

Nina Krammer ([00:01](#)):

From Via Benefits by WTW. Welcome to Eye on 65, a podcast for employers and plan sponsors looking to elevate their retiree healthcare benefits. Today I am speaking with Susan Morey about her experiences in selecting drug coverage, choosing a medical plan, and the overall enrollment process into both drug and medical plans. I spoke with Susan a couple years ago and I'm excited to check back in with her. Hi Susan. It's so great to have you here. Let's jump right in. Can you tell our listeners how long you've been retired?

Susan Morey ([00:36](#)):

I've been retired since June of 2016. My former employer was doing restructuring and some of us were terminated, but because I had enough time with my former employer, I did qualify for retiree benefits. So it was quite sudden your immediate panic is, oh my goodness, what am I gonna do for healthcare? And so I almost immediately contacted Via Benefits. They were extremely helpful to me. Very, very caring, gave me a lot of information. Because I thought, oh, now I have to sit down and I have to compare all of these plans and decide which one is gonna meet my needs, which one is gonna cover my drugs and my medical conditions. And lo and behold, I didn't have to do any of that. I answered a few questions and I gave 'em the list of my current medications. And while on the call, the agent helping me came back and made some suggestions and I reviewed the options and made a decision.

Nina Krammer ([01:55](#)):

One of the things that you had mentioned at that time was that there was an unexpected layoff and you'd been with your former employer for 35 years and due to your length of service, you qualified for their retiree medical plan. That was, that included an HRA. Can you tell, tell us a little bit about any kind of trepidation or concerns that you had at that time for your health coverage?

Susan Morey ([02:25](#)):

I was laid off and I was at a point in life where I could qualify for Medicare, but I knew that there obviously were supplemental plans out there. And my first reaction along with the few other people who also were laid off was, what do we do next? And then we received our severance packages with information about Via Benefits and I contacted them immediately because I couldn't afford to be without healthcare even for a few days. And the healthcare that I had with the company was going to expire within 10 days. So I called Via Benefits and I just remember a sense of relief that the person I spoke to understood my situation and assured me that you folks could help me and took all of my information. The original interview was extensive and asked for my prescriptions, which I was able to provide.

Susan Morey ([03:28](#)):

I had gone to the website and put in my, the, uh, medications that I was on. I was given an option of a few health plans as well as supplemental drug plans. And based on my own personal needs, I chose the plan that I chose and I was, I'm still with them. I've been using the same plan since then. And, um, I haven't found anything any better. But the plan I have, I've, I've never seen an invoice, I've never seen a bill. So other than paying my monthly premiums, which most of which are covered by my, um, health savings plan to be a benefit, I'm quite happy.

Nina Krammer ([04:15](#)):

You beat me to the punch. Uh, with one of the things that you brought up in terms of being able to select a new plan or stay with the same plan year over year. So you take advantage of the coverage checkup tool every year. Do you do that online or do you do that through a phone call? With one of our advisors.

Susan Morey ([04:35](#)):

I do it online and this year for some reason, the plan that I have been on did not come up in the list of results when I was online. And I got a little concerned because I thought maybe it's no longer in the field of, of plans to choose from. So I did have to contact you and I was assure it's there. In fact, I took the same plan, um, little tiny bit different where I have a deductible, but the cost in monthly premiums far outweighed the amount of the deductible. So I'm still with that company and as I said, I haven't seen a medical bill. So all is good <laugh>.

Nina Krammer ([05:25](#)):

And Susan, you mentioned earlier when we first got on the phone some significant medical challenges in the past year or so. And it sounds like, if I'm hearing you correctly, that you wouldn't have changed the plan even knowing what you know now looking back.

Susan Morey ([05:42](#)):

Oh, correct. Correct. No, I would've had no need to. I didn't even think about it because I had had good coverage all along and I'd had some different medical things over the years, but nothing as, as significant as what happened to me in 2022. And I didn't even think twice. I thought, you know, they've covered me and they've never denied a claim. Some of the testing has to be pre-approved, the more, more expensive scans and things. But there's never, ever get an issue. And knock on wood, it hope it stays that way. <laugh>.

Nina Krammer ([06:14](#)):

That's a fabulous. And what about your drug coverage? I think that you did mention when you review every year that you have made some changes to your drug plan. Do you continue to change that? Has that met your needs

Susan Morey ([06:29](#)):

This year? I did not have to change it. Um, it came up as being the most economical for the drugs that I'm on, and so I just stayed with it. I didn't even, you know, I, I said okay, there, it's in the list and it's the, I think the premium actually went down a little bit this year and a couple of the drugs prices might have gone down. Um, I happen to be in the donut hole at the moment, so I'm paying 25% of retail. But that happens to everybody. If, if your drug expenses exceed a certain amount, you're gonna end and you're on Medicare, you end up in the donut hole. Um, and I don't think I'll come out this year, but I might and then my drugs will be basically free.

Nina Krammer ([07:13](#)):

When you're selecting your your medical plan, what would you say is the most important factor in selecting the plan?

Susan Morey ([07:24](#)):

One thing I wanted no copayments, I did not wanna have a copay. I didn't want a plan that required referrals for different, I mean, I understand there's referrals for things like CAT scans and things, but for, for other, uh, illnesses, I didn't wanna have to get a referral and I didn't wanna see a bill. And I could have chosen a less expensive plan without a doubt. I definitely could have, but I felt that given my health history and the fact that I had been with this company for many years, I was with them before I retired and I said, you know what? I'm gonna stay right where I am. I'm not going anywhere.

Nina Krammer ([08:10](#)):

And now your employer also provides you with dollars through the form of a health reimbursement arrangement and HRA Yes as well to offset expenses as well. So does that cover the cost of the premium or part portion of that?

Susan Morey ([08:26](#)):

Most of it. My premium is covered for probably seven months of the year based on that money, you know, the reimbursement. And that's obviously been wonderful.

Nina Krammer ([08:40](#)):

That's a significant savings, um, throughout the course of a year.

Susan Morey ([08:44](#)):

Yes.

Nina Krammer ([08:45](#)):

But let's go back maybe further to when you first learned about VIA benefits and how it was communicated to you or what was communicated to you. Is there anything that you would change in that regard that would be helpful?

Susan Morey ([09:02](#)):

As far as the benefits? It, it was very clear what you would be able to do for us. Um, and in fact, I have a friend who's gonna be retiring in the not too distant future and she reached out and said, how did it all go? Because she's also concerned and she wasn't aware of Via Benefits. Of course, she hasn't retired yet, so unless she retired, um, it's also a benefit that was grandfathered in. So you had to have been employed by the company, um, prior to, I don't remember what the year was. And you had to have a certain number of years of service to earn this benefit.

Nina Krammer ([09:45](#)):

And she will be eligible for that. Yes,

Susan Morey ([09:47](#)):

She definitely will be. Yes. Yeah.

Nina Krammer ([09:49](#)):

And is this for all retirees or only Medicare eligible retirees? Do your pre 65 retirees stay on the company's group plan or do they also go to Via Benefits?

Susan Morey ([10:01](#)):

I have one friend who I'm in contact with occasionally, and she is pre-Medicare and she's on a group plan. I think this is only offered to those me to the Medicare eligible employees, but I could be wrong. I, I just don't know. And the company has, I've been out of there since 2016. The company has been restructured and changed considerably since then. Um, that I, it's like we all expect someday to get a letter saying that the benefit has disappeared. Well, hopefully not, but <laugh>.

Nina Krammer ([10:38](#)):

Yeah. How would that make you feel <laugh>? Not, not, not great.

Susan Morey ([10:41](#)):

No, I would not be, not not, we would not be happy at all. It's not a huge amount of money, money, but it's certainly, it's a helpful amount of money, um, A

Nina Krammer ([10:51](#)):

The money and B, having someone there to help you in selecting the plans. Oh, absolutely.

Susan Morey ([10:56](#)):

Absolutely. Absolutely. That the money was great, but the fact that I didn't have to do anything except pick up the phone, even you have a little bit of information and somebody else came back and said, here's your options. And I was on the website, it was very clear. And the way you have your website set up, you can compare, you choose a few plans and you know, you click the little box, it says compare, and then another screen comes up and the plans you chose are displayed, so you can compare them side by side to see which one offers what. Um, and I just found it very, very user friendly.

Nina Krammer ([11:39](#)):

So I'm gonna ask you a question that I know is purely going to be your opinion, but I would like to go back to the, the question around pre-Medicare and a retiree who is retiring, let's say they're 62, and having the choice between staying on the employer's group plan versus having access to the same marketplace, different plans because they're not Medicare plans, but still having choice and having the benefit advisor. Do you think that a retiree would prefer the simplicity of just being told, here's your plan, without having to think about it at all, versus the choice in plans on a marketplace like via benefits?

Susan Morey ([12:28](#)):

Well, I know from when I was employed every October when open enrollment rolled around, there was a tremendous groan throughout the whole company because we had, we were given so much information and it was so confusing about what plan to choose drove us nuts. And even though they had seminars and people to ask questions of, it was just, it was very confusing. So if there was a via benefits for people who are pre-Medicare, I would've taken, I would definitely have taken advantage of it. Um, because what I had to do to get via benefits to give me options was so much easier than reading all of this material that the company put out and all of the options and, and the hypothetical, you know, you, you have one child or your pa you know, you don't have any children, and oh my drove us nuts.

Nina Krammer ([13:29](#)):

Lemme ask you another hypothetical question. Um, whether it's pre-Medicare or Medicare, but uh, with via benefits, however, the hypothetical, as your employer does not provide those HRA dollars, what if a service like via benefits still be beneficial and something that would be useful to a retiree?

Susan Morey ([13:51](#)):

Yes, most definitely. Most definitely.

Nina Krammer ([13:54](#)):

Why do you say that?

Susan Morey ([13:56](#)):

Because it's one stop shopping. It's not going to Blue Cross's website or Harvard Pilgrim's website and, you know, jotting down numbers and, and trying to see, okay, do I, how much is it gonna cost me for an emergency visit versus, you know, just an office visit. I would, I would've definitely used something like Via Benefits prior, even while I was employed.

Nina Krammer ([14:23](#)):

Are there any questions that I haven't asked you that you think would be useful for an employer to know or advice that you might give an employer who is evaluating Via Benefits for its retirees?

Susan Morey ([14:36](#)):

I would say that my experience has been 100% positive. I would encourage an employer to use Via Benefits because the people that I know that have retired who are using you, no one has any issues that I'm aware of. We go online, we fill out all the questions and, you know, is there something different? I, I would be very reluctant to change plans, even if Via Benefits suggested a plan that might not be as expensive, only because the coverage that I've received and the medical issues that I have, um, I'm just gonna sit tight where I am, but, and I'm a little conservative, so

Nina Krammer ([15:17](#)):

That makes a lot of sense. Well, and that's helpful to be able to have that choice, uh, that Yes. That you can make for yourself.

Susan Morey ([15:24](#)):

Yes. That's the big thing that, that it, it's, it's truly my choice what I want to do and Via Benefits is not way, is not pushing me towards one plan or another. Totally impartial. They gave me the facts and then it was up to me to make my decision.

Nina Krammer ([15:43](#)):

Susan, I'm really grateful to be able to connect with you again today. I wish you continued health in the future and I look forward to being able to potentially do this again with you in the future. Another day

Nina Krammer ([15:58](#)):

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