


COST CONTROL



How do I manage rising benefit costs?

Premiums for employer-sponsored health insurance increased 5.0% to an average per employee cost of \$4,704 (single) and \$12,680 (family) in 2008.¹

Managing the rising costs of benefit programs is a significant challenge. With escalating health insurance costs, many employers are opting to shift the economic burden to employees via higher deductibles, increased fees and curtailed benefits. This move challenges HR departments that are already struggling to appease workers frustrated by shrinking benefits. At the same time, benefit plans are becoming more complex for companies to administer. From HIPAA to Sarbanes-Oxley, HR departments have to deal with more paperwork and regulations than ever before – and do so without adding headcount and overtime.

CHALLENGES TO IMPROVING THE COST-EFFECTIVENESS OF COMPANY BENEFITS

- Controlling rising costs of benefit programs
- Launching and managing programs with limited staff resources
- Preparing employees to transition to new high-deductible healthcare programs

THE ALLIANT SOLUTION

Alliant can help you control the rising costs of your employee benefit programs by providing:

- A full range of financial services that deliver exceptional returns with **no out-of-pocket costs to the employer** and low/no-fee financial services for employees
- A high value, turnkey financial benefits program that takes **less than one hour per week of HR staff time** to manage and administer – helping you control overhead
- Access to **no-fee HSA accounts that offer dividend rates 2-3% higher⁴** than the industry average – helping to facilitate employee acceptance of the company's move to HDHPs to control healthcare benefit costs



ALLIANTSM

BENEFIT SOLUTIONS

considerations

Will your budget and staff be growing, staying the same or potentially shrinking over the coming year?

Have you been able to find ways to improve your benefit program or add new benefits without adding cost burden to your department or your employees?

Have you found yourself not offering additional benefit programs because you don't have the staff to manage them?

Have you been trying to shift some of the costs of your benefit programs back to your employees? How has this been received by employees?

Are you adequately staffed to manage and administer your benefit program?

Have you considered (or discussed with your benefits broker) more consumer-driven or high-deductible insurance plans as a way to reduce your healthcare benefit costs?

ALLIANT HELPS YOU MEET EMPLOYEE DEMANDS, INCREASE BENEFITS AND CONTROL COSTS

What if... you could provide your employees with a new benefit that has proven popular with other employee groups – without incurring any out-of-pocket costs?

ALLIANT PROVIDES A HIGH-VALUE, COST-FREE FINANCIAL BENEFIT SOLUTION

A partnership with Alliant represents a cost-effective win-win for both employers and employees by giving you access to a highly relevant benefit that will:

- Improve employees' financial well-being without adding overhead to your benefit program
- Change employee perceptions that your company is concerned solely with reducing benefits or shifting more of the cost burden onto employees
- Enable employees to gain on average \$640 to \$1,200² a year via higher savings and lower loan rates to offset the increasing cost of other benefit programs, such as health insurance

Perhaps the most compelling proof of our commitment to helping customers control the rising cost of benefit programs: Alliant is in the top percentile of credit unions in cost-efficiency.³ We're also one of the largest credit unions in the country. And we pass those cost efficiencies along to our members.

What if... you could add a valuable benefit that was easy to implement and required less than one hour a week to manage, even in its most robust configuration?

ALLIANT DELIVERS A TURNKEY FINANCIAL BENEFIT SOLUTION

Alliant's ease of integration, implementation and management is achieved through our:

- Industry data and insights based on our experience with hundreds of companies, so

you can quickly put together a program proven to appeal to employee groups whose demographics and lifestyles are similar to your own

- Dedicated account team that does the “heavy lifting” for you in terms of launching and administering the program
- Professionally produced, customized communications to inform and motivate employees about the new benefit
- Financial relief programs that give you the flexibility to respond to critical employee needs without applying significant time and resources to the effort

What if... you could offer an HSA that has no fees and dividend rates 2-3% higher than the industry average?⁴

YOU CAN WITH ALLIANT'S NO-FEE, HIGH INTEREST BEARING HSA

A High Deductible Health Plan (HDHP) with an accompanying Health Savings Account (HSA) is a key strategy that companies are using to preserve the health insurance benefit while offsetting higher costs. While an HDHP-HSA plan helps preserve health insurance protection for your employees, making the transition to the new plan can be difficult for many. One way to help offset the negative perceptions of the change is to offer your employees access to Alliant's best-in-class HSA that provides:

- Dividend rates 2-3% above the industry average⁴
- No fees for account opening, maintenance or transactions (unlike other providers)
- Easy access to funds via a free VISA® HSA Debit Card and free HSA checks
- No initial deposit or minimum balance requirement
- Free 24/7 online banking and 24/7 toll-free live phone support provided by Alliant Member Services Representatives
- Option to invest HSA funds in a variety of stocks, bonds, mutual funds and more



GET STARTED TODAY

To learn more about the financial benefit solutions offered by Alliant, contact:

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1—2008 Employer Health Benefits Survey released by the Kaiser Family Foundation and Health Research and Educational Trust. 2— Customized analysis of Member Benefits for Alliant Credit Union prepared by the Credit Union National Association Economics and Statistics Department, December 2008 revealed that Alliant benefits are equivalent to \$646 per member or \$1,227 per member household for doing business with Alliant. The analysis also indicated that Alliant provided over \$143 million in direct financial benefits to its members. 3— Raddon Financial Group, a division of Open Solutions, Inc. December 2008 CEO Strategies. 4— Information Strategies Incorporated.