



# Retiree Medical—A Success Story

PRESENTED BY LOCKTON COMPANIES, LLC

## Opportunity

- ❖ Mining company
- ❖ Retiree pool of 2,000
- ❖ Only 60% using network doctors

## Solution

- ❖ Review requirements of the Coal Act
- ❖ Explore carrier options and program structure

## Impact

- ❖ Increased in-network coverage from 60% to 97% of retirees
- ❖ Maintained preferred health providers
- ❖ Generated “significant” savings



L O C K T O N C O M P A N I E S , L L C