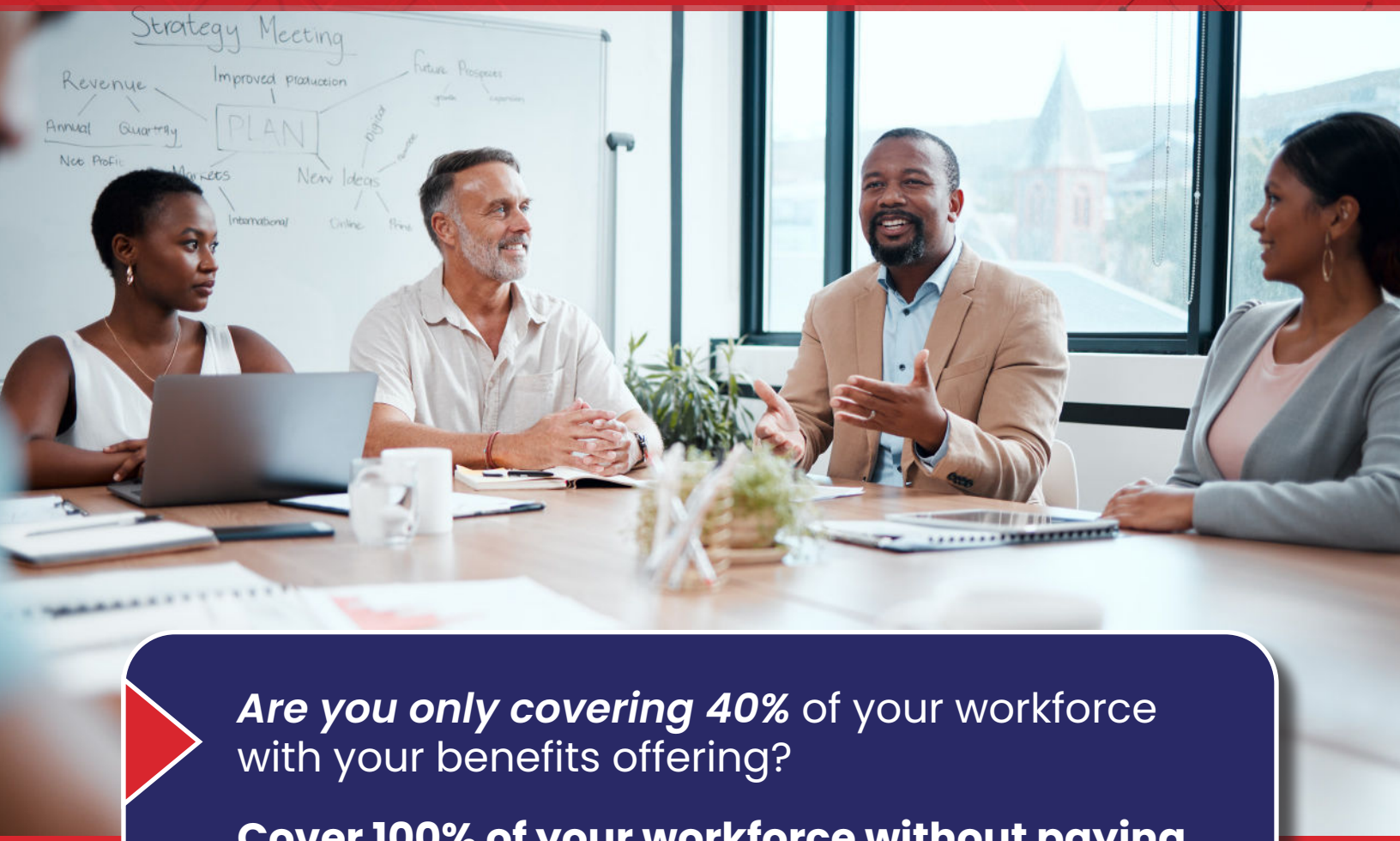
Unbundled benefits. Full employee coverage.



Are you only covering 40% of your workforce with your benefits offering?

Cover 100% of your workforce without paying for plans they don't want, need, or use.

Benefits in a Card™

Bundled plans typically cover only a portion of your employees—and force you to pay for medical coverage most will decline. **Benefits in a Card gives staffing firms a smarter option:** unbundled benefits built for high-turnover workforces, with first-dollar coverage your people can actually afford.

The Coverage Gap

Bundled benefits leave too many people out. 40-50% of your workforce, to be exact.

As renewal season approaches, many staffing firms face the same problem: bundled healthcare plans cover around 60% of their workforce. The rest are left out—priced out by high premiums, pushed into plans they don't need, or relying on a spouse's coverage.

Some providers in our space make you elect a medical plan when you want to just purchase dental, life, vision, or FreeRx because you already have medical under your spouse.

That's not just a benefits issue. It's a recruiting, retention, and compliance issue.

- Traditional bundled plans are **rigid and expensive.**
- Employees are **forced to accept medical coverage** they can't afford or don't want.
- Coverage decisions are often **"all or nothing"**—leaving large segments of your workforce unprotected.

"In a world where healthcare premiums rise faster than wages, too many employees are forced to choose between taking home a full paycheck and taking care of their families. Staffing companies who partner with Benefits in a Card change that story. By offering affordable, unbundled benefits and access to life-saving medications through FreeRx, you're giving people something they rarely get in today's healthcare system—real options, real dignity, and real support. It's a benefits strategy that puts workers and their families first, right where they belong."

- Carl Stecker

Unbundled & Unburdened

Unbundled Benefits Through Benefits in a Card

Benefits in a Card lets you move away from restrictive bundles and design a benefits mix that actually fits your workforce. Instead of paying for unused medical coverage, you can build a program around what employees value most—at a price point they can say "yes" to.

What you can offer with an unbundled model:

- ✔ **FreeRx Program –** Starting at $5.99–$6.99/week with 815+ covered medications and 24/7 virtual urgent care for your family.
- ✔ **Dental & Vision –** Affordable coverage that employees understand and use.
- ✔ **Indemnity & Supplemental Options –** Extra protection for hospital, accident, and critical illness.
- ✔ **Day-One Access –** First-dollar coverage with no deductibles and no waiting periods.

Why staffing firms are making the switch:

- ✔ **Cover 100% of your workforce—**not just the portion who can afford the bundle.
- ✔ **Pay only** for the coverage your employees actually enroll in.
- ✔ **Improve retention and satisfaction** with benefits that feel like support, not a surcharge.

Comparison:
Benefits in a Card vs. Bundled Plans

	Benefits in a Card (Unbundled)	Bundled Plans
Coverage model	Unbundled benefits you can mix and match	One-size-fits-most bundle
Who you can cover	Designed to reach **100% of your workforce – including families and spouses**	Typically covers ~60%; many opt out
Employee choice	Employees choose only what they want and can afford	Employees must accept the entire bundle or decline
Costs control	10+ years with **no carrier rate increases and a 2-year rate lock**	Rates subject to frequent increases and renewal surprises
Plan flexibility	140+ configurations based on your locations, pay rates, and roles	Limited ability to customize plan components
Technology & integration	API integrations with your ATS and payroll via BenefitSync	Often manual, batch-file, or non-existent integrations
Implementation	Fast, frictionless, with no setup fees and minimal disruption	Slow implementations that tie up HR and payroll teams
Employee experience	Day-one benefits, FreeRx, virtual urgent care, U.S.-based support	Confusing plan designs and higher out-of-pocket costs

Before you renew another bundled plan, **see what unbundled coverage could save you—**and how many more people you can protect.

How It Works

How Benefits in a Card fits into your staffing operation:

STEP 1

Review your current coverage

We start by analyzing your existing benefits, enrollment rates, and costs to identify gaps in coverage and unnecessary spend.

STEP 2

Design your unbundled program

Together, we build a benefits menu—FreeRx, virtual urgent care, dental, vision, indemnity, and more—aligned to your workforce mix and budget.

STEP 3

Integrate with your systems

Through BenefitSync, our platform connects with your ATS and payroll systems, automating eligibility, enrollment, and ongoing administration.

STEP 4

Launch and enroll quickly

We handle communications, onboarding, and ongoing support. Your HR and payroll teams stay focused on operations—not paperwork.

Proof Points & Credibility

Built for staffing. Proven in the field.

- ✔ **30+ years** supporting high-volume, high-turnover workforces
- ✔ **25–30% enrollment** rates, outperforming industry averages
- ✔ **10+ years** with no carrier rate increases
- ✔ **2-year rate lock** guarantee for predictable budgeting
- ✔ **100% U.S.-based support**, billing, and IT infrastructure
- ✔ **Debt-free,** privately held company focused on long-term partnership

Staffing firms come to us when their current benefits vendor stops listening—or when bundled plans stop making financial sense.

Tailored Value by Role

What this means for your leadership team.

For CFOs & Finance Leaders

- ✔ **Predictable costs** with rate stability and 2-year rate locks
- ✔ **Pay for coverage** employees actually enroll in
- ✔ **Reduce waste** from underused medical plans

For HR & Benefits Leaders

- ✔ **Close the coverage gap** and support more of your workforce
- ✔ **Easier administration** with unified platform management
- ✔ **Higher enrollment** rates and better employee satisfaction

For Staffing Owners & CEOs

- ✔ **Stronger retention and engagement** in high-turnover roles
- ✔ **More competitive hiring story** in a tight labor market
- ✔ **A partner focused on staffing** – not a generic benefits broker

Look before you renew your bundled plan.

You don't have to choose between affordable benefits and broad coverage. With unbundled benefits from Benefits in a Card, you can have both—before your next renewal cycle.

See how Benefits in a Card fits into your workforce model.

Benefits in a Card™

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