



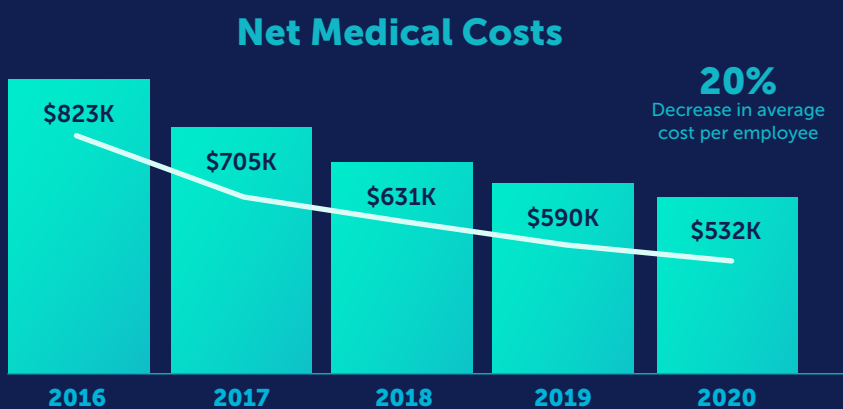
## **Evan Stitt, Vice President of Finance & Human Resources at Norcom: Cost Savings and Confidence**

**How ParetoHealth helps an Atlanta-area manufacturer control claims costs and keep premiums low.**

**“Before 2017, we switched brokers a lot,” explains Evan Stitt, Vice President of Finance & Human Resources at Norcom, Inc.**

**Founded in 1978 and headquartered in Griffin, Georgia,** Norcom is a leading U.S. manufacturer and distributor of office- and school-related paper products. “We were seeing continuous increases in our premiums, no matter what we did. Healthcare costs were becoming a bigger and bigger portion of our budget. In 2017, our former broker said, **‘You’re searching for something different here. Let us talk to you about what the ParetoHealth captive has to offer.’** And when we dug in, we realized it was time to make the leap.”

The leap paid off. “By slowly implementing the cost savings from the beginning in June 2017 to where we’re at today, we’ve been able to either maintain or actually decrease our cost per head for employees,” says Stitt. “In the past, we were faced with 20%, 30%, or 40% potential increases. Now we’re looking at a relatively flat program, other than some small increases in the stop-loss premiums—and in claims, we’ve seen a nearly 20% decrease in average cost per employee.”



**Griffin, Georgia  
Headquarters**

**Founded**

**1978**

**Joined Pareto**

**2017**

**// Since our switch to ParetoHealth, we have experienced four years without premium increases, and our employees are seeing more value out of the plan. We’re continuing to see a downward trend in claims and claims dollars. Our claims have gone down; our cost per employee has gone down. ”**

## // With ParetoHealth, I feel safety in numbers.

I'm not just going to be left hung out to dry on my own. I like that captive membership is participatory and solution-oriented. It's easy to connect with others facing similar challenges, and we are all generous about sharing what has worked for us."

**This is particularly remarkable**, says Stitt, given the average age of the company's employees. "The average age of our workforce is around 50. We are not a young workforce at all. So that means more healthcare expenses. At first, we didn't see a way to go to a self-insured program because we knew we were always going to have one or two strong cases, with a potential risk for higher spending, or a significant increase in stop-loss premiums."

**"But with ParetoHealth, our claims and cost per employee have gone down,"** explains Stitt. **"Since our switch to ParetoHealth, we have experienced four years without premium increases, and our employees are seeing more value out of the plan."**

// **Think about it, but in the end, don't hesitate to jump in because the more you hesitate, the more your costs are going to go up.** The sooner you take the leap and start the journey, the more you can save. Start small if you need to, and then go from there. And over time, you'll see significant results. "