

**SOLUTION FOCUS**

**Benefit:** QSEHRA  
**Industry:** Nonprofit  
**Region/State:**  
Virginia Beach  
**Number of employees:** 9

**SUMMARY OF BENEFITS**

- Huge tax savings of \$22,446.84 annually
- Easy administration of the benefit in 3 minutes per month
- Flexible and full coverage benefit that supports employee retention

*“PeopleKeep is modern, accurate, compliant, and user-focused.”*

**Dawn Borgia**  
*Assistant to the Executive Pastor*

## PeopleKeep’s QSEHRA saves Coastal Community Church of Virginia Beach \$22,446.84 in annual taxes

*Coastal Community Church of Virginia Beach introduces a budget-friendly QSEHRA benefit to support their employees and their families*

### The Challenge

Executive Pastor JD Calkin and assistant Dawn Borgia felt it was important to help take care of the church’s employees and their families. He knew that in order to do that, they’d have to provide benefits in addition to their salaries. They wanted a cost effective and contemporary health benefit that was flexible, compliant, and could support their employees with their various medical needs.

### The Solution

After meeting with the church’s financial advisory team, Pastor JD was introduced to PeopleKeep. With a PeopleKeep QSEHRA, the church’s employees would have a tax-free allowance that they could use to pay for their premiums and other eligible health costs and the church wouldn’t have to worry about breaking the bank because they can set allowances based on what they can afford. And with PeopleKeep’s legal documents and documentation review team, everything stays compliant without any extra work.

### The Results

Coastal Community Church is now able to provide a valuable health benefit while also keeping costs in check. They are saving \$22,446.84 per year in taxes which is a large savings for their church. As they were hoping for, the benefit is user friendly and is easily administered in 3 minutes per month. Their employees feel supported which has improved overall retention.

## The Challenge

Coastal Community Church of Virginia Beach is a small modern church with a big staff. But in terms of benefits, Pastor JD and his assistant, Dawn Borgia, were faced with the same challenge as millions of other small employers: they previously had no health plan in place.

They knew they wanted to provide a health benefit that could meet their employees' needs but it also had to be cost effective for the church and flexible enough to provide value to everyone regardless of their current insurance situation. Ideally, as a bonus, if the benefit could support their employees' families too, that would show an extra level of care and support retention efforts.

Finally, they needed a solution that was easy to administer, modern, with a support team that could manage compliance issues so they never had to worry about changes in benefit regulations or risk being fined for making an error. Pastor JD and Dawn began looking for a solution that would cover all their bases and really fit their budget and their employees.

*"We were looking for something that was always up-to-date and accurate so we didn't have to wonder if we were compliant or not."*

## The Solution

When meeting with the church's financial advisory team, Pastor JD was introduced to PeopleKeep through a team member. He made an exploratory phone call and spoke with a Personalized Benefits Advisor.

Pastor JD learned that offering a QSEHRA through PeopleKeep would allow the church to control their costs because they could choose how much they wanted to offer their employees in allowances based on their budget. And instead of choosing a plan for their employees like they'd have to do if they offered group health insurance, their employees could use their tax-free money to be reimbursed for health insurance premiums and out-of-pocket medical expenses of their own choosing.

PeopleKeep's customer support team handles document verification and compliance so the church would be able to relax knowing their account was being accurately handled by professionals. If employees needed help with any questions, PeopleKeep's customer support team was quick and easy to contact to assist with anything they needed and their partnership with a health insurance concierge group could support any employees that needed help shopping for an individual insurance plan. After his call, Pastor JD knew that he landed on the right option.

## The Results

Coastal Community Church of Virginia Beach has had a great experience offering a benefit through PeopleKeep. They have saved \$22,446.84 in taxes per year which funnels a large amount of money back into their church. In addition to helping the church control costs, the benefit is flexible enough to work for every employee. Most employees are on a spouse's group health plan and use their PeopleKeep benefit to pay for out-of-pocket medical expenses. Others mainly use it to pay for their individual insurance premiums.

*"It's super easy. As soon as I'm done with an office visit I just scan in the receipt. The approval process is really simple and quick. Then I get my reimbursement."*

The employees love the versatility and ease of the benefit as well and it has played a big role in employee retention. It allows employees to work for the church and provide for their families in a way they couldn't before. Dawn often hears about their positive experiences with the user-friendly software and with the courteous and quick customer support team.

The chat support team is very helpful and responses are almost instantaneous making employees feel very comfortable about any questions they may have. This saves Dawn a lot of time every day since she doesn't have to be the one to handle all of the employee questions and concerns. Now she can focus on the main parts of her job without any health benefits distractions.

*"PeopleKeep is modern, accurate, compliant, and user-focused. The platform helps keep our records up to date. We just log on and it's all there."*

A major component that Pastor JD looked for in a benefit was something that was current with easy to use software for administration. Dawn found the set-up process to be fast and simple and ongoing management of the benefit only takes 3 minutes per month. For Dawn, her favorite aspect of PeopleKeep is that she doesn't need to worry about compliance. Employees can submit their expenses confidentially and PeopleKeep's document review team verifies them for her which saves her a ton of time each month. This modern approach to health benefit administration is exactly what Dawn and Pastor JD were looking for and they were happy they found it with PeopleKeep.

## About the Church

Coastal Community Church of Virginia Beach began in the fall of 1999 as a small group of people meeting at the home of their lead pastor, Hank Brooks. Over time, the congregation grew, requiring them to seek larger venues.

After years of meeting at various sites, including an elementary school cafeteria, they finally found a place to settle within the Virginia Beach community. The church purchased a plot of

land to build on and was able to bring everyone together on one main campus.

They now have a spacious worship center for adults and a brand new children's wing to support the children's ministry. With a congregation of around 1,100, the church is a contemporary group with a heart for service. This is evidenced by a substantial food pantry that's used to help the local community and their onsite coffee shop, whose profits are used to support various international missions.