



SOLUTION FOCUS

Benefit: ICHRA

Industry: Construction

Region/State: Virginia

Number of employees: 70

SUMMARY OF BENEFITS

- Hired 2 superintendents so they could take on more and larger jobs
- Improved employee satisfaction with an equitable health benefit
- Grew the business with the help of additional employees

"We didn't feel like we could attract the right employees without it"

Lindsay O'Dorisio
Office Manager

O'Dorisio Carpentry & Concrete makes two key hires & satisfies the employer mandate with PeopleKeep

Expert concrete contractors used a PeopleKeep ICHRA to recruit key talent and grow their business

The Challenge

OCC wanted to take on larger projects, but needed to hire more workers, especially a couple superintendents who could take the load off of Daniel's shoulders, first. The new hiring would require them to offer a benefit that satisfied the ACA's employer mandate, but group health insurance was way too expensive. When they tried to hire without a health benefit in place, they kept getting turned down.

The Solution

Using PeopleKeep's ICHRA allowed OCC to offer a meaningful, equitable benefit to everyone while meeting their obligations under the ACA. Their employees view it as free money and it gives them a leg up on their competition when hiring new employees. And Lindsey appreciates not having to become an ICHRA expert herself, which is one less hat she has to wear.

The Results

With the ICHRA in place, OCC hired two experienced superintendents and started taking on larger jobs now that they had the additional capacity. They've been able to grow their business to a level that wouldn't have been possible without the additional headcount and expertise.

The Challenge

If you need commercial concrete work done in Virginia, you call O'Dorisio Carpentry & Concrete. Founded in 2009 by Daniel and Lindsey O'Dorisio in the wake of the financial crisis, OCC has quickly become one of the go-to contractors in the area. After making an early transition from a combined focus on commercial and residential to homing in on their commercial business, they started to think bigger—like Amazon distribution center big. Daniel and Lindsey knew that they would have to hire more employees to handle jobs that big, but were anxious about the regulatory burden and associated costs with becoming an applicable large employer (ALE) subject to the requirements of the employer mandate.

"The kind of policy that we were going to have to offer was going to cost way too much and have too much liability even if not everyone participated."

Hiring more superintendents that could manage a job site would take that responsibility off Daniel's shoulders, meaning they could do more big jobs at the same time. But as Lindsey found, it's not that simple.

"We really needed some excellent superintendents on our site, but they didn't want to leave their jobs because of the benefits. That was something that was non-negotiable. We didn't feel like we could attract the right employees without it."

Lindsey and Daniel got quotes on group health insurance, but found the whole process difficult and frustrating. Since they hadn't offered group health insurance before, they weren't familiar with all of the rules and were left feeling confused about what to do. Lindsey said, "The last straw was that the kind of policy that we were going to have to offer was going to cost way too much and have too much liability, even if not everyone participated." After contacting friends and local companies to see what they were doing and still coming up empty-handed, Daniel found PeopleKeep.

The Solution

After deciding to offer an ICHRA through PeopleKeep, the next step was to design their health benefit based on what they could actually afford while making sure it would be a meaningful benefit to their employees. They weren't interested in offering the bare minimum just to save money, and it was important to offer it to everyone on the same terms, regardless of job title or seniority. Lindsey and Daniel wanted their employees to know that they care for them, and it worked.

As Lindsey put it, "I think most of our employees are thinking 'At my old job my insurance took up most of my check and this time it's just a freebie.' I think they're impressed that we want to do something like this because their previous employers would have said 'I'm not paying for that.'"

With a new benefit comes added work. As the office manager, Lindsey is used to juggling priorities and wearing lots of hats, but becoming a health benefit compliance expert in addition to her other responsibilities was the last thing she wanted. PeopleKeep was able to provide her with a fully compliant benefit without her having to spend any time researching regulations or drafting legal documents.

"It's such a lovely thing not to have to worry about it. PeopleKeep handles the legal stuff—I didn't have to do it at all. I'm used to having to do everything from scratch."

The Results

Right when OCC set up their health benefit with PeopleKeep, they had two interviews for superintendents that they desperately needed. Both accepted their offers, telling Lindsey and Daniel that they wouldn't have come on board without the benefit. Before the hires, Daniel had to manage the job sites himself and only had the capacity for one big job at a time. Now they can handle three or four. The growth they've seen since wouldn't have been possible otherwise.

Lindsey's also delighted to have a partner that can guide her through the "chaos" of becoming an ALE and ensure that OCC is adhering to the rules and regulations that come with it. And with the ACA's employer mandate now being able to be met by an ICHRA, group health insurance didn't have to be their only option.

About the Company

O'Dorisio Carpentry & Concrete was established in the Summer of 2009 by Daniel O'Dorisio. A business owner since he was 16 years old, Daniel sought to create a full service concrete company during the worst economy since the great depression. Since 2009, O.C.C. has grown to 70 employees and performs commercial concrete work exclusively.

Serving Virginia clients, O.C.C. aims to offer solid, quality work on every job. Their mission has always been "Do it once, do it right" since the beginning. The entire team works for the betterment of the client to provide the expected product on time.