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CASE STUDY

Industrial Distribution Company Drives $383K in Savings with Healia's TCO-HRA

The Challenge

An industrial distribution company sought to reduce healthcare costs while maintaining a competitive benefits package. Leadership wanted to encourage eligible employees to explore spousal coverage alternatives and shift dependents off the company's health plan where it made financial sense.

Their goal was to use data-driven guidance to help employees make smarter plan selections, ultimately reducing financial risk and delivering measurable savings.

The Solution

The company partnered with Healia to implement the Total Care Option (TCO) HRA, supported by Healia's Decision Support Tool (DST) to guide employees through enrollment.

Healia's platform made it easy for employees to understand their healthcare options and receive personalized recommendations, enabling faster and more confident decision-making during open enrollment.

> **Employee adoption was strong:** 73 employees signed up for Healia's DST during open enrollment, with 62 completing the questionnaire and receiving a personalized recommendation.

The Results

Plan optimization: When employees uploaded a spouse's plan, the spouse's plan combined with the TCO was identified as the optimal choice in 76% of recommendations.

TCO enrollment: 37 families enrolled in the Total Care Option for plan year 2025, a strong start that sets the stage for continued growth.

Financial impact: The TCO moved $446K in premium liability off the company's health plan. After projected claims reimbursements of $63K, the program delivered net savings of $383K.

Return on investment: The program delivered a 6x return on the company's Healia investment.

Key Highlights

$383K

in net savings driven by the Total Care Option HRA

6x ROI

on the company's Healia investment

85%

DST completion rate among participating employees

$7,053

average savings per family

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