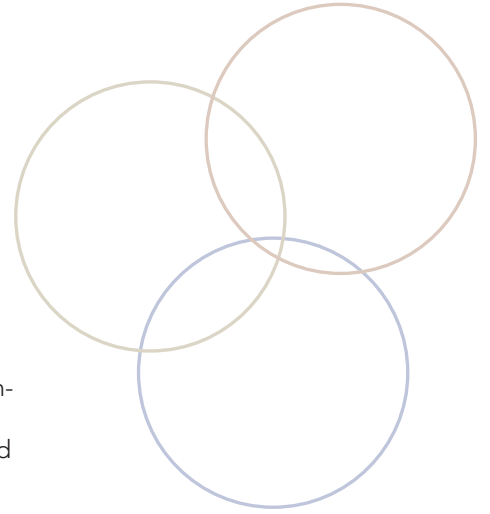


Flexible Coverage for Diverse Needs

Challenge

As a small, non-profit organization, the North Museum of Nature and Science was facing large year-over-year employee healthcare cost increases that were quickly becoming unmanageable. With just over a dozen full-time, benefitted employees, rising costs were directly affecting employee compensation increases, which had become stagnant. It was also eating up a significant portion of the museum's bottom line.

Each employee had different needs and family situations which made it difficult for management to accommodate individual healthcare requirements and provide appropriate levels of coverage. Staff had different family statuses, varied levels of risk for health issues, and even chronic illnesses. Museum leadership knew it needed a better solution to provide flexible, customizable healthcare coverage for this spectrum of needs.



“The wave of the future is that each person has to be an educated consumer. I think we helped that process. We’re giving our staff skills to know how to gauge the effectiveness of their healthcare plans.”

-Margaret M. Marino, Executive Director



Solution

For the North Museum, management found this solution in Liazon. With multiple tiers of coverage, an easily understandable sign-up process and a user-friendly interface, employees could access flexible coverage for their unique and diverse needs. It allowed the management team to make a lasting change without causing financial hardship for staff. Instead of a universal plan, employees could choose between a variety of coverage based on their own individual and familial needs.

After employees were trained on the new system, they were able to navigate the exchange and eventually became more informed and educated consumers.

Results

While nobody is ever particularly happy about managing benefits or switching plans, the museum staff greatly appreciated their newfound control over their own healthcare coverage. With multiple benefit options, each staff member was able to purchase the exact coverage and products they needed and that met their budget. From a business perspective, the museum could contribute a fixed amount of funds for employee healthcare expenditures, better control costs and anticipate the healthcare budget for the next fiscal year.

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