



Health Insurance
Services inc

Securing the Future for a Legacy of Learning

Ohio Wesleyan University

The Challenge

Protecting the Legacy of the Institution

Ohio Wesleyan University (OWU) made a lifelong promise to provide healthcare for its retirees. As costs surged, this commitment became a budget-straining burden. The University's method of relying on a mix of administrators and providers led to persistent service failures, frustrating a vocal, highly educated retiree cohort and overwhelming the HR department with troubleshooting.

The Strategy

From Budget Burden to HR Freedom

We transitioned the University away from a high-maintenance Medicare Supplement to a high-performance Passive PPO infrastructure. Working alongside the broker of record, we replaced the disjointed model with a unified system designed to maintain retiree expectations while significantly optimizing the University's spend.

The Mechanics

What We Did



The Passive PPO Pivot

Implemented a plan that mirrored the network of a traditional Supplement, allowed retirees to keep their doctors while the University captured Medicare Advantage efficiencies.



The Stakeholder Council

Incorporated key retiree influencers early in the planning process to vet the model and lead peer-to-peer communication.



HR Extension Model

Built a dedicated service layer that handled all retiree inquiries directly, acting as an external arm of the University's HR department.

The Result

Neutralizing Friction for Predictable Performance

By aligning the plan architecture with the needs of an educated and sophisticated population, we landed a win for both the University and its retired alumni that stabilized the budget and restored the HR team's focus.

49% Savings in First Year

A massive immediate reduction in retiree healthcare spend.

6% Compounded Optimization

Radically derisked GASB 75 obligations.

100% Operational Freedom

Successfully offloaded retiree services from the HR office to our specialized team.

360° Network Integrity

Maintained full network coverage for a sensitive cohort while delivering richer benefits at a lower price point.



The Bottom Line

We replaced a disjointed administrative task with a well engineered system. By rebuilding the plan from the ground up, we stabilized retiree benefits and gave the University back its time and its budget.



It has been such a relief to have our retirees taken care of by such a caring and attentive team.

E. Foos, HR Director



Our retirees are able to have their issues resolved without contacting the Human Resources office, the team is like an extension of our HR staff.

E. Foos, HR Director