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"Solutions you can understand"



EHL & Mason County Title Co.

A High Quality and Affordable Benefits Solution for Employees

Mason County Title Company has been in the mortgage and title business in Washington State for more than 100 years. Mason County Title Co. has persevered over the last century as they have seen other businesses come and go and witnessed many changes in their community, industry and economy. When the time came to find a new employee benefits partner, they naturally looked for an agency with the same kind of long term vision and staying power. Mason County Title Co. found the qualities they were looking for in EHL Insurance.

For the past four years, EHL has provided Mason County Title Co. with a high quality, affordable benefits program for their employees. The relationship between the partners has been very successful. However in 2008, alongside many WA businesses, their successful relationship faced a challenge when Mason County Title Co. faced double digit increases in their benefits premiums. Nancy Bayley, Treasurer of Mason County Title Co., says, "We had reached a point where we couldn't handle the increases anymore. Something had to change."

The employee benefits advisors at EHL Insurance had already implemented an HRA (Health Reimbursement Account) program for Mason County Title Co.'s employees, allowing them to access a set sum of tax free money to pay for out of pocket expenses not covered under their health plan. Now, Mason County Title Co. decided, with the education and assistance of their EHL Benefits Advisors, to take the leap to a full HSA (Health Savings Account) program. Nancy Bayley noted, "Our advisors at EHL had been mentioning HSAs for a couple of years. When we decided to commit to an HSA program, it was much easier because of our experience with HRAs."

"EHL Insurance has provided us with a much more sustainable program, one that creates opportunities for our employees to better manage their unique health care needs."

Nancy Bayley,
Treasurer, Mason County Title Co.

Committing to an HSA program for their employees meant raising the medical deductible without the shelter of an office visit copay. However, Mason County Title Co. liberated enough savings from the switch to an HSA program that they were able to seed employees' health savings accounts. Now, each employee has an account that can be used according to individual needs, or if not needed, allowed to roll over and grow year to year. Nancy Bayley comments, "It was very difficult for us to fit our employees' unique needs into a traditional insurance program. Leveraging HSAs for our employees has allowed us to individualize our benefits program."

The added flexibility of an HSA program has had numerous benefits for Mason County Title Co. Rather than returning unused funds to the insurance company for lower deductibles, Mason County Title Co. now invests those funds back into their most valuable asset, their employees. Annually, they also have the opportunity to re-evaluate their contribution to employee HSAs. Nancy Bayley notes, "During good years, we can increase our contribution to employee accounts. During lean times, we are not obligated to contribute. We feel EHL Insurance has provided us with a much more sustainable program, one that creates opportunities for our employees to better manage their unique health care needs and to ultimately become smarter health care consumers."

About EHL Insurance

EHL is an independent agency formed from the merger of two North Kitsap agencies with history dating back as far as the 1930's. They currently have three full service agencies located in Poulsbo, Sequim and Port Angeles and have built their reputation on providing solid, relationship based services and solutions tailored to meet the specific needs of their clients. EHL's unique business model is designed to help you obtain and retain the very best employees and reduce your administrative burden. They accomplish this by focusing on value added services.

Their goal is to establish long term relationships with those clients who value a trusted advisor in the areas of: Business Risk Management, Personal Risk Management, Employee Benefits and Income Replacement. EHL believes in a systematic and purposeful process in the design and implementation of your risk management and insurance program.

EHL
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About Mason County Title Co.

Mason County Title Co. was founded in 1907 for the purpose of compiling abstracts of title on Mason County land parcels. Shortly thereafter, the founders also qualified the abstract company to write title insurance. In 1917, the company was sold to Alden C. Bayley. His son Phil C. Bayley became manager and President in 1968. In 1977, David C. Bayley became manager and General Counsel, and continues in that capacity today. Mason County Title Co. remains privately owned.

Today, Mason County Title Co. operates three locations, offering title insurance and escrow services. Mason County Title Co. maintains strong links to the local community and a commitment to its employees. Mason County Title Co. is proud of their more than 100 years of service to Washington State businesses and residents.

Mason County Title Co.
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