

# THE POWER OF *National Seniors Coalition, Inc.*



## Comprehensive Retiree Medical Insurance Solutions

### *Mission*

National Seniors Coalition, Inc. was founded in 1996 by Bradley S. Hill to offer employer, municipality and union groups the opportunity to exit the retiree medical business, partially or completely, while still honoring commitments to their retired employees on a group basis.

### *Do You Really Want to be in the Retiree Medical Business?*

National Seniors Coalition and its business partners have pioneered group medical retiree solutions for pre- and post-retirement participants. Employing flexible plan design, National Seniors Coalition can sponsor a medical plan through a trust or voluntary employee benefit association (VEBA), saving you money and relieving you of burdensome plan administration.

### *Business Partnerships*

National Seniors Coalition retains Russell E. Greenblatt, partner at Katten Muchin Rosenman, LLP, the respected Chicago law firm with over 650 practicing attorneys. Mr. Greenblatt's practice has a special emphasis on VEBAs. During his tenure in the Office of Chief Counsel to the IRS, Mr. Greenblatt was the chief architect of U.S. Treasury regulations that control VEBAs.

Trust, custody and financial services are provided by GreatBanc Trust Company, established in 1989 and nationally recognized as a highly skilled fiduciary and trustee. Along with its affiliate partners, GreatBanc Trust supervises more than \$20 billion in client assets.

Partnerships with some of the nation's oldest and most respected insurance companies serve National Seniors Coalition retiree health care plans.

### *Benefit for the Employer*

National Seniors Coalition enables employers, municipalities and unions to exit the retiree medical business while still offering a group plan. The employer would have no relationship or obligation to the trust, carrier, policy or cost of coverage. The trust or VEBA would be the applicant and policy holder and would directly communicate with the carrier, arrange for the administration of the plan, arrange for the collection and payment of premiums from the retirees and perform all other aspects of the plan.

National Seniors Coalition can accommodate contributions toward the cost of coverage (either on a current or pre-funded basis) or other involvement from the employer from whom the retirees retired. Flexibility is a key element in plan design.

### *Benefit for the Retirees*

Retirees would have a group, rather than individual, medical plan, and would enjoy greater flexibility with plan design and options. A better prescription benefit design will also benefit participants. VEBA status for the retiree group would permit a tax-free vehicle for participant contributions.

### *Bradley S. Hill, President*

Mr. Hill has more than 20 years of career expertise in medical insurance, investment and securities industries. He launched his career in 1980 at Merrill Lynch, joining the Chicago Board of Options Exchange in 1984 as a Market Maker. He founded and has managed Health Quote, Inc. since 1988, and founded National Seniors Coalition in 1996.

*For further information on retiree medical insurance solutions, please contact: Brad Hill, President*

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