

# Increase Savings without Giving Up Benefits

## THE GROUP

A manufacturing plant with **360 employees** in search of a creative strategy to incorporate into their fully insured major medical plan.

## THE GOAL

The group had **two primary objectives**:

- ① Generate plan savings.
- ② Create an attractive benefits package to retain current employees and draw in new talent.



## THE STRATEGY

We **analyzed** the group to project their savings potential, demonstrating multiple outcomes based on claims spend. Then we implemented a secondary self-funded GAP policy with a higher employer deductible. Members kept their lower deductible and copays from the primary plan policy and were issued a secondary ID card to present when receiving care.

## THE BENEFITS

The **savings** from our GAP plan allowed us to add three new services:

- ① Mental Health Benefits
- ② Additional Chiropractic Benefits
- ③ Acupuncture Benefits

We incorporated these benefits at a reduced cost while significantly improving and expanding benefits within the major medical and GAP coverages.

## RESULTS

**GAP90** plan delivered the results for one fully insured group.

YEAR 1 SAVINGS
<b>\$576,312</b>
YEAR 2 SAVINGS
<b>\$596,145</b>
YEAR 3 SAVINGS
<b>\$539,195</b>
TOTAL SAVINGS
<b>1,711,651</b>

Through our unique benefits solution, we were able to save this group over \$1.7 million in only three years. We accomplished this while also improving member benefit offerings.

90 Degree Benefits is committed to finding the right plan for you. Have a unique problem? We have unique solutions. **For more information, please contact:**

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