

Unexpected savings for fund and its members

CASE STUDY: INDEMNITY VS. MANAGED VISION CARE

The Wisconsin Laborers had selected an indemnity plan to meet the vision needs of their members. The plan offered complete flexibility for members with a max reimbursement of \$500 every two years for any vision service¹. Over time, union leaders realized members were paying significant out-of-pocket costs all while the funds administrative costs were increasing.

One of the core challenges facing them was the mystery behind why costs continued to rise yet members were still paying significantly high out-of-pocket costs with their indemnity plan.



THE WISCONSIN LABORERS

- Labor union representing nearly 9,000 construction craft laborers within the state
- Used an indemnity plan to service
- 24,000 members and dependents participated
- Business, Professional, Labor, Political, and Similar Organizations NAICS 8139
- Self-funded vision plan

Challenge

1. What was once a good solution, was losing it's value for members and the Wisconsin Laborers
2. Desire to increase value for members and reduce costs for the plan

Solution

The Fund provided a census file, claims data and a list of the most frequently used providers. EyeMed associates recommended a plan that best met the utilization and accessibility of the members.

Results

The following year, EyeMed hosted an annual business review and was able to demonstrate significant savings for both the Fund and it's members. The recommended plan resulted in:

Savings for the Fund ²	30%
Member out-of-pocket savings for Fund members ²	70%

To get a vision consultation from EyeMed contact us at [eyemed.com/union](https://www.eyemed.com/union)

¹ Exams for Dependents under age 19 are covered at 100% and to not apply to the \$500 because they are covered under ACA benefits.

² Based on 2020 analysis of client data