

Success Story

How Villanova gave its retirees more affordable health care

Villanova University's retiree medical strategy

About Villanova University

Villanova University is a Catholic Augustinian institution of higher learning founded by the Order of Saint Augustine in 1842. Located close to Philadelphia, Villanova offers education rooted in the liberal arts. Its mission is to remain committed to the Augustinian ideals of truth, unity and love within a community dedicated to service to others.



The Challenge

Retirees were asking for more affordable coverage options and more carrier choice.

Background

Prior to moving to Via Benefits, WTW's individual marketplace, Villanova offered its retirees three medical plan options: two Medicare Advantage plans and one Medicare supplemental plan. Retirees were unhappy with the cost of their premiums and out-of-pocket expenses, and some retirees were choosing to opt out of the university's medical benefit and buying lower-cost individual market Medicare plans.

"We were on the path of trying to do more with less, trying to keep costs down and be good stewards of tuition dollars. We wanted to find an option that would continue to give retirees the level of 'white glove' service the university offered them," said Associate Vice President of Human Resources and Affirmative Action Officer Ray Duffy.



The Solution

Villanova chose Via Benefits to provide retirees with more plan choice and affordable options.

Strategy

The team's objective was to provide more plan choice, with plenty of affordable options. They were interested in reducing their administrative burden as well.

After an extensive review of the options, Villanova chose Via Benefits, WTW's individual marketplace, because, according to Duffy, "We liked their 'no retiree left behind' philosophy. That was very important to us, and we knew we could trust their outreach and communications approach to deliver on that commitment.

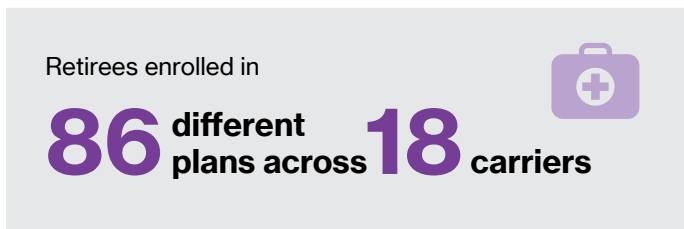
"We know retirees tend to ask a lot of questions and might call in to talk about other issues, and Via Benefits supported that too."

Duffy says they believed the Via Benefits approach would better serve the Villanova community. "They showed us the way they train their service center personnel to understand and empathize with seniors," he explains. "That gave us a level of comfort beyond what we felt with other providers."

"We were on the path of trying to do more with less, trying to keep costs down and be good stewards of tuition dollars."

The Result

Via Benefits allowed Villanova retirees to reduce their combined premium and out-of-pocket costs.



“Almost all of the retirees are paying less now than they were for Villanova coverage. We estimate each retiree will save an average of \$23,700 over the course of his or her lifetime.”

According to Duffy, the transition has freed up the department’s senior benefit analyst to focus on other areas that she didn’t have time to focus on in the past.

Duffy maintains that the choice to move retirees to Via Benefits continues to benefit the university, the benefits team and the retirees. **“It doesn’t make sense to spend a lot of admin time on something you can outsource and receive better service and pricing,”** he says. The individual marketplace is an excellent way to handle things better administratively, and more importantly, to create more value for your retirees.”

“Retirees probably got better service than we could give them because they had a whole service center full of benefit advisors to call on, versus just one person at Villanova.”



“ We appreciated that there was no limit on the time Via Benefits advisors would spend talking to retirees, making sure they understood their options and felt comfortable with their choices.”



[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**

