



Bennett School District (BSD) Case Study

Bennett School District (BSD), outside of Denver, Colorado, was suffering from healthcare cost increases for several years in a row, which were cutting into school resources for students and salary and wage compensation for staff.

After facing a 21% increase in insurance costs, including a 25% premium increase, the school district decided that enough was enough. BSD began working with Health Rosetta Advisor, Bryan Perry, founder of Peak Benefits in Littleton, Colorado, who redesigned the district's benefits plan by unbundling services, selecting better vendors, and reducing employee contributions. Under the new plan, Bryan helped BSD save more than \$1.4 million in healthcare costs -- roughly a 50% reduction from before. That is a substantial sum for an organization with under 100 employees and only 150 lives stewarded in the plan.

The new plan directly affects employees, who now have better benefits and more money in their pockets, after BSD was able to reduce deductibles from \$4,000 to \$500 for a family plan. BSD lowered out-of-pocket costs by an average of \$1,000 per employee and gives employees and their dependents free access to Nextera Healthcare physicians/providers who offer an onsite clinic at the school in addition to near-site clinics in surrounding communities.

BSD employees also have improved access to affordable medication. Under the old plan, one employee was unable to afford her allergy medication and was taking Benadryl three times a day instead. But under the new self-funded plan, the cost was drastically reduced and her medication now costs a small \$30 copay.