



CENTAGE CASE STUDY

Medical Card Systems (MCS)

Scaling Workforce Planning for 2,400
Employees—Without Losing Control



Industry: Healthcare Insurance

Based In: San Juan, Puerto Rico

Employees: 1,001-5,000 employees

GL System: Microsoft Dynamics GP



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“We just upload. There are so many fringe benefits—vacation, Medicare, disability, bonuses. If I had to do that manually for 2,400 employees, it would take me a year.”

Monica Fernos, VP of Budget & Financial Analysis, MCS

About the Brand

When you're managing **2,400 employees**, **\$380 million in operating expenses**, and **100+ cost centers**, budgeting isn't just a finance function—it's an operational necessity.

At **Medical Card System, Inc. (MCS)**, the small-but-mighty finance team led by **Monica Fernos**, VP of Budget & Financial Analysis, makes it all run. With complex fringe benefits, multiple lines of business, and high expectations from leadership, they needed a system that could handle **scale and precision**—without overwhelming the team.

The Challenge

CS had outgrown Excel years ago. With dozens of departments and reporting requirements from multiple business units, they needed:

- A **repeatable process** for building and updating the annual budget
- A way to **accurately calculate and forecast fringe benefits** across thousands of employees
- Monthly reporting tools that could handle **hundreds of GL accounts**, rolled up cleanly by product, cost center, and department

Their ERP (Dynamics GP) handled the accounting. But for budgeting and planning, MCS turned to Centage.

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“Our CFO and CEO like the reports they get every month. The level of granularity we're able to give them—it's exactly what they need.”

Monica Fernos,
VP of Budget & Financial Analysis



The Centage Solution

Using **Centage**, MCS built a system tailored to how they work:

- **Fringe benefit calculations automated** across the entire workforce—no more manual entry
- **Template-driven budgeting process**, mapped by account, product, department, and cost center
- **Seamless monthly actuals import** for variance analysis and board-ready reports
- **Trusted workflows and tools** the entire team knows inside and out

And when questions pop up?

Their Advisor, Patricia, is just an email away.

What It Means for MCS

Finance at MCS isn't chasing spreadsheets anymore. They're focused on delivering insight—fast.

- Reports that leadership trusts, delivered monthly
- Full visibility into labor costs and departmental spending
- A planning process that's built for **complexity—but feels simple**

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“We budget for over 40 departments. Four different product lines. And we've got it down to a system now.

We've learned how to manage the data to and from Centage—it's working.”

Monica Fernos,
VP of Budget & Financial Analysis



Products used:
Budgeting | Forecasting | Reporting | Scenario Planning

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