



Success Story

Educational Testing Service (ETS) expands plan options and reduces costs for retirees

ETS's retiree medical strategy

About ETS

Founded as a nonprofit in 1947, ETS develops, administers and scores more than 50 million tests annually, including the *TOEFL*® and *TOEIC*® tests, the *GRE*® tests and *The Praxis Series*® assessments, in more than 180 countries, at over 9,000 locations worldwide.



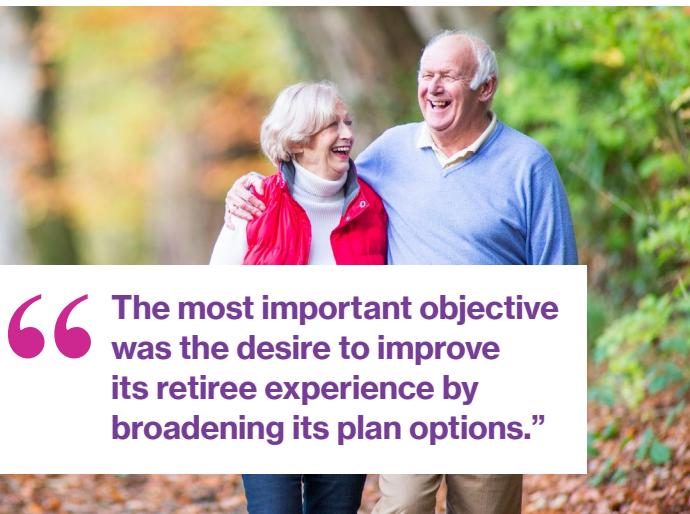
The Challenge

Limited choice in health plans and increasing premiums led to inadequate options for retirees.

Background

“ETS is a paternalistic organization and wants to ensure that our retirees are treated well,” said Vincent LoGiudice, Head of Total Rewards at ETS. “In our culture, our retirees feel free to contact our CEO if they have concerns, so making sure they’re happy is a top priority.”

ETS offered two self-insured group plan options to its 1,200 eligible retirees and dependents: a PPO plan, and a higher deductible plan. The costs to the company and the premiums paid by retirees were high and getting higher, and for ETS, the liability risk was also at an undesirable level. ETS wanted to provide a more affordable solution to retirees, but the most important objective was the desire to improve its retiree experience by broadening its plan options. The company already offered a Health Reimbursement Arrangement (HRA) to many of its retirees and wanted to continue providing similar support.



“The most important objective was the desire to improve its retiree experience by broadening its plan options.”

The Solution

ETS partnered with Via Benefits to enhance the retiree health care experience.

Strategy

The ETS team chose Via Benefits, WTW’s Individual Marketplace to elevate its retiree healthcare benefits program. “Before we could proceed with this change, we had to make the business case, get leadership to sponsor and agree, and then get approval from our board,” explained Vincent. “At the beginning they were hesitant because they didn’t want our retirees to be adversely impacted. As we dug into the Via Benefits solution, it was clear that by and large, our retirees would not be adversely impacted. In fact, many would be better off. Via Benefits helped us make the case and get everyone on board.”

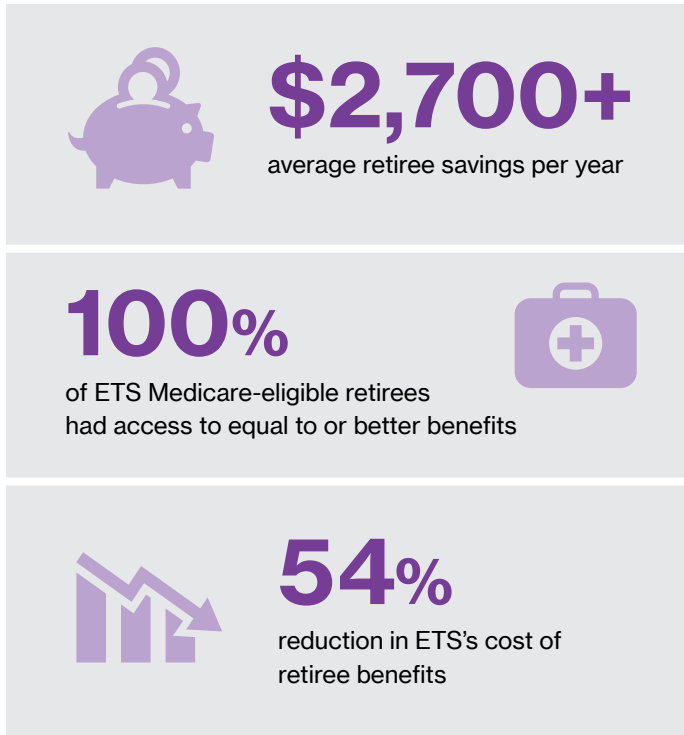
Also important to making the case was the dedicated Via Benefits service center staffed with licensed and certified benefit advisors who would support retirees through enrollment. “We knew the advisors would help them find the right plan options and spend any time necessary to make sure they understood what they were receiving,” said Vincent. “Retirees like to talk and they have a lot of questions, so that was important.”

The ETS team saw communication as a key component of a successful transition. “We wanted to make sure every single retiree knew the change was happening and had all their questions and concerns addressed along the way,” said Vincent. Via Benefits helped everyone to be on the same page.”

Working with Via Benefits to determine HRA funding for the retirees allowed ETS to keep all retirees “whole” in terms of their medical benefit expenses. Many retirees even saw their costs go down, according to Vincent, because they were able to find plans that matched their company-sponsored group coverage at a lower price. ETS also worked with Via Benefits to offer Catastrophic Rx coverage so that retirees with high prescription costs were not adversely impacted.

The Result

Via Benefits enriched retiree plan choice and affordability, and lowered ETS's costs and liability.



ETS was more than pleased with the response by its retirees. After some initial worry, the implementation went very smoothly. “I would give it a nine to a 9.5,” said Vincent. “We had a couple of complex cases, people that we had to work with a bit, but you always have a couple of those. The team did a phenomenal job in terms of implementation.”

Enrollment numbers exceeded expectations. According to Vincent, the expectation was that 80-85% of retirees would enroll through Via Benefits. The actual number was 93%, with another 3-4% opting out for various reasons, such as having existing coverage from a spouse's former employer.

Feedback about the implementation has been positive. The ETS benefits committee reported that there have been no post-enrollment issues, and the retirees they have spoken to have said that the Via Benefits enrollment experience was great.

“All in all,” Vincent said, “I'd tell any other company looking to make this kind of change, that they can trust Via Benefits as their partner. They would be going with one of the major players out there, and the Via Benefits team is by far the best that I've seen.”



“ The team did a phenomenal job in terms of implementation.”



[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.



[wtwco.com/social-media](https://www.wtwco.com/social-media)

Copyright © 2023 WTW. All rights reserved.
WTW-NA

**STEVIE® AWARD WINNER
FOR CUSTOMER SERVICE
2020-2023**

