



Success Story

Reducing administrative burden
for a small benefits team

Rio Tinto's retiree medical strategy

About Rio Tinto

Rio Tinto Group, headquartered in England and Australia but with global operations, is the world's second-largest metals and mining corporation. Along with its primary mining business, Rio Tinto has significant operations in refining, particularly the refining of bauxite and iron ore.



The Challenge

Provide affordable Pre-Medicare and Medicare plan options to retirees and reduce administrative burden.

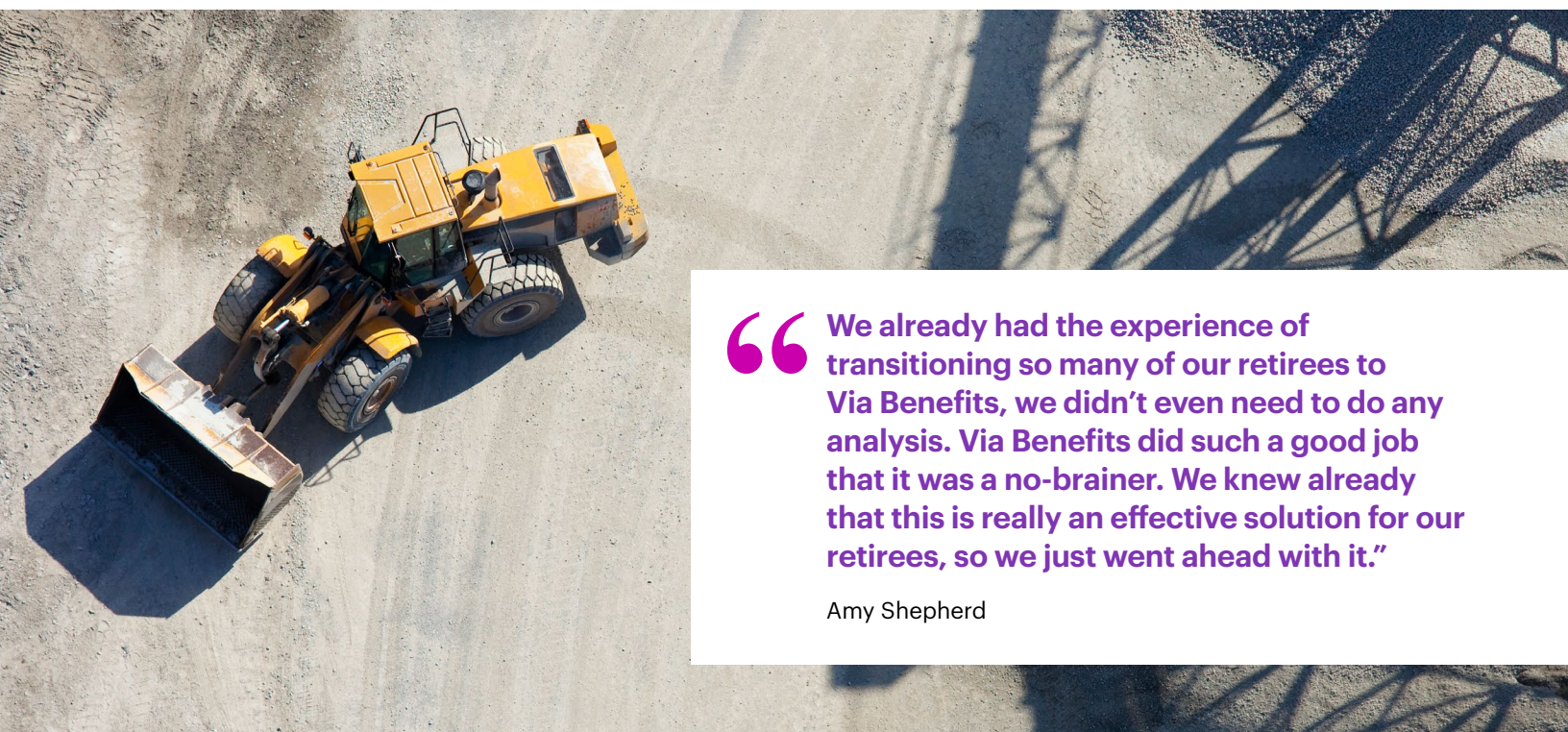
Background

Decades of mergers and acquisitions left Rio Tinto with a large and complex retiree group across both Pre-Medicare and Medicare-eligible retirees. Rio Tinto's HR advisor, Amy Shepherd, had her hands full as the only full-time benefits administrator tasked with providing support for 401(k), health and welfare plans for 30,000 retirees.

In 2017, Rio Tinto transitioned a large portion of its Medicare-eligible retiree population into individual plans

using the Via Benefits marketplace. At the same time, the company offered almost all of its retirees, including the Pre-Medicare population, a health reimbursement account (HRA) to help defray the cost of insurance premiums. Both Pre-Medicare and Medicare-eligible reimbursement accounts were managed by Via Benefits, with the exception of one Pre-Medicare legacy population, brought in during an acquisition, whose reimbursement benefit continued to be managed in-house.

That one population had a complicated, lump-sum benefit with specific restrictions that didn't apply to the other groups. On top of all her other responsibilities, Amy manually processed these handwritten paper claims — a tedious, time-consuming process. In the years following the transition, the number of reimbursement claims increased significantly. The administrative burden became unmanageable for one person, but there were no plans to expand the Rio Tinto benefits team.



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Amy Shepherd



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The Solution

Use Via Benefits to give retirees choice and lift administrative burden.

Strategy

Amy was charged with finding a vendor partner to ease the administrative burden posed by the legacy group. At that point, says Amy, “We already had the experience of transitioning so many of our retirees to Via Benefits, we didn’t even need to do any analysis. Via Benefits did such a good job that it was a no-brainer. We knew already that this is really an effective solution for our retirees, so we just went ahead with it.”

Unlike the initial transition, the OK to move this population didn’t require a long internal approval process. Their benefit wasn’t changing in any significant respect, and Rio Tinto already knew what pitfalls to watch for as they moved this new group into outsourced retirement account management. “Communication is always the critical thing,” says Amy, “and for this group, since we weren’t requiring them to enroll in a plan with Via Benefits, it wasn’t so complicated. All they needed to do was enroll in a plan and then let us know within six months so we could set them up with a Via Benefits account for reimbursement.”

Amy and the benefits team worked with Via Benefits to reach out to the legacy group in the fall of 2022 and completed the transition by January 2023.

The Result

Successful transition to Via Benefits led to satisfied retirees and reduction in administrative burden.

Unlike its Medicare-eligible retirees, Rio Tinto doesn’t require its Pre-Medicare retirees to enroll in a plan through the Via Benefits marketplace. According to Amy, a majority of the legacy population opted to continue with whatever plan they were already on, just activating their reimbursement accounts and submitting claims to Via Benefits instead of to her. “Some of those retirees still have my phone number,” says Amy, “so it’s a process of weaning them off their dependency on me. It’s great to be able to send them to Via Benefits to handle their claims. That is going to be a big reduction in my administrative workload!”

The retirees who took advantage of the expertise of Via Benefits benefit advisors found coverage that fit both their budgets and personal circumstances.

Amy advises other organizations looking at transitioning their retiree populations to the Via Benefits marketplace to focus on change management. “Just give yourselves enough time to communicate, even over-communicate, to your people. The more times they hear it, and the more time you give them to absorb the information, the better the transition will be.”

For herself, Amy is looking forward to having more time to pursue her own career development. “My manager and I want me to focus on building benefit programs in some of our international locations,” she says. “That’s what this implementation is giving me.”



[OptimizeRetireeBenefits.com](https://www.optimizeRetireeBenefits.com)

About Via Benefits by WTW

Via Benefits Insurance Services has helped more than two million people evaluate and enroll in individual health insurance. Via Benefits is a resource offering personal service to help retirees understand coverage options through a robust online experience supported by an award-winning customer service team. Founded in 2004, it operates the first and largest Medicare marketplace in the country and, in 2014, expanded to include individual and family plans for Pre-Medicare retirees.

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