

## CASE STUDY

# AMERICAN VISION WINDOWS

An employees-first focus leads to a smooth transition to a new approach with significant cost savings

## CLIENT SUMMARY

American Vision Windows is the largest window sales and installation company in California. Their continued success is a result of a balanced focus on both customers and employees. AVW is well-known for taking care of their employees and faced some tough decisions with their group health plan.

- • • Plan launch: 2023
- • • Location: Simi Valley, CA
- • • Number of employees: 163

## CHALLENGE

Their fully-insured plan costs continued to grow and AVW was facing another 12.9% increase in premiums. While completely focused on exploring alternatives, AVW also wanted to minimize the educational impact to their workforce that would come with a new plan and revised benefits and network.

## SOLUTION

AVW selected a self-funded plan with a Captive solution that guaranteed no new lasers and capped stop-loss at 35%. The new plan also provided enhanced benefits with Cancer Care, Advanced Reporting, Direct Contract Surgery, and Imaging services with \$0 out-of-pocket to employees that allowed them to stay within the same network.

## RESULTS

### INSURANCE PREMIUMS

**21.7% lower**

### ANNUAL COST SAVINGS

**\$303,000+**

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