

SOLUTION FOCUS

Benefit: QSEHRA Industry: Recording Services Region/State: California Number of employees: 3

SUMMARY OF BENEFITS

- Friendlier software interface and quicker customer support over Take Command
- Projected annual savings of \$7,200
- Welcomed addition to employee benefits package
- 100% participation rate

"As a small business, being able to provide health benefits to our employees is such an important value to us. With PeopleKeep, we're able to fulfill that need so efficiently - I don't think you could ask for a more important service."

> Marjorie Gilberg Co-Owner and CFO

The Invisible Studios implements a QSEHRA and successfully provides health benefits to employees over competitors

PeopleKeep's easy-to-use software and award-winning customer support team wins The Invisible Studios over from Take Command Health

The Challenge

When Marjorie Gilberg and her co-owner opened The Invisible Studios in 2008, they had no employees. As they started hiring, they knew it was crucial to offer a health benefit in their compensation package. Marjorie began researching traditional group health insurance policies, but found them too expensive to fit their small business budget. She knew that their benefit needed to be costeffective as well as easy to administer in order for her to offer it successfully.

The Solution

A suggestion from a friend motivated Marjorie to explore a qualified small employer HRA, or QSEHRA. With a QSEHRA, employers reimburse employees tax-free for their qualifying medical expenses and insurance premiums. Marjorie initially signed up with Take Command Health an HRA administration software provider—to administer their QSEHRA benefit, but she didn't stay long. Slow customer support and a clunky user interface drove The Invisible Studios to look for another administration software solution.

The Results

After switching to PeopleKeep, Marjorie knew she made the right decision. With the QSEHRA, The Invisible Studios is saving about \$7,200 annually and has a 100% participation rate. Employees have expressed that the benefit is a successful addition offered in their benefits package. PeopleKeep's quick and helpful customer support team, simple software, and five minute monthly administration time continues to keep Marjorie impressed with the PeopleKeep solution and looking forward to renewal.

The Challenge

Marjorie Gilberg opened The Invisible Studios in 2008 with her partner and co-owner. Being a CEO at a previous large non-profit for over 20 years, she was committed to offering a health benefit package no matter what—not only because she wanted to do right by her employees, but also because she knew health benefits are an essential part of any recruiting strategy. Once they started preparing to hire employees,

"We knew that once we started hiring employees, supporting them by implementing health benefits was important to us. Our employees' well-being was a non-negotiable."

Marjorie immediately began researching health benefits options that would work for their small business.

She first looked into traditional group health insurance policies, but they were too costly and cumbersome to be a good fit. At the time, The Invisible Studios had younger employees that weren't as experienced with health insurance, but still needed a benefit that would provide enough value for them should they need to use it in the future. Marjorie also knew that as a small business, they didn't have a lot of time to maintain a complicated benefit, so excellent technical support and a responsive customer service team were top priorities for her when looking for a health benefits solution.

The Solution

After a suggestion from a friend, Marjorie began to explore QSEHRAs. A QSEHRA is a tax-free health benefit used to reimburse employees for their individual health insurance premium and other out-of-pocket medical expenses. Employers set a budget-friendly monthly allowance of their choice making it completely customizable. Marjorie was unfamiliar with the health benefit, so there was a learning curve at first. However, after extensive research, it seemed like the right option for The Invisible Studios.

Marjorie selected an allowance based on gold level plans in the California individual health insurance market and was on her way with the QSEHRA. She discovered Take Command Health as a benefit administration software and signed up. However, it wasn't long until she found out that they didn't live up to expectations. Because she was new to the platform and the QSEHRA, she had many questions and felt there was a lack of attention and help from their customer service team. Questions weren't answered in a timely manner and the onboarding process was clunky for the staff. She also thought the pricing wasn't as competitive as other solution providers that offered the same product.

After canceling their QSEHRA with Take Command Health, The Invisible Studios signed up with PeopleKeep. Marjorie immediately liked the userfriendly interface and responsive customer service. She also loved that PeopleKeep partners with KindHealth, a health insurance concierge service that helps "The software is much more user-friendly for my employees and me to use over Take Command."

employees find an individual insurance plan that works best for their needs. The Invisible Studios knew they finally came to the right place.

The Results

Since joining PeopleKeep, the QSEHRA has been very successful for The Invisible Studios. They have a 100% participation rate and are saving roughly \$600 per month over other options they considered. Employees are glad the flexible health benefit allows them to get reimbursed for the healthcare products and services they want—all they have to do is submit proof of their eligible expenses. It's considered a welcomed addition to the benefits offered to employees during the hiring process.

What's more, onboarding ran smoothly and was hassle-free. When employees received their introduction email from PeopleKeep, they were able to go into the software right away to accept and get set up with their dashboard. Options to shop for a policy and explore what expenses are eligible for reimbursement are easily visible on the main page at the click of a button so employees can find exactly what they need to get started.

"My staff was added into PeopleKeep's system instantly and could begin submitting receipts. It was very simple."

As administrator, Marjorie likes the amount of control that she has over the benefit. Scheduling reimbursements is simple and fast and she arranges payments in as little as five minutes per month, which works for her busy lifestyle. With PeopleKeep's customer support team available via phone, email and chat, questions are answered quickly for both Marjorie and The Invisible Studios' staff, making benefit administration and user interface issues experienced with Take Command a thing of the past.

About the Company

Established in 2008, The Invisible Studios offers an open-minded approach to traditional recording, design, mixing, and abstract artistry in the heart of West Hollywood. The Invisible Studios integrates analog and digital technologies within both stereo and 5.1 surround sound environments to cultivate your full creative potential. Their unique approach supplies both warmth and flexibility presenting a myriad of sonic possibilities honed by the knowledgeable, creative staff working alongside you.