



# Success Story

Preserving retiree healthcare  
benefits

Tufts University's retiree medical strategy



VIA BENEFITS®  
By WTW

## About Tufts University

Located 30 minutes outside of Boston, Tufts University has distinguished itself as an innovative school dedicated to diversity, research and interdisciplinary thought. Tufts is a transformative experience both for its students and faculty and has produced an impressive group of active citizens around the world, from senators and business executives to Pulitzer Prize-winning writers.



## The Challenge

**Provide more affordable Medicare plan options to retirees while reducing the university's costs and administrative burden.**

### Background

Tufts' commitment to making a difference in the world and fostering intellectual curiosity flows from the top down. When faced with challenges, faculty and administrators generate bold ideas, innovating in the face of complexity. Such was the case when Tufts was faced with a new challenge in exploring new options for its retiree healthcare benefits.

Tufts University had always offered a very generous benefit package, with no less than five group-sponsored plans for Medicare-eligible retirees. While generous, the offering, over time, became more difficult to manage, and costs kept increasing year over year. "It got to a point where it was just unsustainable for everyone," says Julian Carter, vice president of Human Resources at Tufts.

Because of the confined risk pool, the premiums became cost prohibitive. **The university needed to provide a fiscal relief** for both its retirees and for the institution itself.

## The Solution

**Via Benefits by WTW for Medicare-eligible retirees with enrollment and decision support and lifetime advocacy services as well as a health reimbursement arrangement.**

### Strategy

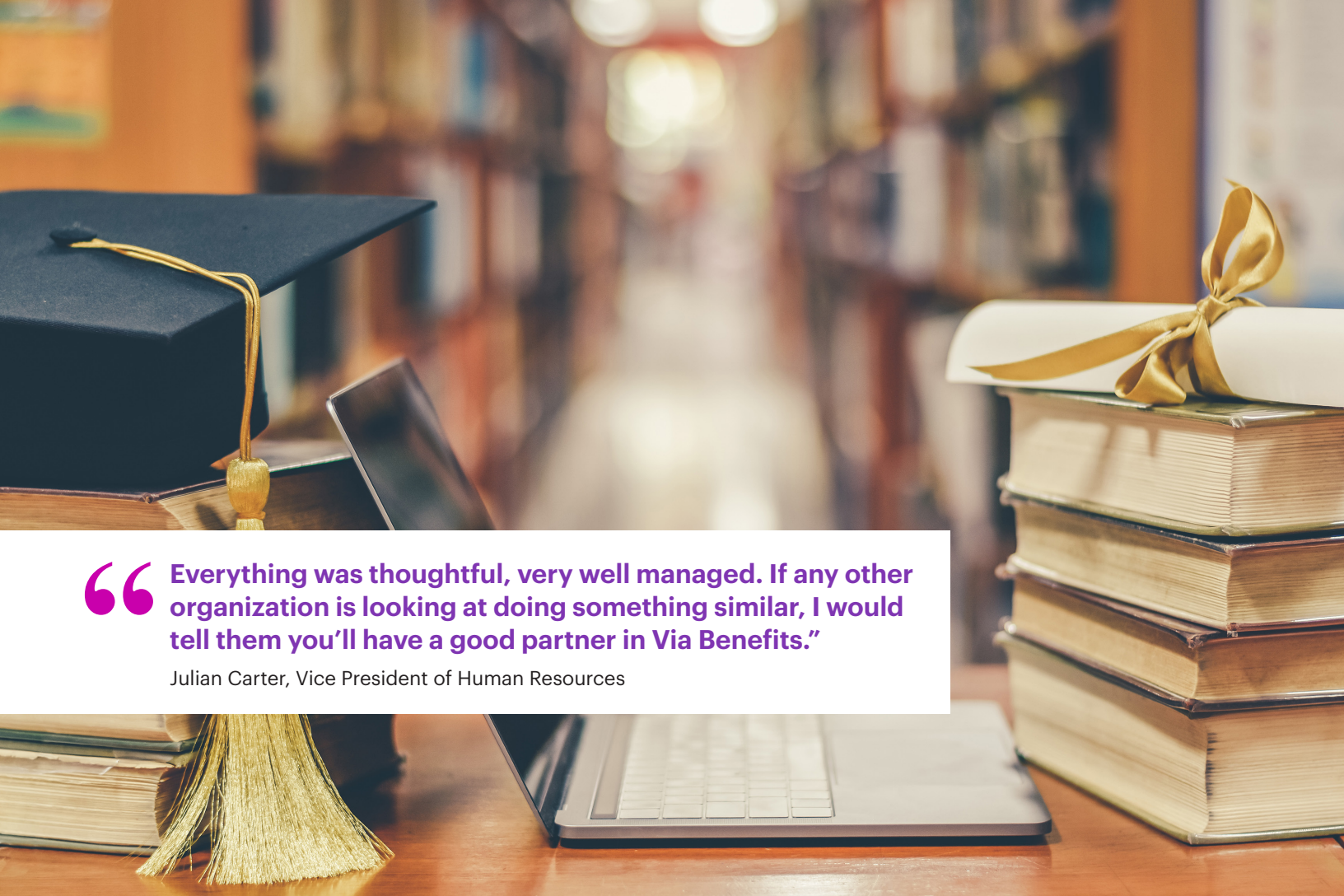
Objectives set for the new retiree healthcare strategy were aimed at ensuring retirees had access to quality healthcare at comparable or less cost as well as ample decision-making, enrollment and post-enrollment support. This would also help make the institution's healthcare costs sustainable and reduce administrative burden.

As the largest and longest-standing Medicare marketplace, Via Benefits quickly emerged as the most viable solution. Via Benefits also has a staff of experienced and licensed benefit advisors, certified in all 50 states, to assist retirees with selecting and enrolling in new plans.

Providing a health reimbursement arrangement (HRA) as a way to subsidize retirees for their premiums and out-of-pocket costs as well as access to a Medicare marketplace, like the one Via Benefits offered, was the ideal solution.

"From the leadership standpoint, we felt most of our retirees could find comparable plans on the Via Benefits platform to what they had before," Carter says. "In addition, the university would gain some financial relief at a time when we really needed it."





“ Everything was thoughtful, very well managed. If any other organization is looking at doing something similar, I would tell them you’ll have a good partner in Via Benefits.”

Julian Carter, Vice President of Human Resources

## The Result

### Significant budget relief for Tufts University and equal or better plans for its retirees.

Tufts offered five meetings, organized and headed up by the Via Benefits team, to its retirees in the eastern Massachusetts area. The turnout was larger than anyone expected, but they were prepared. The sessions began with some tension, but retirees began to relax once they understood that their subsidies were not being cut, their retirement plan wasn’t being revoked, and the **prices for their new plans were essentially the same or better than what they had before.**

To complement the in-person meetings, an essential element of the transition was the communications package. “The communications materials were very good — both the ones provided by Via Benefits as well as the materials we created. Via Benefits was very helpful in editing them,” says Carter. “We had 11 sub-groups we needed to communicate with, so there was a need to target the communications. The Via Benefits implementation team was very helpful in reviewing those and making sure they were accurate.”

The Via Benefits implementation managers did a lot to ease the overall transition, both for the retirees and the staff. “I can’t emphasize enough how pleased we were with the project management team,” Carter says. “They worked in a very thoughtful, manageable way, so well organized and calm, managing all the details to get us to the finish line.”



[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.

