

Large logistics company reverses rising medical trend while providing employees with richer benefits and improved care quality with Garner

CHALLENGE

A logistics company with over 7,000 employees, 90% of which are hourly associates, was facing rapidly rising healthcare costs while also fighting to attract and retain top talent. They needed a long-term solution that would significantly reduce their cost pressure while also providing higher quality care for their employees.

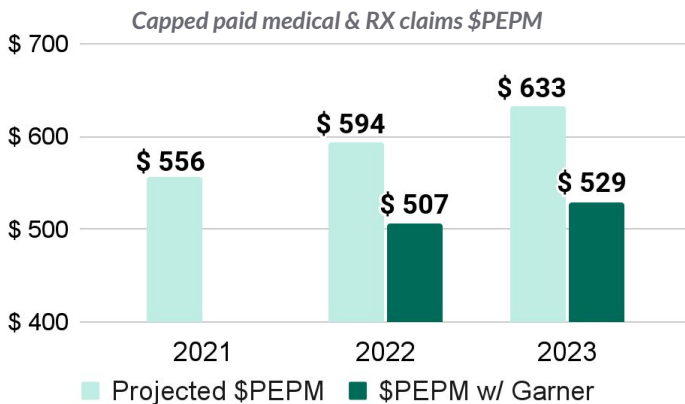
SOLUTION

Garner deployed a simple plan addition with unique incentive accounts that reduced deductibles for employees by \$3k when they visit a Garner recommended top-performing provider. Empowered by these incentives, employees used Garner’s innovative app experience to find the best-performing doctors for their care, which lower costs by an average of 27% per episode of care, while also providing significant quality of care improvements.

With Garner, members experienced significant improvements in care quality and satisfaction

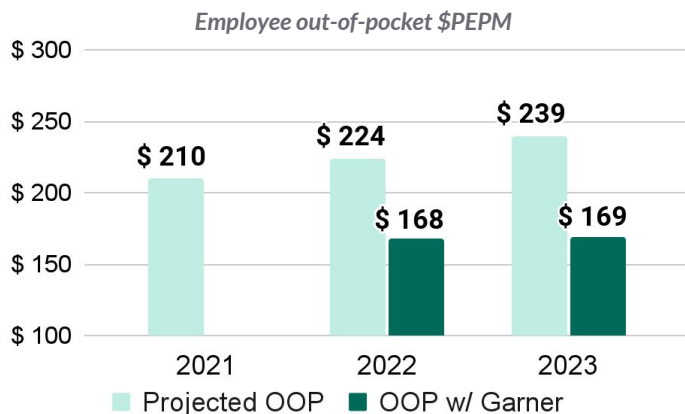


RESULTS: A projected 14% cost increase turned into a 5% decrease after two years



17%
Net plan savings vs National trend

Originally, they were anticipating a 7% increase in capped paid claims, which turned into an 8% decrease after the first year with Garner. After two years they saw a 17%, \$4.9 million dollar net plan savings.



29%
Lower employee out of pocket costs

Engaged employees with Garner see an average out-of-pocket cost decrease of 80%. During the first year their employees saw a 25% decrease across the board, which grew to 29% the next year as engagement increased.