



Success Story

Preserving retiree care for both
union and nonunion retirees

The Ball Corporation's retiree medical strategy



VIA BENEFITS®
By WTW

About The Ball Corporation

Once known mainly for its ubiquitous glass home-canning jars, Ball Corporation today stands as a \$13.8 billion dollar* metal packaging company and aerospace enterprise with 24,300 employees worldwide. Ball is a global leader in metal packaging, beverage and aerosol products and has been designing and building innovative space system engineering products, data delivery technology and electro-optics since 1956. Throughout its 140-year history, Ball has cultivated a “we can” attitude that was initiated by its original founding brothers.



The Challenge

Ensure viability of the company’s retiree health program for both union and non-union employees while consolidating complexity.

Background

Ball Corporation’s diverse workforce makes benefit programming challenging for both its active and retiree populations. “We have several lines of business within Ball that includes global beverage, aerosol and aerospace,” Leslie Morton, Ball’s North American manager of Health and Group Benefits explains. “So we have salaried engineers, literally rocket scientists, and we have hourly and union employees working in our manufacturing plants making aluminum and aerosol packaging.

While the majority of Ball’s salaried, nonunion employees have similar benefit packages, its union workers see more differentiation because the benefits are negotiated. Historically, retiree medical coverage for Ball’s salaried employees was a single option, but due to acquisitions through the years, which often brought with them different union plans with varied designs, the benefit team had to manage up to 80 plans.

Ball leadership needed a more manageable number of plans. “We had so much complexity. We wanted to consolidate, consolidate, consolidate,” Morton explains. **“The driving force was always to provide better choices, better tools and more support to retirees, not necessarily to save money.”**

Keeping the retiree health program viable long term was also important. The company wanted to continue to provide retirees with medical plans comparable to what they had when they left active employment with Ball.

The Solution

Use Via Benefits by WTW to provide a variety of options and better retiree support for former employees.

Strategy

In order to keep the retiree health benefits program viable and offer the number of needed plans with adequate support, Ball leadership decided to move to an individual marketplace with a health reimbursement arrangement (HRA). This transition would allow the company to offer a variety of plans with enhanced support, reducing costs for retirees.

Via Benefits helped ensure that retiree communications clearly articulated both the reasons for the move and its benefits to retirees. Messaging focused on program solvency as well as the tools, resources and support retirees would receive. Onsite meetings guided by Via Benefits helped retirees understand the new program, including how the HRA worked. “There was a high level of support from Via Benefits that made the transition a success,” Morton says.

Ball moved to Via Benefits in a phased approach, first transitioning its salaried and nonunion hourly employees midcycle, followed by its union groups 18 months later. The phased approach meant Ball knew what to expect before the union transition. Retirees had questions and concerns at first so working with union leaders and providing answers and education was essential.

*Revenue as of 2021



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Leslie Morton

The Result

Successful non-union and union transitions to Via Benefits, which resulted in decreased administrative complexity and better tools and support for retirees

Working with Via Benefits to transition retirees to the Individual Marketplace was a continuation of a multifaceted relationship Via Benefits had with Ball. The partnership provided Ball the continuity it was seeking.

The transition to Via Benefits also provided Ball’s retirees with a sustainable healthcare option that offered broad and affordable plans and subsidies through an HRA, and resulted in what Morton describes as “a night and day difference for the retiree experience while providing them with better value.”

And now that the marketplace transition is complete, Morton says she would highly recommend other employers do the same. “We wish we could have done it sooner because I think it serves the retiree better.”

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Leslie Morton





[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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