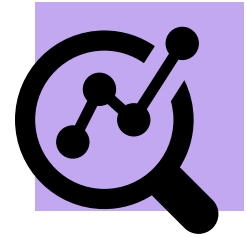


Retiree Medical Survey Results



Half of employers (50%) are concerned about increases in their costs to provide medical benefits for retirees

Costs for **Pre-Medicare retirees** are projected to increase 4.8% next year, up from 3.6% this year.



Costs for **Medicare-eligible retirees** are projected to rise 2.7% next year, up from 2.1% this year.



Employees and retirees value retiree healthcare, but employers are needing to balance benefit cost pressures

Of employers that expect to make changes to their retiree medical benefits in the next three years



49% say benefits are **too expensive** for the company to maintain



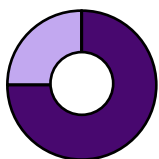
36% are looking to address unacceptable **financial risks**



33% need to reduce the plan's **administrative burden**

1 in 5 have ceased offering or are considering replacing a group plan to pre-Medicare eligible retirees

Among those employers that terminated a group plan



75%

are replacing it with access to and financial support for individual insurance through a **private marketplace**.

Those considering a replacement are looking toward a **private marketplace**.



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