

A 3-Year Partnership Helping Tamco Mechanical's Employees Retire Into Medicare Without the Stress

A case study in ongoing, individualized support for a workforce that's staying on the job well past 65

39	3 yrs	\$0
employees educated and transitioned onto Medicare	ongoing partnership with Tamco's HR team	additional cost to the employer for this support

The situation

More of Tamco Mechanical's skilled tradespeople are choosing to keep working well into their 60s and beyond. That's good for Tamco, but it creates a steady stream of a very specific HR problem: every year, another group of employees turns 65 and has to make sense of Medicare for the first time, usually while still working. Medicare doesn't operate like any other insurance HR departments deal with — different enrollment windows, different rules depending on whether someone is still on an employer plan, different penalties for getting the timing wrong. Most HR teams simply don't have the day-to-day experience with it to guide employees confidently, and it becomes a stressful, frustrating situation for everyone involved.

What we did

Rather than a one-time project, we've worked as an ongoing extension of Tamco's HR team for three years now. As each employee approaches 65, we handle the full education and research process individually — walking through what Medicare actually covers, when they need to enroll and why the timing matters, and what their real coverage options look like given their specific health needs and how they want to use it alongside still working. Every employee gets their own research and their own answers, not a generic packet handed out at open enrollment.

HR's role in the process is essentially to make the introduction. We take it from there — no hiccups, no back-and-forth, no fielding confused questions HR isn't equipped to answer.

The results

Over three years, 39 employees have transitioned smoothly onto Medicare through this process, many of them also picking up additional coverage — dental, vision, and other benefits their prior coverage didn't

include — at no additional cost to Tamco. Employees stop worrying about when and how to sign up or what their options even are, because that entire burden is off their plate. And because this is a standing relationship rather than a single event, new employees turning 65 get the same support automatically, year after year, without HR having to re-learn Medicare rules or manage the process themselves each time.

Why it works

Medicare isn't a plan HR can hand off with a brochure — it requires a different kind of ongoing, individualized attention than any other benefit most companies manage. By handling that relationship directly with each employee, year after year, Tamco's HR team gets to stay focused on everything else on their plate, while employees get an experience that feels personal rather than procedural — exactly what a stressful, unfamiliar transition like this needs.

Have employees turning 65 every year and no clear process for it? We'll set up the same ongoing support for your team — no cost to your company, no added workload for HR.

This case study is for educational and illustrative purposes only. Figures reflect this specific employer relationship over the stated period and are not a guarantee of results for any other group. Individual coverage outcomes vary based on health, income, and plan availability by county and year. The Modern Medicare Agency is not connected with or endorsed by the U.S. government or the federal Medicare program, and does not offer every plan available in your area.

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