CASE STUDY | MANUFACTURING

BSI CORPORATE BENEFITS

35 Years. One Switch. $3.18M+ in Savings Delivered.

35
years of prior broker relationship

$1.7M
in risk eliminated on day one

586
person workforce served

OVERVIEW

After 35 years with the same broker, one of the largest candy manufacturers in the United States decided to give BSI the opportunity to prove a different approach. The transition affected a 586-person workforce, including unionized production associates, many of whom are bilingual, making continuity and trust essential. Leadership expected early, measurable results that would validate the decision to partner with BSI.

BSI delivered across every dimension of the benefits program, simultaneously, from day one. The results came fast enough to validate the decision before doubt had time to grow.

THE STRATEGIES

Plan Design: Built for a Complex, Mixed Workforce

A dual-choice plan design built for a mixed workforce: business associates moved to an HSA plan, while production associates kept a familiar PPO alongside a new HSA option. The union transition was driven by direct education and trust, not mandates.

HSA + PPO

Stop-Loss

A $945K laser tied to a high-cost claimant was eliminated via CORE on day one, and a 770% aggregate corridor avoided another $728K in exposure. BSI later locked a 5% renewal cap ahead of a $2M claim, then secured a 0% renewal for 2026.

$1.67M

Pharmacy

A 2025 pharmacy RFP generated $838K in savings with zero changes to the plan or formulary. Every dollar came from contract renegotiation and market competition - employees never felt the process

$838k

Telemedicine & Ancillary

Since 2019, telemedicine has delivered more than $375,000 in documented savings while improving access to care for a bilingual, variable-shift workforce. Ancillary benefit enhancements generated an additional $300,000 in savings over three years and added a $150,000 guaranteed-issue voluntary life insurance benefit.

$675k

2018
Broker transition; $1.67M risk removed on day one

2019
Telemedicine launched; company-wide access

2025
Pharmacy RFP nets $838k; ancillary redesign complete

2026
$0 stop-loss renewal secured ahead of $2M claim

RESULTS AT A GLANCE

Initiative	Result
Laser eliminated via CORE	$945,000
Aggregate corridor at transition	$728,000 avoided
Stop-loss renewal (1/1/2026)	0% increase
Stop-loss locked ahead of $2M claim	5% cap secured
Pharmacy savings (2025 RFP)	$838,000
Telemedicine savings (since 2019)	$315,000+
Ancillary redesign (3 years)	$300,000
Voluntary life launched	$150,000 guaranteed issue
Union HSA transition	Successfully executed

BSI didn't just replace a *broker.*

BSI replaced 35 years with something *demonstrably better,* for the organization's *budget* and for every *employee* it covers.

Considering a benefits partner change?
Scan to connect for a no-obligation assessment.

BSI: An Employee Benefits Partner Delivering Unmatched Value for Manufacturers Across the County

No lazy answers. No cookie-cutter plans. Make the switch to an independent firm.