



A Partnership that Expands Employee Options and Cuts Employer Costs



The Client

A free-standing CCRC and a leading provider of quality senior living and care, since 1915. Services include housing, skilled nursing, and assisted living. They are a non-profit organization and an active member of LeadingAge California.

The Challenge

Create a customized benefits program that expands options for employees, reduces administrative inefficiencies, and most importantly, saves the community money.

The Story

As a nonprofit, with more than 250 employees, maintaining current healthcare costs and controlling future cost of benefits for employees and their families was critically important. Our client was already investing a lot of time and money building their benefits program, and wanted to give employees access to even more benefits, but they still needed to reduce their bottom line.

In addition, they were bogged down by the day-to-day work of dealing with multiple carriers and COBRA management, and concerned about key Affordable Care Act (ACA) timelines on the horizon. They needed support with plan administration and strategic guidance around compliance.

Tuan Nguyen

Assistant Vice President
Ascension Benefits & Insurance Solutions

1277 Treat Blvd, Suite 400, Walnut Creek, CA 94597

Office: 925.937.8787
Direct: 925.322.6441
Fax: 925.937.5858

tnguyen@ascensionins.com
CA License #OD93757
ascensionins.com

The Solution and Result

Through Ascension's Non-Profit Trust, we were able to save them over \$120,000 on their medical benefits immediately, while improving their plan. Since then, they've received favorable renewal rates every year. Employees now have access to many different ancillary options including Vision, Life, and Disability plans, that they previously did not have. We also helped implement enhanced worksite products, such as cancer, accident, and critical illness products that can be purchased on a pre-tax basis.

Today, with one consolidated bill, user friendly online plan administration tools, and access to HR training and support, their daily tasks are much more streamlined. On a pro-active basis, we routinely provide webinars, stewardship meetings, conference calls, and legislative summaries for their administrative staff to help keep them up to date with ACA compliance issues.

As a result of our continued partnership, they're able to focus their time on doing what they're passionate about: serving their residents. With a cost effective, yet robust benefits program, they can also attract and retain quality employees, and apply the money they've saved towards other community programs. They are now in a position to discover new opportunities to make their business more successful, today and into the future.





A Partnership to Ease Daily Benefit Administration and Compliance Obligations



The Client

A multi-level senior retirement community that provides independent living, assisted living, and skilled nursing services. Established in 1990, and now with over 400 employees, they've created a friendly and active community for their residents, in the heart of the San Francisco Bay Area.

The Challenge

The client needed assistance with Federal and State leave management processes, employee training, benefits communication, and compliance.

The Story

They'd been working with their existing benefits insurance broker for many years and had enjoyed a close relationship with that agency. From their perspective, the relationship worked well, but it had its limitations. Their broker strictly handled insurance matters and didn't provide the services they needed to help them with their other challenges. They were expending their own valuable time trying to resolve the issues themselves.

When we first met with them, they worried that if they worked with us, they would have to pay Ascension more than their current broker because we offered so many additional services. They also liked their current insurance carriers and were afraid that if they made a change they would have to change carriers and potentially pay more for switching.

The Solution and Result

After learning all of Ascension's capabilities, the client signed a broker of record letter to Ascension in the middle of the plan year, which gave them instance access to our expert team and full suite of services. They were able to keep their insurance carriers and maintain the same plans in force. We immediately got to work and helped them with the following:



- Federal and State leave management
- Training programs for their employees—including AB1825 sexual harassment training
- Partnered with their HR team members to help communicate their benefits plans to employees
- Fielded all benefits questions from employees via a call center and email Q&A box
- Provided access to our in-house compliance attorney

For their first renewal with us, we implemented creative solutions and negotiated significant cost reductions with their current carriers. As a result, they're now paying less than before, with even more services.

Tuan Nguyen

Assistant Vice President
Ascension Benefits & Insurance Solutions
1277 Treat Blvd, Suite 400, Walnut Creek, CA 94597

Office: 925.937.8787 tnguyen@ascensionins.com
Direct: 925.322.6441 CA License #OD93757
Fax: 925.937.5858 ascensionins.com