

For Immediate Release

Contact: Elliot N. Dinkin
President/CEO
Cowden Associates, Inc.
412.394.9997
elliotd@cowdenassociates.com

Cowden Associates, Inc. Launches “Retirement ComprehensiveCast” Services

PITTSBURGH, June 29, 2015 — Pittsburgh-based Cowden Associates, Inc., (“Cowden”) the leading independent actuarial, compensation and employee benefits consulting firm in the tristate region has launched Retirement ComprehensiveCast, a service that will assist employers with guiding current retirees and future retirees (current employees who will retire in the near term) through the complicated world of retiree medical and Social Security optimization strategies.

The Retirement ComprehensiveCast portrays customized estimated “all-in” retiree medical costs, an overview of benefit plan options available and Social Security optimization strategies, in a holistic approach to assist in achieving financial stability in retirement.

The deliverable is developed through responses to limited demographic information such as age, gender, health, income range and state of residence (in retirement) that creates a personalized expense report which includes:

- **Medical Expense Projections:** “What if” scenarios are developed based on longevity projections, allowing employees to see the cost differences in the options they have selected for:

Health insurance cost calculations, including premiums and out-of-pocket costs

- Medicare Part A (hospital), Part B (doctor visits and tests)
- Medicare Part D (prescriptions)
- Medigap or Medicare Advantage (supplemental insurance)

Cowden President and CEO, Elliot Dinkin says, “We believe that actuarial-based retirement health care cost data, customized for each client, is the most powerful starting point for client conversations about planning for these costs. Saving for health care may not have been the goal that most had in mind when they first began planning for retirement, but given expected health care costs in retirement, health care costs need to be among their top priorities.”

A sophisticated, data-based approach to planning for retirement health care costs is a win-win for both employees and employers.

Cowden believes that a health care cost savings strategy should be a foundational component of retirement planning. The company’s methodology initiates conversations that ultimately lead to retirement income optimization.

About Cowden Associates, Inc.

Cowden Associates, Inc. is a Pittsburgh-based consulting and actuarial firm. We have a dedicated team of professionals with extensive experience in benefits, retirement programs, compensation, employee communications, benefits enrollment, actuarial and technology services. Using a total compensation based approach, Cowden provides a full range of consulting services helping clients establish and maintain high quality compensation and benefit programs aligning organizations' business strategies and objectives. Cowden is a charter partner of United Benefit Advisors (UBA), the nation's leading independent employee benefits advisory organization.

For more information, please contact:

Elliot N. Dinkin
President/CEO
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www.cowdenassociates.com
