

# Comparing Your Employer Insurance to Medicare

## What is Medicare?

Medicare is health insurance provided by the federal government for individuals age 65 and older, and for certain people under 65 with qualifying disabilities. Medicare offers a variety of coverage options that may serve as an alternative — or even an improvement — to your current employer-sponsored health plan.

## Why compare your coverage?

When you turn 65, it's important to understand how your employer health plan stacks up against Medicare. In many cases, Medicare can be a cost-effective and competitive alternative to your employer benefits. By comparing your options, you can make an informed decision about which type of coverage is the best fit for your budget, lifestyle, and healthcare needs.

## How we help

At Alera Group, our licensed Medicare consultants provide free personalized, 1:1 appointments at no cost to you. During your meeting, we will:

- Review your current group health benefits
- Compare costs of your plan versus Medicare
- Explain Medicare plan options available in your area
- Walk through supplemental coverage options to ensure complete protection

There is no obligation to make changes — our goal is to help you understand your options and feel confident in your healthcare decisions.



## After we meet

You'll have a clear picture of how your current employer coverage compares to Medicare. If you decide that transitioning to Medicare is a better option, we'll guide you every step of the way by:

- Assisting with enrollment into Medicare
- Helping you select the right supplemental coverage (if needed)
- Ensuring a smooth transition from your employer plan to Medicare

Our role is to make the process simple, stress-free, and tailored to your unique situation.

## Connect with us

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## About Alera Group

Alera Group is an independent financial services firm with more than \$1.5 billion in gross revenue, offering comprehensive property and casualty insurance, employee benefits, wealth services and retirement plan solutions to clients nationwide. Working collaboratively across specialties and across the country, Alera Group's team of more than 4,600 colleagues offer unique solutions, personalized services and proactive insights to help ensure each client's business and personal success. For more information, visit [aleragroup.com](https://www.aleragroup.com) and follow us on [LinkedIn](#).

\*STATISTICS ACCURATE AS OF SEPTEMBER 30, 2025.

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We do not offer every plan available in your area. Any information we provide is limited to those plans and products we currently offer in your area. Please contact [Medicare.gov](https://www.medicare.gov), 1-800-MEDICARE, or your local State Health Insurance Program (SHIP), to get information on all of your options.

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