

*City National Takes their Savings to the Bank, Thanks to **ECCHIC***

How many business owners describe their health insurance plan as a win-win situation? Probably, not too many. Well, that's exactly how Tom Pullen puts it when people ask about his benefit coverage. As President of City National Bank in Metropolis, Illinois, Pullen says things are much better since joining with the **ECCHIC** Team.

Since 1996, Pullen has tackled rising health insurance costs without compromising employee benefits, thanks to a group called **ECCHIC**. **ECCHIC** provides solutions for *Employers Committed to Control Health Insurance Costs*. Pullen says they changed the way he looks at health insurance.

In 1996, City National was looking toward "a bad situation." Facing escalating premiums, City National was shopping the insurance market on a yearly basis, just to find an affordable rate. That's when they turned to **ECCHIC**.

"We were skeptical at first, so we called six or seven references. They all gave glowing reports of how the program works," says Pullen. "Once implemented, the **ECCHIC** method worked as represented." **ECCHIC** taught Pullen how to take control and ownership over his health insurance. Nearly nine years later, City National's health insurance budget has a surplus of more than \$150,000.

"We've taken a little bit out and run it back through the earnings, but we're satisfied with our current reserves," Pullen adds. "We're not trying to build the reserve up anymore."

Not only have City National's healthcare costs remained unchanged since 1996, but the employees are receiving the same quality benefits as before. "We have not increased what our employees pay, and they have the same coverage as when we started," Pullen stated.

He says the best part about the **ECCHIC** program is that it helps his employees access their preferred providers. "We don't have any restrictions. We can spend our money with any provider of medical services."

City National Bank

LOCATION: Metropolis, IL
GROUP SIZE: 20 Employees
CLIENT SINCE: 1996

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