

How a small business took control of health insurance.

# Superior Packaging & Finishing Success Story with **zPLAN**

THE LAST HEALTHCARE  
PLAN YOUR BUSINESS WILL  
EVER NEED



# 01.

## ABOUT US

## SUPERIOR PACKAGING & FINISHING SUCCESS STORY WITH zPLAN



**SUPERIOR**  
**PACKAGING**  
**FINISHING**

Superior Packaging & Finishing is a 100 employee packaging and finishing company located in Braintree, Massachusetts serving area printers with their cutting, folding, stitching and finishing services.

Superior engaged AMR Benefits' expertise in order to reduce health insurance costs after receiving multiple years of double digit increases and having tried traditional strategies like switching insurance carriers, implementing health reimbursement arrangements, and developing wellness programs. Unaffordable health insurance premiums were negatively impacting Superior's ability to attract and retain hourly employees and diverting capital away from other essential investment areas required for growth. By implementing changes recommended by AMR Benefits, Superior reduced the health insurance spend by \$278,126 (24.8%) in the first 12 months, held employee contributions at the same rate on renewal, and improved the benefits offering. Year two was a repeat performance delivering \$338,740 in savings for a two-year total savings of \$616,866.



# 02.

## OVERVIEW

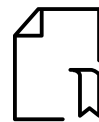
“The Best  
Way to  
Predict the  
Future is to  
Create It.”

- Abraham Lincoln



### Industry

Manufacturing/Printing



### Services

High-end packaging and  
finishing



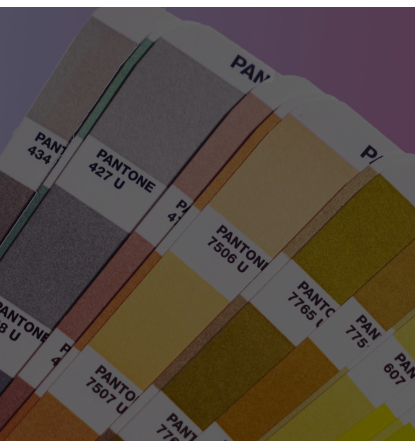
### History

30 years of industry  
leadership

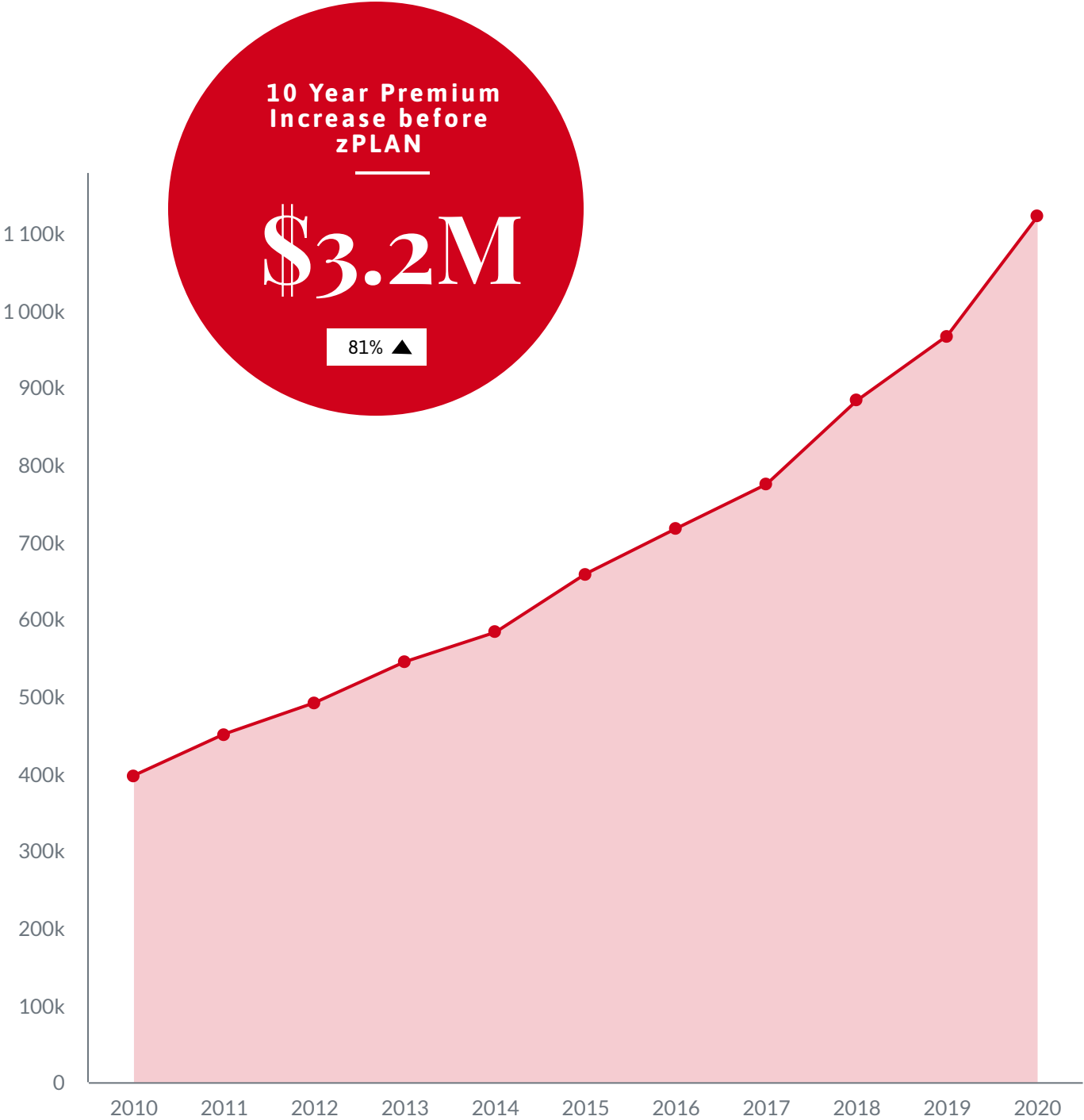


## CHALLENGES

## REASONING









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GOALS

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Superior Packaging  
& Finishing was  
determined to  
reduce health  
insurance spend by  
20% without  
sacrificing quality  
or diluting benefits.





## SOLUTION

## SUPERIOR PACKAGING & FINISHING SUCCESS STORY WITH zPLAN

### FINDING AMR

AMR Benefits was referred to Superior by the CEO's trusted physician Dr. Mike Tremblay. As an innovator in the primary care space, Dr. Tremblay recognized the challenges Superior was facing controlling healthcare costs and outlined to the CEO how AMR could add value as an advisor.

### PROPOSED SOLUTION

Andrew Roberts, a consultant at AMR Benefits communicated to Superior's CEO and CFO the shift in how progressive employers were purchasing health insurance for their organizations. Employers who want a better performing health insurance plan (higher quality of care for employees and lower costs) need to adopt the zPLAN's **active management** approach. Rather than being informed about healthcare purchasing they needed to be involved and engaged in the process.

### AFTER AMR

AMR's expertise and partnership allowed Superior to implement and communicate a new program (zPLAN) to Superior employees that achieved the **TRIPLE AIM** - better quality care, improved member experience and lower costs.



Better  
Quality Care



Better  
Experience



Lower  
Costs



“

Before AMR Benefits,  
Superior Packaging &  
Finishing was on the health  
insurance hamster wheel –  
absorbing increases year  
after year with no control.  
With AMR's guidance and  
help we are finally  
in control. Now I feel like  
our employee healthcare  
plan is an asset versus a  
liability.

”

**-Donny Charlebois**  
Founder/CEO Superior Packaging



# 05.

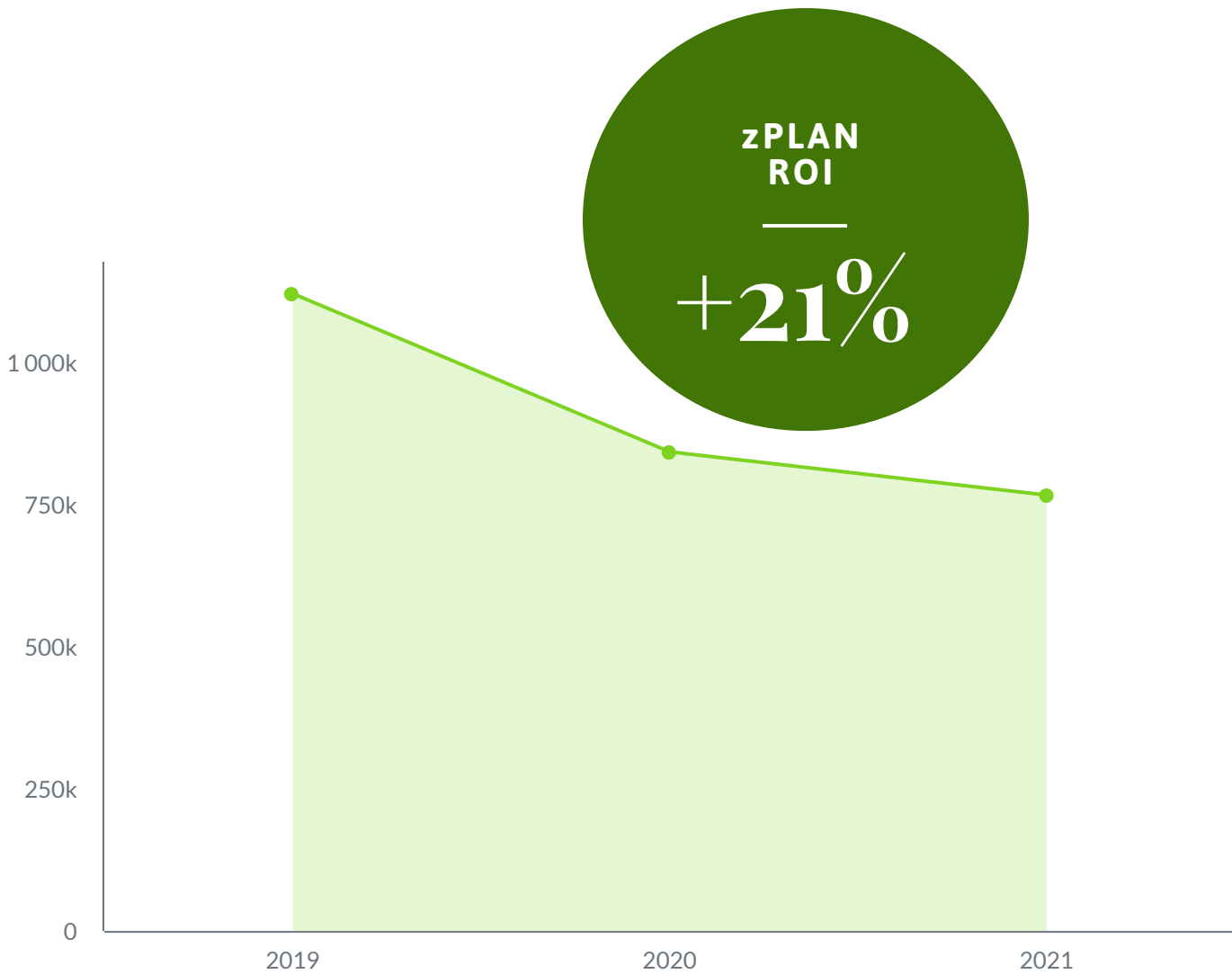
## RESULTS

Within a few months of establishing their high-performance healthcare plan, Superior employees began sharing positive feedback. Employees were offered a no-cost advanced primary care option, free generic and brand-name prescription drugs, as well as a **quality care program** which waived copays and deductibles when employees patronized high quality specialists and facilities.

Equally important was the new level of transparency which offered Superior's leadership team insight to plan utilization, costs and quality.

In the first 12 months of the program, total costs were 24.8% below the proposed insurance carrier pricing, a reduction of \$278,126. Savings in the second year were \$338,740 equating to a \$616,866 two-year cost reduction.

The investment to work with AMR to build a better program has resulted in an ROI greater than 21X. Employee wellbeing has also improved. **Employee contributions to premiums have now been held constant for three years.**



STATISTICS

First Year Savings

Bottom line 24.8% savings

First year average monthly cash flow improvement:

\$23,000 /month

Two Year Savings

\$616,866



# zPLAN

*The Last Healthcare Plan Your  
Business Will Ever Need*

**AMR Benefits** is a niche healthcare and employee benefits advisory firm focused on guiding mid-market employers (50 to 5000 employees) to become value-oriented purchasers of healthcare and benefits with the use of **zPLAN**. Our mission is to help employers significantly reduce health insurance costs while at the same time improving the quality-of-care employees receive. AMR Benefits views this outcome as a “win-win” for employers and employees alike.

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