



Look Beyond the Renewal: Finding Millions in Benefits Savings.

How a large school district uncovered savings in healthcare pricing, pharmacy, stop-loss and administration, without disrupting the employee experience.

12%
improvement in
healthcare
discounts

\$1.5M
in pharmacy
rebates

\$92K
stop-loss premium
savings

0
changes to
employee
benefits

OVERVIEW

Most districts look for benefits savings in the annual renewal. Yet some of the biggest opportunities sit outside it, in contracts, pricing arrangements, funding structures and administrative processes.

One large public school district, serving approximately 9,000 students across 15 schools, partnered with BSI to take a broader approach. The goal: improve the value of its benefits program without making wholesale changes to employee benefits.

UNDERSTANDING THE OPPORTUNITY

Where BSI Uncovered the Savings

Healthcare pricing

Look at the cost Behind the Benefit

BSI partnered with the district to negotiate directly with the carrier, improving discounts by 12%—with no changes to employee benefits. Smarter negotiations can lower costs without sacrificing the benefits employees value.

Pharmacy

Take a Fresh Look at Pharmacy

BSI's review of the district's pharmacy arrangement uncovered approximately \$1.5 million in rebates. Regular market analysis helps ensure pricing, discounts and rebates remain competitive.

Stop-loss Funding

Evaluate the Funding Structure

BSI helped the district move to a school-focused consortium, saving \$92,000 in stop-loss premium. The right funding structure balances cost, protection and the district's financial goals.

Administration

Don't Overlook Administration

BSI streamlined the benefits experience through Employee Navigator and onsite and virtual enrollment support. The result: clearer administration and greater support for employees.

Sometimes the greatest opportunity isn't changing the benefit. It's improving the deal.

Is your renewal telling the whole story?

Connect with BSI for a no-obligation plan review.

[Schedule a No-Obligation Assessment](#)

Strategic Benefits. Measurable Savings. Greater Value for Education.
No lazy answers. No cookie-cutter plans. Make the switch to an independent firm.



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