



PET TERRA  
SYSTEMS

Case Study

## CASE STUDY

SMALL ENGINEERING FIRM SAVES 35% ON HEALTH COVERAGE WITH STRATEGIC PLAN

Highlight

Small Engineering Firm Saves 35% on Health Coverage with Strategic Plan in Place.

Overview

PETerra Systems (PTS) is a niche engineering firm in the plastic container and beverage industry with approximately 30 employees.

The Challenge

Although significantly invested in providing very generous employee benefits – paying nearly all medical and ancillary benefit costs for both employees and their dependents – PTS was facing unsustainable yearly insurance rate hikes due to community rating. Like most engineering firms, they were focused on maintaining top talent and saw their rich benefits plan as an avenue to do so. However, although their benefits plan was a top-three expense for the engineering firm, the company had no strategy in place to manage it.

Solution

Arista took PTS through its formal Blueprint for Financial Security process to develop a more strategic benefits and retirement plan for the company by looking at six critical areas of the business:

- 1) Strategic planning
- 2) Cost containment
- 3) Communication and education
- 4) Compliance
- 5) Advocacy
- 6) Technology and efficiency



**"The best things in life are made with a blueprint – with a specific, written plan. Why should your benefits program be any different?"**

**-Travis Riker, principal at Arista.**

Details

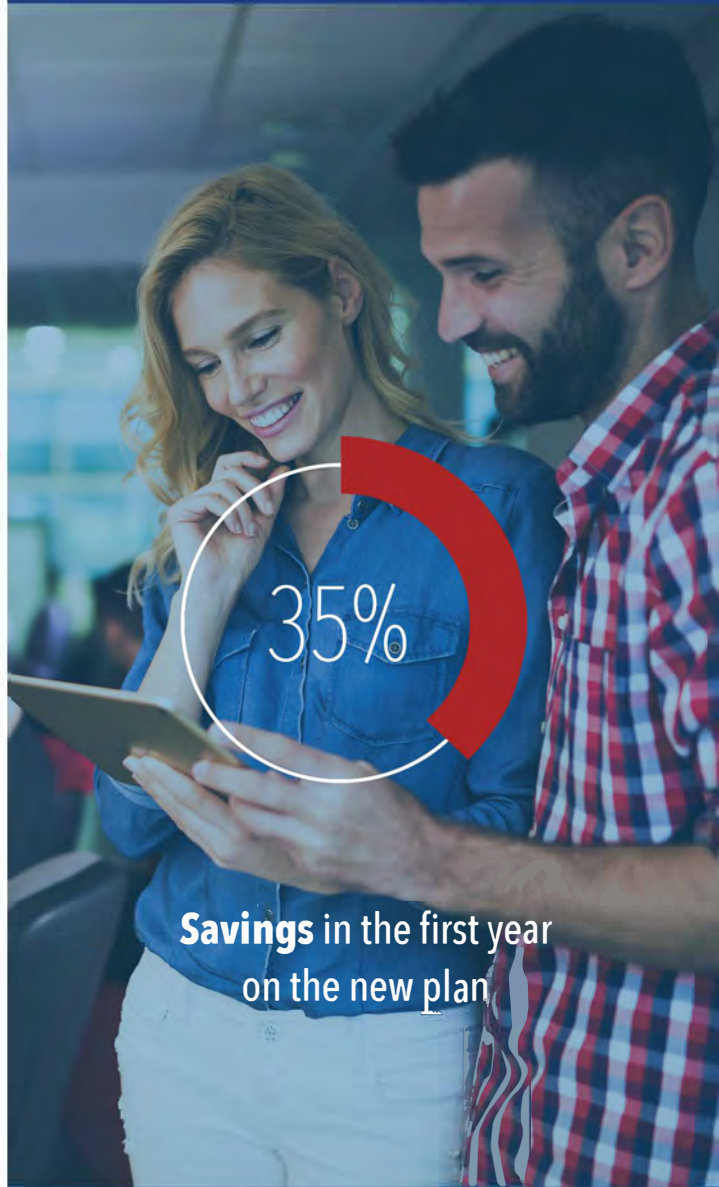
By moving to the ACEC Life/Health Trust, PTS joined like-minded engineering firms with a preferable risk pool. The company also gained the following enhancements through the Trust, all at no additional cost to PTS:

- A comprehensive wellness program
- Telemedicine access
- COBRA administration
- FSA services

**“A smaller engineering firm saved a lot of money by being aware of a solution that their previous consultant never brought to them, through a strategic planning process that made them think more holistically about their benefit initiatives,” says Riker.**

Results

In its first year on the plan, the move to the ACEC Life/Health Trust generated a savings of \$75,000 for PTS – nearly 35-percent – without sacrificing any of the high-value benefits the company historically provided. Joining the Trust also stabilized future healthcare cost increases for PTS.



**Savings** in the first year  
on the new plan

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