care		\$10	\$10
Telemedicine			
Primary Care		Covered in Full	N/A
Physical, Speech and Occupational Therapy		\$15	\$15
Home Health Care		Covered in Full	Covered in Full
Prosthetic Devices and DME		\$0 Copay, \$20 per Purchase	\$0 Copay, \$20 per Purchase
Hearing Services			
Hearing Exam		No Copay, \$70 Max Every 12 Months	
Hearing Aids		\$500 per Ear, \$1,000 Every 24 Months	
Vision Benefit			
Vision Exam		No Copay, \$70 Max Every 12 Months	
Vision Hardware		\$100 Max Every 24 Months	
Preventive Dental		Discounts Available	
Part D Prescription Drugs		\$0/\$0/\$30/\$50/\$50 Standard Pharmacy \$2,000 OOP Max	
Health & Wellness		SilverSneakers, Meal Program, Home Care	
Network		Blue Card	
Rates	Counts	Current	Renewal
Employee Only	529	\$149.19	\$213.09
Estimated Annual Premium		\$947,058	\$1,352,695
Percentage Change From Current			42.8%
Dollar Change From Current			\$405,637
			\$373,897

The rates and benefits in this report are for illustration purposes only. For actual rates and benefit detail plans, refer to insurance carrier proposals.