



Employee Benefits Case Study

A/C Manufacturing Company

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Challenge: An air conditioning manufacturing company in the Texas Hill Country was accustomed to providing expert care to its customers, but the company's owners struggled to provide the same quality care to their nearly 30 employees. Despite having a young, healthy workforce, the company could only afford a health care plan that saddled its employees with a \$6,000 annual deductible. It is no wonder so few employees actually subscribed to the plan.

Solution

When the A/C manufacturer engaged G&A Partners, a Texas-based Professional Employer Organization (PEO) and Human Resources Outsourcer (HRO), they got more than a proven HR service provider. Through an agreement with Cigna, the nationally renowned health service company, G&A was able to offer the company premium health benefits at far lower rates than the company could secure on its own.

Outcome

After a thorough assessment of their employees' health care demographics, the manufacturing company earned an A rating, making them eligible for the lowest rates available under G&A and Cigna's master health insurance plan. Now the company is able to offer three health plan options to their employees, so workers can select the plan that best fits their lifestyle and budget. With so much flexibility (and affordability), it's no surprise employee participation in the company's health plans is way up, which has further reduced the company's overall health care cost.

(Ironically, within days of subscribing to the new plan, an employee was involved in a serious accident. Thankfully, the employee was able to make a full recovery and his out-of-pocket expense for the hospitalization was a fraction of what he would have paid under the company's old plan.)

About G&A Partners

G&A Partners helps growing businesses by becoming their HR partner and helping them minimize costs, increase productivity and reduce risk. As experts in human resources, employee benefits, compliance and payroll, G&A takes on integral HR and administrative functions and relieves business owners of these responsibilities so they can focus their time, talent and energy on growing their business.

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