



Turn your benefits strategy into a competitive advantage.

OVERVIEW

Rising healthcare costs. An aging workforce. Injury rates above the industry average. Turnover running 26-28% a year. Renewing the same plan and hoping for a better number is no longer a strategy- it's a risk. BSI builds benefits programs around the workforce actually doing the work, focused on four levers: stop-loss, telemedicine, pharmacy, and plan design.

THE BSI APPROACH

Four levers, pulled deliberately, every renewal

1

BSI CORE: Turning Risk Into Measurable Savings

The BSI CORE model outperformed fully insured coverage through four consecutive renewal cycles for one manufacturer, retaining nearly \$1 million in year-one savings and approximately \$1.9 million over four years. For another client, BSI eliminated a \$945,000 high-cost laser and redesigned the aggregate corridor to avoid an additional \$728,000 in exposure—delivering significant protection heading into the 2026 renewal.

2

Telemedicine: Remove Barriers to Care

Make care easier to access with virtual general medicine, mental health, physical therapy, and dermatology—designed for shift workers, geographically dispersed teams, and bilingual populations. The results are measurable: one client saved six figures in two years through fewer ER visits, another achieved \$315,000+ in savings over two years, and a multi-state manufacturer has generated more than \$1 million in savings since 2020.

3

Proactive Pharmacy Accountability, Not Reactive Cost-Cutting

Annual RFPs, contract reviews, and independent audits are standard practice—not a reaction to rising costs. One RFP delivered \$838,000 in savings without changing the formulary, while ongoing PBM accountability generated \$585,000+ in additional pharmacy value for another client.

4

Plan Design: Built Around the Workforce

There's no one-size-fits-all benefits strategy for manufacturing. The right design reflects how employees work and what they need.

- One candy manufacturer tailored options by workforce—HSA for business associates, PPO plus HSA for unionized production employees.
- A multi-state manufacturer paired wellness, an HDHP, and employer HSA contributions to drive engagement and value.

Four Levers. One Strategic Approach.

BSI helps manufacturers move beyond simply managing benefits to actively improving cost, access, and value. From holding PBMs accountable and leveraging BSI CORE to removing barriers to care and tailoring plan design, each strategy is built around the same goal: protect the bottom line while giving employees better access to benefits that work for them.

What could your benefits strategy be doing better?

Connect with BSI for a no-obligation assessment of where your current plan is leaving value on the table.

