



BENEFITS BY DESIGN (BBD)

# ASO CASE STUDY

## Split Funding:

A Solution Providing the Ultimate Choice in Funding

### Results:



#### Customization

**Split funding model** with fully-insured Extended Health Care and dental Administrative Services Only (ASO).



#### Savings

Initial **savings of over 15%**, with additional savings through the dental ASO.



#### Advantages

**Cost control** when dental services became unavailable during a pandemic.



## ✓ An Innovative Company, Improving Work-Life Quality

This leading company designs and manufactures ergonomic products that integrate harmoniously with technologies in the medical and commercial workspace.

**They value the importance of having a benefits plan to support their 30+ employees.**

Just like their mission, they wanted to have leading-edge employee benefits that provide them great value for their money and the group insurance products their employees want, with **customization to fit their needs.**

## ✓ Manufacturing Their Change

In the past, this company had not always received the information they required to make decisions on potential savings and changes they could make to fit their specific needs when it came to their benefits plan. **The company knew that they needed a remodeling from the ground up.**

With a new trusted advisor, **Jay Nadler of Naviguide Corp.**, exploring options and teaching them the importance of their options in funding, plan features, and other various possibilities for their benefits, they were well on their way to a solution for their needs.

## ✓ A Customization-Focused Solution

**Jay appreciated that, given their size and excellent claims experience, Administrative Services Only (ASO) plan designs needed to be a part of the discussion.** He makes sure that any appropriately-sized group is armed with the knowledge to help choose between fully-insured and self-funding benefits models.

After providing them with all of their options, they decided they were comfortable taking on financial risk for the potential savings to come from an ASO dental plan.

**However, they needed a solution that could provide a fully-insured health plan with a self-funded dental plan.**

They also wanted to keep their benefits plan with one carrier. Through his support team at Nexim, Jay reached out to Benefits by Design (BBD).

**BBD was able to provide this innovative company with a fully-insured Extended Health Care (EHC) and a self-funded dental ASO plan with one billing for all benefit lines, one ID card, and one adjudication system.**



## The Bonus of Choice

The company now has the benefit of something they had not had for a while — **choice. In choosing to move to this unique split-funding model, they saved over 15% as compared to their original benefits plan.**

Making the switch to an ASO funding model for dental put them in a unique position this year. The COVID-19 pandemic provided employers a reprieve on dental premiums when these services were not offered. Since their employees could not use their regular dental services, they did not have to pay any money towards the dental benefits. However, with the dental benefits still in place, they would be able to protect their employees in case of emergency dental needs required during this time.

**With Jay at the helm of their benefits plan, this company now has an Advisor who will continue to give them the knowledge on innovative products in the marketplace and design the best benefits plan for their business.**



**"BBD continues to be one of my go to companies for so many reasons. Flexibility, client service, reasonable long term costs, corporate attitude. When it comes to ASO, for companies with 10 or more employees, BBD has the ability to run a true ASO system. What I mean by that is that it functions exactly like a fully insured system so the employees will not be able to tell there is a difference and at a lower administrative cost. That allows us to start a company in a fully insured model and then move to ASO at the click of a button once the employer is comfortable with the concept. From all my years running ASO for my clients, I know that in 3 to 4 years, they will save money. I appreciate that choice and flexibility."**

**Jay Nadler,**

Advisor at Naviguide Corp.

To learn more about Benefits by Design (BBD), visit: [bbd.ca](http://bbd.ca)



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