



PLANNING GROUP

EMPLOYEE BENEFIT, WEALTH & INSURANCE SOLUTIONS

Better Benefits, A Better Way

CASE STUDIES

LG Planning Group builds more competitive benefit programs that lower premiums, provide access to better care with better outcomes, and significantly reduce your employee's out-of-pocket costs.

Here's a glimpse at what we have done for others.



We helped an engineering firm solve a painful renewal and keep premiums low over time

325-life company faced with an +17% fully insured renewal.

Solution

A higher deductible plan with a \$5,000 incentive account that covers employee out of pocket when seeing top-performing doctors.

| | Previous Plan Design | New Base Medical Coverage | Including Incentive |
|----------------|----------------------|---------------------------|---------------------|
| Office Visit | \$30 | D&C | \$0 |
| Deductible | \$2,000 | \$5,000 | \$0 |
| \$ Cost (PEPM) | \$997 | \$625 | \$772 |

Results

| | |
|---|--|
| -21% Total plan savings in Year 1 | -8% Year 2 renewal due to better claims experience |
| 83% Employee engagement rate | 99% Employee satisfaction with new plan |



Save up to \$560,168 while providing richer employee benefits

By using our enhanced plan, we were able to save this company with 325 enrolled participants over \$560,000 all while providing employees with richer benefits. That doesn't include the saving we were able to generate for each employee and their family.

| Current Renewal | New Base + Enhanced Plan | | |
|----------------------------------|--------------------------|--------------------|-----------------------------------|
| | PPO | PPO | Including Enhanced Plan |
| <i>Assumes enrollment of 325</i> | | | |
| Plan | | | |
| Office Copay (PCP/SPC) | \$30 / \$50 | \$25 / \$50 | \$0 |
| Deductible | \$500 / \$1,500 | \$3,000 / \$7,500 | \$0 / \$1,500 |
| Coinsurance | 20% | 20% | 20% |
| Out-of-Pocket | \$2,500 / \$7,500 | \$6,000 / \$12,000 | \$3,000 / \$9,000 |
| Rates | | | |
| Employee | \$612 | \$519 | \$40 \$559 |
| Employee + Spouse | \$1,305 | \$1,106 | \$70 \$1,176 |
| Employee + Children | \$1,287 | \$1,091 | \$70 \$1,161 |
| Employee + Family | \$1,980 | \$1,678 | \$88 \$1,766 |
| Annual Cost (Max) | \$4,241,922 | \$3,595,523 | \$227,719 \$3,823,242 |
| Minimum Program Savings | | | -\$418,679 |
| Maximum Program Savings | | | -\$560,168 |



127 employee manufacturer in Tennessee

72% of employees at this manufacturing plant in Tennessee used our enhanced program and the company saved over \$200 per employee per month. Each plan participant saw significant savings on top of that.

72%

Employees used
Enhanced Plan

\$204
PEPM

Savings versus
Budget

99%

Employee
Satisfaction Rating

“I can finally afford to use my medical plan. Thank you!”



382 employee manufacturer in Pennsylvania

99% of the participating employees at this Pennsylvania manufacturer claimed they were satisfied by the richer benefits and saving provided by the plan and one went so far as to claim that this is “by far the best employee plan that we have ever had.” The company generated significant savings as well.

45%

Employees used
Enhanced Plan

\$55
PEPM

Savings versus
Budget

99%

Employee
Satisfaction Rating

“By far the best employee benefit we have ever had.”



952 employee Consulting Firm in Maryland

Here is another example of a company saving hundreds of thousands of dollars using our enhanced plan and realizing a 100% employee satisfaction rating with participating members.

42%

Employees used
Enhanced Plan

\$33
PEPM

Savings versus
Budget

100%

Employee
Satisfaction Rating

“Such a great experience. I feel lucky to have this plan because finding a good doctor is a lot harder than it sounds.”



Let's see what we can do for you!

Just click the button below to schedule a time that works for you to talk.

[Schedule Time to Speak with LG Planning Group](#)

