



# California Printing Company Saves \$200,000 Off their Health Benefits Renewal



Using our Difference Guarantee strategy, The Difference Card helped a California-based supply chain printing company navigate a significant health benefits renewal challenge, reducing costs while maintaining high-quality employee benefits.

A leading supply chain printing company in California was facing a substantial health insurance renewal increase for February 1, 2025. Their existing carrier, Aetna, proposed a 23% rate hike—well beyond the company's budget. Determined to find a cost-effective alternative without sacrificing employee benefits, the company's executive team turned to their trusted benefits consultant at a National Brokerage Firm for guidance.

Brokerage Firm's consulting team partnered with a Senior Consultant from The Difference Card to explore alternative funding strategies. After carefully evaluating options, The Difference Card and the team structured a plan that reduced the renewal increase from 23% to a guaranteed 7%, ultimately lowering the company's total health insurance spend by \$200,000.

To achieve these savings, the strategy involved:

- Adjusting plan designs to incorporate higher copays and deductibles to reduce fixed premium costs.
- Transitioning from a traditional triple-option plan to a dual-option structure, while maintaining a high level of benefits through The Difference Card's Medical Expense Reimbursement Plan (MERP).
- Ensuring employees retained access to their preferred provider network with both HMO and POS plan options.

## The end result was \$200,000 in net savings for this Printing Company!