



Via Benefits for Union Retirees

Elevate your retiree health care benefits

The cost of retiree health care benefits looms larger than ever in these days of economic uncertainty. Reevaluating how retiree health care benefits are delivered offers a major opportunity for employers and plan sponsors to continue to offer rich benefits while reducing spend and long-term liabilities.

A better value

We know you want your retirees to have access to exceptional health care coverage at a cost that's affordable. With Via Benefits, Willis Towers Watson's Medicare Marketplace, you can provide the best of both worlds.



Health care coverage at least as good as your retirees have now – maybe even better



Affordable rates



A significant liability reduction and cash savings for you

A better solution

The Medicare marketplace **offers more than** a traditional group health plan or group Medicare Advantage plan.

For employers/plan sponsors

- Insulation from cost trend and utilization spikes
- More liability reduction
- Reduced administration

For retirees

- Broad choice of plans to fit individual needs
- Best-in-market rates
- Potential total cost savings

Why your spend goes further in our Medicare marketplace



Best-in-market rates



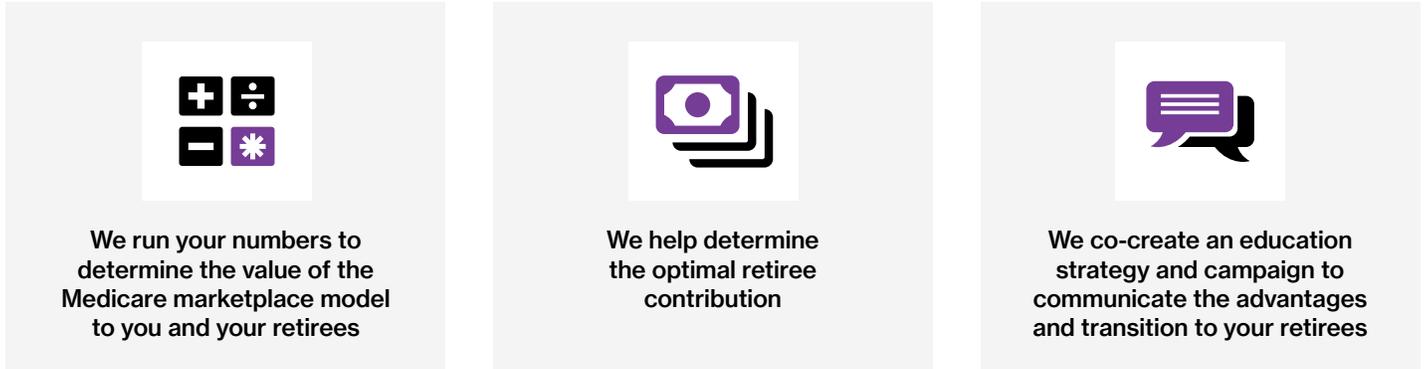
Fierce carrier competition



Larger risk pools

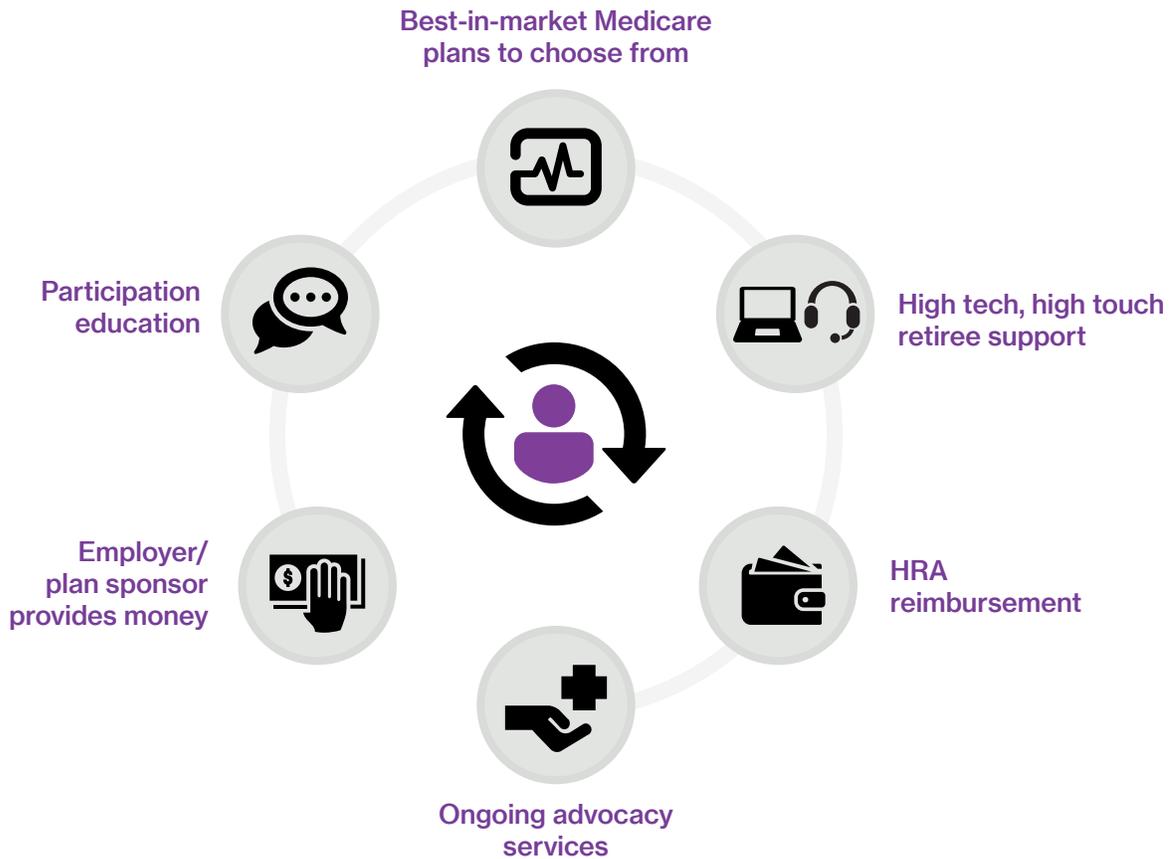
Let us prove the value

Here's how it works for employers/plan sponsors:



Here's how it works for your retirees:

Medicare marketplace overview



A guide who knows the way

For you, and for your retirees, the transition from a group plan to individual plans is a change from the way you've always offered benefits. It's important to work with a partner that can guide you through the ins and outs of the process, show you how to avoid the bumps in the road and give you confidence that your retirees will be well taken care of.

We've been around longer than any other private Medicare marketplace. We know every challenge of this journey, and how to manage each one so you don't have to.



Experience with groups from a few hundred to over a hundred thousand retirees.



Support for both Pre-Medicare and Medicare-eligible retirees, all served by the same team.



Complexity doesn't faze us: salaried, unions, families with Medicare and Pre-Medicare members, multiple retiree classes and more. We've serviced them all.



Time-tested implementation and communication processes.



Fully owned and integrated HRA solution for a seamless customer service experience.



I even recommend Via Benefits to employees who don't qualify for our retiree medical program because I know they'll get better support than what I can provide."

Bob Merriman
Senior Manager of Group Benefits
Lehigh Hanson

Experience that matters:

Our clients span every industry as well as public sector organizations, unions and Taft-Hartley plan sponsors

5+
million

Applications processed for individual insurance policies

2+
million

Retirees served

1000+

Client implementations

130

Fortune 500 clients

95

Carrier partners

16
years

Experience guiding employers and retirees

A personalized journey

No two plan sponsors or individuals are alike, and this one simple fact drives how Via Benefits has built our Medicare marketplace business. We match the needs of our clients with customizable implementation options and help retirees choose coverage that fits from the wide range of health and prescription drug plan options on our marketplace.

The transition to Via Benefits is tailored to match the needs of both our clients and their retirees.

Personalize your retiree health care program

- Receive a financial opportunity analysis
- Review the health plans available to your retirees
- Choose your subsidy to meet your goals

Retirees personalize their coverage

- Receive support from trained, caring advisors
- Find plans that fit their health needs and budget
- Feel secure they've made the right choice

4.66 (out of 5)

Retiree Satisfaction Score

98%

of retirees feel satisfied in the plan they selected

“Once we analyzed the HRA funding options and aligned with our finance team, I knew we could look our retirees in the eye and assure them that purchasing plans from the Medicare marketplace is a good deal for them now and for the long term.”

Robert J. Centonze
Vice President, Total Rewards,
Campbell Soup Company

We invest in people and technology to ensure an excellent experience



Rigorous, “parent standard” training – defined as ensuring the service provided meets the standards expected for ones own parents



The most full-time benefit advisors of any marketplace; 90% with 2+ years experience



Decision support tools, designed for the needs of retirees



All interactions recorded and monitored to improve performance



Ongoing support and advocacy for every retiree

An unrivaled standard of care

You've always taken good care of your retirees, and you want them to get the same level of care from Via Benefits. That's why we dedicate ourselves to continuous improvement, giving our Service Center team the training, education and tools they need to take great care of your retirees before, during and after their transition to individual plans.

Our people are held to the highest standard of care, and their success is measured by the satisfaction of your retirees.



Participant survey responses are shared with Service Center personnel.



Service Center personnel must meet quality and satisfaction standards to stay on our team.



Our training goes beyond imparting knowledge about Medicare. We develop emotional intelligence and empathy with lessons on senior sensitivity and elder advocacy.



Our service model meets the retiree where they need help, by phone or the website.



Interactions between Service Center personnel and retirees are monitored continuously for quality and to ensure rapid resolution of issues if they arise.



We continue to support retirees for as long as they're enrolled in a plan with us, helping to resolve claims, billing, or any other issues that arise.

Award Recognition



Customer Service Department of the Year



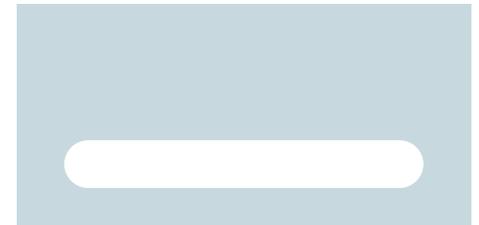
Customer Service Training Program of the Year



Best Customer Feedback Strategy



We offer unlimited time with our benefit advisors.



About Via Benefits by Willis Towers Watson

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