



## Helping Small Business Accounts Secure Competitive Health Plans

How a Credit Union is Bringing Value to their Business Community

### The Challenge

A community-based credit union was hearing a need from their local business members to find affordable health plans that attract and retain quality employees. As medical insurance costs continue to soar, it's imperative for credit unions to help their community members with competitive options and valuable resources. A business member with 10 employees reached out to the credit union asking for assistance to provide more affordable health plan options. Their insurance network was limited, their costs were increasing, and their plan designs were costing the employees higher out-of-pocket expenses every year.

### The Action

The credit union partnered with InterLutions, the nation's largest employee benefits CUSO, to help the business member secure a more viable health plan with lower costs. InterLutions health plan solution, called I-Care, evaluated three different insurance carriers with several plan design options and recommended a carrier that fit the exact needs of the business and its employees.

### The Result

The employer was able to save over 20% in their insurance costs while the employees enjoyed enhanced plan designs, lower copays, and extended network coverage.

Here's what the business owner had to say about the credit union delivering an I-Care Health Plan to the company and employees:

"It is of utmost importance that we make the right decisions regarding our associates' healthcare. I-Care was a great option for us."