



BENEFITS BY DESIGN (BBD)

CASE STUDY

How a Not-for-Profit **Achieved Savings & Enhanced Their Coverage**

Results:



Simplified Administration Solution

One administration solution, combining multiple carriers and benefits to meet specific needs.



Stable and Predictable Health Costs

Achieved **significant savings** on Health and Dental premiums.



Making the Impossible, Possible

Savings used to invest in additional benefits and greater coverage.



✓ Not-for-Profit Gives Back to Their Community

The health and safety of its senior residents and community members are the **priority of this not-for-profit organization**. As the employer of over 127 front-line health heroes, who provide essential services for those who require it most, **this organization needed an employee benefits plan that kept everyone happy, healthy, and financially secure.**

In 2019, the organization **underwent a thorough benefits plan review as part of its overall strategic plan**. To achieve this, they wanted a benefits plan that would enable a greater level of cost predictability — for both the staff paying a percentage of benefit costs and for the organization to work within their regional funding model as a not-for-profit.

✓ Rising, Unsustainable Costs

Increased employee cost-sharing of the benefits plan was attributed to the rising usage of a variety of paramedical practitioners. **Some employees were struggling to see the value of their group insurance plan, relative to the costs and payroll deductions.** Benefit maximums for these well-used benefits reset on a two-year cycle leading to price instability and challenges estimating pricing. The leadership team recognized that **better-negotiated prices without underlying plan changes would not meet their needs.**

✓ Getting Costs Under Control

The Advisor understood that getting costs back on track would need to be a priority if the organization wanted to meet its goals and objectives of providing a competitive total compensation package that offered employees coverage in the event of an unexpected serious illness or injury.

One of the necessary changes included redistributing areas of the health coverage where high claims were prevalent to a Health Care Spending Account (HCSA). **The HCSA enabled flexibility and choice in spending dollars for employees as well as helped to lower premium costs.**

With the changes made to their benefits plan, employees were now paying less in payroll deductions and the organization achieved a savings in their benefits spend.

The leadership team could now use the realized savings to invest in expanding their coverage and add new protection benefits, including Critical Illness Insurance (CI). The ability to now include protection benefits supports the organization's belief that providing employees with catastrophic coverage in times of need is paramount.



Making it Happen

On the advice of their Advisor, **the not-for-profit chose BBD as the Third Party Administrator (TPA) based on their ability create unique benefit plans.** BBD's ability to partner with multiple carriers on different benefit lines meant that the not-for-profit received the benefits that mattered most through one administration solution.

The new plan reflected both the employee and the employer's values, reduced employees' premiums, and increased coverage through added protection benefits. This has led to higher workplace engagement and participation.



“Given the magnitude and scope of the [employee benefits] plan redesign, partnering with Benefits by Design (BBD) on this project was instrumental to the success and roll-out of the new plan.”

Billi Moyer

President of Moyer Consulting Group

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



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