

# OEM Fabricators

Building a new health plan solution that puts people first.



- ✓ 3 Locations in WI: Woodville, Neillsville and Phillips
- ✓ Multi-site company with 280+ employees
- ✓ Leading custom metal fabrication company
- ✓ Specializes in components for original equipment manufacturers

## CHALLENGE:

### Clamping down on rising healthcare costs

Wisconsin is one of the most expensive states in the nation for healthcare, with employers paying more than three times what Medicare would pay for the same procedure.

In the years leading up to 2019, OEM Fabricators was experiencing double-digit cost increases with their traditional PPO health plan. This compelled the company to switch to a self-funded model and to join a captive insurance program to mitigate potential risk. At the same time, the company introduced a near-site clinic so employees – predominantly blue-collar workers at their three locations – could have convenient access to care.

Despite these efforts, cost increases persisted. For Abby Klatt, Director of Human Resources, the time was right to re-think the way the company paid for healthcare.

## SOLUTION:

### A customized, member-centric approach

Klatt was introduced to Imagine360 by her benefits consultant as an innovative, cost-saving alternative to traditional carrier plans. The resources and comprehensive support for her HR team, in addition to the potential for deep savings, convinced her to make the switch.

While Klatt knew changing health plans could present challenges, the hands-on open enrollment process and ongoing commitment to employee education helped put her at ease.

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“We care about our team members – a lot. We wanted the savings, and to get them better healthcare, but wanted to be sure we didn’t stick them with the bill.”

*Abby Klatt, Director of Human Resources*

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## RESULTS:

**"Our people told us what they wanted, Imagine360 helped us deliver."**

OEM Fabricators saved \$1.3M+ off billed charges in year one through Imagine360's proprietary reference-based pricing solution. The savings allowed them to give back to their employees by increasing reimbursements for essential work gear like steel-toed boots and goggles. Members also saw their deductibles cut in half.

**"This is why we do what we do. We are literally giving savings back to our people and that's what drives us to push for better."**

**57% savings**

compared to a PPO plan

**50% reduction**

in employee deductibles

**More boots on the ground**

Increased reimbursement for boots and work gear

Klatt also observed a notable improvement in her recruiting and retention goals. Because the company relies on employee referrals as a recruiting strategy, the drastic reduction in healthcare costs and the increased breadth of benefits serve as a point of distinction for job-seekers.

As OEM Fabricators entered year two, the company could see the savings adding up. Leadership was able to share with employees that switching to Imagine360 was directly responsible for the 50% reduction in deductibles.

## EXPERIENCE:

### Support for HR and employees

Imagine360 attended all onsite open enrollment meetings across OEM Fabricators' multiple locations throughout Wisconsin. As part of the process, educational videos accessible via QR code made it easier for employees and families to learn about their health benefits together.

Klatt appreciates the Imagine360 client and member portal, which makes it easy for her to assist employees. **"I like numbers and data, so for me, the portal is nice. I like being able to quickly see the status of claims, and it's easier to use than other vendors we've tried in the past."**



## BOTTOM LINE:

### Results to believe in

OEM Fabricators credits the Imagine360 solution with enabling the company to give employees what they really wanted – lower deductibles and an attractive health benefits package that puts people first.

**"I believe in Imagine360. I talk about it everywhere."**

Your health plan can do better.  
We promise.



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