



## How FedLogic Can Enhance Your Employee Benefits and Reduce Your Costs

By JOEL LEE

Employer-based health benefit plans have been the foundation for helping America's families get the healthcare they need, when they need it - from the simplest flu shot to the most complex heart transplant.

Employer-based health plans have been a powerful contributor to so many personal miracles. But what happens when even the best employer plans can't meet the need? FEDLogic is a company built to supplement the employer's basic health plan and serve as a resource when the employer's benefit plan can't meet a pressing need. Frank Cardenas and Anita Blackmer from FEDLogic often talk about the people, the kind of circumstances they face and the dedicated and remarkable HR professionals they have found through their work.

"Not long ago we got a call from the benefits manager at one of our biggest clients. She was calling to see if there was any way we could help," said Anita Blackmer, the chief operating officer for FEDLogic. "The HR officer was heart-broken. She just finished talking with one of their best operations team members. The young woman had confided that she had just learned that she had an aggressive cancer. The course of treatments would make it impossible for her to continue working. Of course, COBRA was available for her, but the young woman could simply not afford to pay those costs for more than a month or two."

"FEDLogic's job was to find a better outcome for this young woman and for our client. Within days, we were able to complete the extensive paperwork for a Social Security Disability claim that would provide income for her since she had lost her job. We also found a better and more affordable healthcare

policy to cover all of her cancer treatment in the future", said Blackmer. "The benefits manager realized much later that the solution not only got the young woman the care she needed but it also saved the benefit plan more than \$100,000 in expense."

Frank Cardenas, CEO at FEDLogic, remembered a case that was heart-rending for the whole HR team. "I got a call late one evening. It was Justin who is the health benefits coordinator for one of our earliest clients. He told me a story about two young people who had met working at his company, fell in love, got married and were expecting their first child", remembered Cardenas. "Justin explained the child had been born prematurely and was profoundly disabled. The family had enrolled in the benefit plan with the highest deductible and simply did not have the resources to cover the steep deductible they'd shortly face."

"The next morning the FEDLogic team started working to find options for a more affordable option for the baby... Medicaid, Social Security disability, the state's Child Health Improvement Program. Justin and I spoke with the two young people and walked them through their options. By the time they were prepared to bring their child home, we had uncovered a plan for their child that removed the threat of financial ruin", said Cardenas. "The client was relieved with the outcome for the parents and surprised to realize how much the child's near-term care might have cost the benefit plan."

"We love to talk with brokers about the work we do," said Blackmer. "They know how difficult it is for their clients to get this information and how hard their client's benefits team needs to work to help employees with these transitional events. What they

don't often realize is how these government benefit programs can help them save on benefit costs – savings that can be invested right back into broader benefits for the company's employees.”

“It is these kinds of stories that keep us motivated”, said Cardenas. “My wife and I started this company five years ago with the idea we could help families in crisis. And it has given us remarkable opportunities to do that. With the right information, a solid team of advisors and persistence we've found a formula that helps families meet the challenges of navigating the complicated and confusing landscape of federal and state benefits. The story of how our company came to be is a parable in how that depth of knowledge creates value.”

“I was the Congressional liaison for the Social Security Administration and met Ron Perry. He is an executive of LBMC, one of our region's foremost PEO's,” recalled Cardenas. “He was introduced to me by a mutual friend who knew I could help answer his questions about Medicare. In the process of talking with him, I realized that he and his wife might be eligible for a Social Security benefit that Congress was about to close. Perry was surprised and very pleased and I told him that my wife and I hoped one day to start a company designed specifically to help people find the right federal benefits – especially when their family was in crisis.”

“A few days later I got a call at home from Ron asking if my wife and I would meet with him. I'm pretty sure he knew we were reluctant to take the leap of starting a business. With three kids and a mortgage it seemed like we might

never leap,” Cardenas continued. “When we met him, he told us how impressed he was with our expertise, our commitment to help and the need he saw among his own clients for the kind of service we hoped to build. He said he also knew how hard it must be for us to take the risk. So he handed us a check to get us over that fear and uncertainty. And with that financial fuel we launched FEDlogic.”

“Our company was started by helping someone work out a federal government puzzle and we continue today using those same tools to help on a much broader scale. We've learned over the past five years how people facing retirement, or dealing with a life-altering disease, or making healthcare coverage decisions that are right for them can make them fearful. What we've also discovered is that information from a trusted and knowledgeable source can give them the confidence to make a decision and overcome their fear and hesitance,” concluded Cardenas.

*If you want to learn more about FEDlogic and how it might work for your company and within your benefit structure, visit their website [fedlogicgroup.com](http://fedlogicgroup.com) or call Anita Blackmer at (615) 948.3648.*



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## NAVIGATING FEDERAL & STATE BENEFITS

# What's good for your employees is good for you.

Best in class employers care about the wellbeing of their workforce and know that doing the right thing can be good for all. FEDlogic reduces healthcare costs for you and your employees by carefully navigating complex federal and state programs.

Expert and compassionate support for families includes:

- Medicare Enrollment
- Social Security Retirement
- Social Security Disability
- Medicaid, Marketplace & COBRA Navigation
- Unemployment Benefits

**FEDlogic** | Talk with us to find out how we can help your employees and your business.

Learn more at [FEDlogicGroup.com](http://FEDlogicGroup.com)

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