



PuzzleCares:

Smart Benefits, Big Savings

Rising insurance costs threatened to squeeze the company budget and employee take-home pay. Rather than pass the cost on to employees, the client partnered with PuzzleCares to deliver more benefits for less.

The client, a service industry leader with over 200 employees in 30 states, faced an insurance premium hike of nearly 30% as open enrollment approached. They partnered with PuzzleCares, an innovative supplemental benefits provider, to offset rising costs and enhance the overall employee benefits package.

HOW IT WORKS

PuzzleCares provides employees with access to a wide range of free and discounted healthcare services, allowing them to address many health needs without using their primary insurance plan. Fewer insurance claims mean lower utilization, translating into reduced premiums over time.

Unlike other supplemental benefit providers, PuzzleCares benefits are added pre-tax, directly reducing employees' taxable income and increasing their take-home pay without any additional cost. The PuzzleCares program benefits everyone. Employees spend less on their healthcare, their taxable income decreases, and the company's rising insurance cost shrinks each year.



About the Program

PuzzleCares's program is designed to reduce out-of-pocket healthcare costs for employers and employees. The program includes:

- Unlimited, free virtual care and telemedicine, including video appointments with physicians, dentists, and veterinarians.
- Thousands of prescriptions and over-the-counter medications available for free or discounted rates.
- Hospital indemnity coverage, including emergency room benefits, ambulance benefits, and more.
- On-demand counseling, including family support assistance, financial planning, legal aid, and unlimited virtual behavioral and mental health counseling.



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THE IMPACT

The impact of this program was immediate:

- \$12,000: Client Tax Savings
- +\$50/pay period: Average Employee Take Home Increase
- <10%: Anticipated Insurance Increase Next Year
- \$1,900: Monthly Cost Avoidance
- \$14,000: Predicted Yearly Cost Avoidance

Notably, the program dropped the client's expected insurance premium increase for next year to under 10%, a drastic change compared to the 30% hike that originally prompted the search for a solution.

EMPLOYEE USAGE

This program has been highly beneficial for employees, too:

- 76.4%: Utilization Rate
- 40%: Predicted Yearly Utilization Rate
- 40%: Prescription Dispense Rate
- 90%: Service Satisfaction Rate
- 90%: Provider Satisfaction Rate
- 77: Net Promoter Score
- <10 Minutes: Wait Time for Care

Leveraging supplemental coverage allowed the client to:

- Protect employees from rising healthcare costs
- Increase employee take-home pay at no additional cost
- Generate company tax savings
- Stabilize long-term insurance premium growth



"Before PuzzleCares, a sore throat meant a \$90 trip to urgent care and a \$25 copay for a ZPack. With PuzzleCares, my out of pocket expense was \$0!"

-Chris T.

Comprehensive employee benefits and smart budgeting don't have to be at odds.