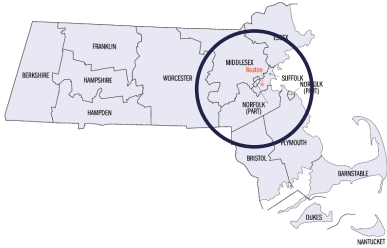


# Learn how a mid-market Boston-based Law Firm Reduced Health Insurance costs by over 35% with Apex Association Plan



## Executive Summary – Law firm with 44 Enrolled Employees

Our client came to us wanting to offer market leading benefits to employees as they were growing nationally coast to coast. They had employees in several states with paid leave laws making it hard to stay on top of compliance. They were also facing a large increase; no access to provider data to try to help drive members to access lower cost, higher quality facilities; and no data/claims reports to offer employees targeted disease management programs.



### Objectives

- Innovate benefits offering while leveraging an organizational rebrand with our digital tools
- Open access to national providers
- Create a more robust wellness offering with a stand-alone EAP

### Current Benefits Situation

- Current HMO/PPO increasing by 26% in the middle marketplace with no access to claims data
- Declines to Quote (DTQ) from BCBS, MGBH, United Healthcare and Aetna
- Managing leave internally with employees in several states with different Paid Leave laws

## Massachusetts HMO/PPO Renewal with HPHC - \$989,204.76 – 26% Increase over Current

			HPHC - Current		HPHC - Renewal	
	HMO \$3000	PPO \$3000	HMO \$3000	PPO \$3000	HMO \$3000	PPO \$3000
Deductible			\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000
Out of Pocket Max			\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000
Office Visit/Specialist			\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50
Single	7	19	\$ 841.89	\$ 977.14	\$ 1,058.06	\$ 1,228.08
EE+SP	1	4	\$ 1,558.44	\$ 1,807.72	\$ 1,958.60	\$ 2,271.95
EE+CH	2	2	\$ 1,684.80	\$ 1,954.29	\$ 2,117.40	\$ 2,456.16
Fam	0	9	\$ 2,400.86	\$ 2,784.86	\$ 3,017.33	\$ 3,500.03
Monthly			\$ 10,821.27	\$ 54,768.86	\$ 13,599.82	\$ 68,833.91
Annual			\$ 129,855.24	\$ 657,226.32	\$ 163,197.84	\$ 826,006.92
Total Premium			\$787,081.56		\$989,204.76	
\$ Increase					\$202,123.20	
% Increase					25.68%	

## Apex Cigna Health Plan – 9% Decrease with Lower Deductibles!!

		CIGNA ALT PLAN		
	PPO	PPO \$2500	PPO \$3500	PPO HSA PFA PLAN
Deductible		\$2,500 / \$5,000	\$3,500 / \$7,000	\$0 w/ PFA Card
Out of Pocket Max		\$7,350 / \$14,700	\$7,350 / \$14,700	\$6,550 / \$13,100
Office Visit/Specialist		\$30 / \$60	\$45 / \$90	\$0 w/ PFA Card
Single	26	\$ 867.83	\$ 812.58	\$ 905.81
EE+SP	5	\$ 1,691.53	\$ 1,582.39	\$ 1,771.00
EE+CH	4	\$ 1,526.79	\$ 1,428.42	\$ 1,597.96
Fam	9	\$ 2,515.23	\$ 2,352.21	\$ 2,636.20
Monthly		\$ 59,765.46	\$ 55,922.60	\$ 62,523.70
Annual		\$ 717,185.52	\$ 671,071.20	\$ 750,284.40
Total Premium		\$717,185.52	\$671,071.20	\$750,284.40
\$ Increase		-\$69,896.04	-\$116,010.36	-\$36,797.16
% Increase		-8.88%	-14.74%	-4.68%

### Results for Client:

We had not 1, not 2, but **3** premium savings opportunities:

1. Offer a lower, \$2500 Deductible plan with PPO network for all employees at a **9% decrease!!**
2. Offer a slightly higher, \$3500 Deductible plan with PPO network for all at a **15% decrease!!**
3. Offer a plan with a PFA card that **offsets the entire deductible** (\$0 deductible for employees!!!) with a PPO network for all at a **5% decrease!!**

We were able to use premium savings to **partner with an absence management company** to offset administrative and organizational liability for managing leave.

We **launched an integrated wellness plan with access to member claims data via the Apex program**; promoted it via Apex Explorer, and focused on physical, mental, and financial wellbeing for all employees with an EAP partner.

For businesses under 200 employees, submit your company information for a quote!  
[www.apexbenefitsonline.com/associationhealthplan](http://www.apexbenefitsonline.com/associationhealthplan)