

— CASE STUDY — RAVN ALASKA

# What independent oversight *actually* revealed.

How Ravn Alaska reduced healthcare spend by more than \$1.3 million in year one — while improving the care experience for every employee who needed it most.

**\$1.3M**

SAVED IN YEAR ONE

**50%**

LOWER THAN PRIOR ARRANGEMENT

**\$0**

OUT-OF-POCKET COSTS FOR IMPACTED EMPLOYEES

— THE CHALLENGE

## Healthcare decisions felt too important to get wrong.

Ravn Alaska operates in one of the most geographically demanding environments in America — connecting communities where roads, rail, and public transit simply don't exist. For leadership, healthcare wasn't a renewal decision. It was a responsibility to the people who make the mission possible.

Like many CEOs, Rob McKinney understood that healthcare was one of the organization's largest operating expenses after payroll. But he also understood something deeper: when employers make healthcare decisions, they're making decisions that affect people's lives during their most vulnerable moments.

The existing arrangement appeared stable. The company had advisors. Coverage existed. Renewals followed their expected rhythm.

**The question was never whether coverage existed. It was whether the strategy itself was performing as well as it possibly could.**

That question — asked honestly, without agenda — led Ravn Alaska to Benefixa.

— WHAT WE FOUND

# The economics and the care experience were both underperforming.

Benefixa conducted an independent strategic review of Ravn Alaska's healthcare structure, spending patterns, plan alignment, and employee care pathways. What emerged wasn't evidence of bad intentions — it was evidence of something far more common: a lack of independent visibility.

## 01

Structural healthcare spend was higher than comparable organizations — without corresponding benefit to employees.

## 02

Plan economics and employee outcomes were misaligned — financial decisions were creating friction at the point of care.

## 03

Unnecessary financial friction was deterring employees from seeking care — invisible in renewal documents.

## 04

Care access pathways were inefficient — employees navigated unnecessary complexity to reach routine services.

## 05

Healthcare dollars lacked independent stewardship — accountability for outcomes was separated from accountability for spend.

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— THE OUTCOME

## Better economics. Better care. Not a trade-off.

Ravn Alaska proved a point that too many employers have been taught to doubt: better economics and better care are not mutually exclusive.

The results weren't simply lower spending. They were better alignment — costs reduced substantially while the healthcare experience improved for the team members who needed care most.

For leadership, this validated something increasingly urgent: higher spending and better outcomes are not reliably connected. Independent oversight is what makes the difference visible.

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**\$1.3M**

**Reduction in year-one healthcare spend.** Achieved without cutting coverage or shifting costs to employees.

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**50%**

**Lower than the prior arrangement.** The existing plan was significantly overpriced relative to what was achievable.

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**\$0**

**Out-of-pocket costs for impacted employees.**

The people who needed care most experienced no additional financial burden.

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— WHY THIS MATTERS

## The goal was never simply to spend less.

Healthcare has become one of the largest and least independently examined operating expenses inside most organizations. Employers navigate rising renewals, complex vendor relationships, opaque pricing, and constant pressure to spend more in pursuit of better outcomes.

Ravn Alaska's experience demonstrated something different: financial responsibility and better care are not competing priorities. With independent oversight, organizations can achieve both — as a single, well-aligned strategy.

The limiting factor isn't budget. It's visibility.

**"Many employers engage Benefixa not because they're unhappy with their broker — but because leadership wants independent visibility into whether the overall strategy is performing as well as it should."**

BENEFIXA — ON YOUR SIDE OF THE TABLE



**START HERE**

# What might independent oversight reveal about your plan?

No obligation. No disruption. An honest conversation about whether meaningful opportunity may exist inside your current strategy.

**START YOUR REVIEW**

**EXPLORE THE ECONOMICS**

Benefixa provides independent strategic oversight for employer healthcare plans. Aligning financial stewardship with better outcomes for employees.

**benefixa.com**