



Klint Miller started his contracting business with a personal philosophy of doing things right for his clients and his employees. He knew a big part of caring for his employees would be to offer a health benefit that provided value and that didn't lock them into coverage they didn't want. The more he learned about group health insurance, the more he realized the plans were unaffordable and inflexible. Now, PeopleKeep allows him to offer a health benefit that is valuable, user-friendly, cost-efficient, and flexible enough to fit the needs of all his full-time employees.

Industry: Construction

Location: Marquette, Michigan

Full-time employees: 16

Website:

www.upgeneralcontracting.com

The Company

Located in Marquette, Michigan, and servicing the entire Upper Peninsula, UP General Contracting primarily does new home construction and major remodels. A true one-stop-shop, UP General Contracting takes its clients from vision to reality with a next-level experience. With an in-house designer and a skilled crew, the team at UP General Contracting can turn an empty lot into a dream home or a tired interior into a beautiful and luxurious space.

"I started my business because I couldn't find a company that took care of me or their other employees the way I felt they ought to. I wanted to create a company where employees feel like they can have a living wage, they can take care of their families, and they feel valued. PeopleKeep helps me do that."

\$3,350 projected annual tax savings

90 seconds to administer PeopleKeep per month

UP General Contracting takes care of its people with PeopleKeep

The Challenge

Based on his previous experiences, Klint knew exactly how he wanted to run his business. In an industry where work is often seasonal and benefits are rare, he decided he wanted his business to be different. His business would be a place for employees to feel valued and be taken care of. One of his most important goals was offering a health benefit that worked for the business and its employees.

He decided to first look into traditional group benefits, but the more research he did, the more frustrated he became with traditional benefit options.

With the overhead of running a new general contracting business, Klint's budget was limited. His employees also had different individual needs. For these reasons, group insurance wasn't going to cut it.

"If we were to pigeon-hole our employees into one plan, they wouldn't have been able to take care of their families the way they needed to."

The Solution

While searching for an alternative, Klint discovered PeopleKeep. He found that with a health reimbursement arrangement (HRA) through PeopleKeep, he could offer a benefit that met all his criteria: it was easy to use, met the differing needs of his employees, and fit the company's limited budget.

The Results

Offering a health reimbursement arrangement through PeopleKeep has been extremely beneficial for UP General Contracting. Not only did it allow some employees to enroll in the marketplace coverage that works best for their families; but employees who are covered under their spouse's group insurance plans can also reap the benefit of tax-free reimbursements. They can be reimbursed for out-of-pocket expenses like prescriptions, co-pays, dental services, vision care, and more. Together, the employees and the business are estimated to save \$3,550 each year when compared with other benefit options, like taxable stipends.

On the administrative side, PeopleKeep hits the mark for Klint.

"The only thing we had to do was sign up, and PeopleKeep took care of everything else. Now, all I have to do is check when I'm submitting payroll to see if there are reimbursements due, record the reimbursements, and include it with the payroll. It makes things very easy and user-friendly."

Another plus for Klint is that he doesn't have to verify employee's medical expenses. PeopleKeep helps maintain privacy for his employees, and he can rest assured that reimbursement requests are professionally reviewed for accuracy.

The benefit UP General Contracting provides through PeopleKeep also lets the business maintain a competitive edge in the job market.

"Most businesses in this industry don't offer benefits. In fact, we had a particular employee that had another offer from a reputable company. He told us he chose our business over them because of the health benefit."

Not only does the benefit help recruit new employees, it's also a big reason employees choose to stay with the company.

"It would be better for everybody if we can retain good employees and show that we value them. That's why offering a benefit like this is important."