

Partner Success Story

HRC proves
“Going Green” saves green
for them—and for their clients

Since its inception in 2001, Human Resources Concepts (HRC) has continually pushed the envelope by leveraging innovative technology and going further than competitors in delivering exceptional service.

“When we first started using Lighthouse1 OnDemand as our technology platform, we leveraged all the tools available to move communications online,” said Peter H. Jennings, HRC’s President and CEO.

Always wanting to deliver greater value while improving operational efficiencies and reducing costs, HRC pushed the envelope again by launching a three-tiered “green products” strategy early in 2009.



HRC deployed a green strategy from the outset by leveraging Lighthouse1 OnDemand™ green capabilities, such as automated reporting, portal-based communications, and electronic data transfers.

In 2009, they began offering three tiers of progressively discounted HSA, HRA and FSA products. These tiers, which represent increasing paperless and automated processes at each level, have yielded:

- up to 15% client savings when they move from tier 1 to tier 2
- up to 35% client savings when they move from tier 2 to tier 3
- 20%+ operational cost savings for HRC

Jennings advises that others adopting green strategies keep in mind they’ll need to transform their internal processes to ensure profitability. “If you’re charging someone 20% less and you’re not getting the associated cost-savings benefit, you’re losing money,” said Jennings.

Tier 1	Standard. All electronic communications. Enrollments received via electronic file	Saves time and mailing costs
Tier 2	All payments via direct deposit or debit card.	Saves check printing and mailing
Tier 3	HRC collects admin payments and account funding electronically, per contract.	Saves billing time, helps cash flow

“By encouraging more of our clients to get to the third tier where they save the most in fees, we have reduced our accounts receivable balance from \$3M to under \$500K,” said Jennings.

HRC also benefits from their green strategy in reduced operational costs. For example, they saved an additional 20%+ in processing costs over last year due to their green products strategy.



“By fully leveraging Lighthouse1 technology and offering green products, we’re able to offer competitive pricing while our clients enjoy discounted administrative fees,” said Jennings. “It’s a win-win for everyone.”

For information on how to leverage Lighthouse1 OnDemand in your green strategies, contact your Partner Growth Manager.