

# Even Heroes Need a Hero

UPMC relies on Alliant's Sagewell Healthcare Benefits Trust to proactively reduce benefits costs year after year.

In Pennsylvania, the University of Pittsburgh Medical Center (UPMC) is known as the caretaker of the community. Bump into a person in the western part of the state, and it's likely their life has been positively touched, perhaps even saved, by the broad reach of UPMC's children's hospital, cancer treatment facilities, and the myriad of other healthcare services it offers.

Alliant's Sagewell Healthcare Industry Practice began serving this healthcare system, the largest employer in their region with 60,000 employees, well over a decade ago. In the early years of their partnership, UPMC engaged Alliant because of their technical consulting expertise and scale to reduce their disability & life benefit premiums by 20-30%, and secure those rates for three years.

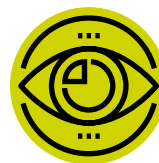


## Shrinking Budgets Get Help From An Unlikely Place

Savings goals are often attached to HR/benefit budgets, and sometimes those goals seem insurmountable. What's interesting is many benefits consultants don't have the technical expertise or healthcare experience to manage disability & life benefits spend so it has a meaningful budgetary influence, especially in an off-cycle year. Alliant does.

"There's a lot we can do actually," says Jason Papson, Senior Vice President and Consultant, Alliant Employee Benefits. "We constantly monitor claims experience and the changing dynamics of the group. We also work closely with the Sagewell Healthcare Benefits Trust's insurance provider to ensure they are up to speed. So if there are ways to achieve savings when an unexpected financial goal strikes, we

can do a preemptive renewal to maximize savings that would otherwise go untouched. Further, if we encounter disability experience that is trending poorly, we can work with the client and insurance partner to make changes to the plan, administrative process, or return to work program to ensure we are impacting the experience in a positive manner"



## Seven Figures And Precious Time Saved By Preemptive Rate Renewals

Each year, Alliant does a preemptive rate renewal for UPMC. This action can yield fantastic results.

"One year, we learned of an early retiree incentive that was available, which would reduce the number of employees in an unfavorable risk category," said Jason. "UPMC was also growing rapidly. We proactively presented this information to the insurance provider and that resulted in cost savings to UPMC of seven figures in an off-cycle year."

"I think because of Alliant's proactive management style, and deep understanding of our plan and group, they know ahead of time what rate negotiations, plan design changes and alternative-funding opportunities we could use to realize savings," says Michael Hurley, UPMC's Vice President of Benefits. "The results they achieve for us year over year, with little disruption, are why they're an integral part of our benefits strategy."

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