

# How Garver is reclaiming administrative time, lowering health insurance costs, and improving employees' lives

Founded in 1919, Garver is a U.S.-based engineering company with more than 1,300 employees located across 60 offices and 22 states. With an employee-first culture and a longstanding commitment to employee wellness, Garver has an award-winning program designed to support the health and wellness of everyone across the company.

Read on to discover how Garver is using a Lifestyle Spending Account through Forma to improve program efficiency, reduce health insurance costs, and enhance employee wellness outcomes.



**Our culture is very important to us, and we genuinely want to provide the best employee experience. We looked for a vendor that has the same values as we do, and that's why we chose Forma.**

Whitney Ayers, Wellness Program Manager



## Summary

### Employer profile

- + Engineering company
- + 1,300 employees
- + 60 offices
- + 22 states

### Pain points

- + Manual program administration
- + Slow reimbursements
- + Employee frustration

### Program goals

- + Reduce administrative burden
- + Streamline benefits
- + Boost engagement

### Results

- + 100% reduction in administrative burden
- + 110% more wellness reimbursements YoY
- + 97.8% employees met program requirements

## A wellness program with manual beginnings

Speaking with Whitney Ayers, Wellness Program Manager at Garver, you can't help but smile. She's one of those people where you can tell instantly that she is in the right line of work. Whitney's enthusiasm for what she does is positively contagious — unless you get her talking about one particular topic: spreadsheets.

"Working in spreadsheets is just not my jam. I do it because I have to, but it's not something I enjoy," she explains.

In her role leading the Wellness Program at Garver, Whitney works closely with the company's benefits team and insurance brokers, analyzing claims data to make strategic decisions about what benefits to offer and how to best manage Garver's self-funded health plan. She also spends a lot of time on the road, visiting Garver employees in offices around the country to promote healthy habits and track wellness initiatives. And in the earlier days of the Wellness Program, Whitney was managing the entire claims and reimbursements process manually, which meant — unfortunately — lots of spreadsheet time.

"Originally, we were doing everything in house, and it was all manual," Whitney says. "I was spending literally hours upon hours sifting through spreadsheets and emails to make sure that employees had all their receipts and forms, and everything was filled out right."

And Whitney wasn't the only one experiencing the challenges of manual program administration — Garver's Finance team was also feeling the pressure, and employees were frustrated because claim reimbursements were being paid out only on a quarterly basis.

As the company grew and the Wellness Program expanded, the manual workload naturally increased. By the end of 2022, Whitney and Garver's leadership team were aligned in deciding it was time to make a change.



“The math just wasn’t ‘mathing,’” Whitney explains. “We realized: it’s time. Back when we were 400 people, it was more manageable. Now we’re 1,300. We’re here to give the best employee experience to our people, and we knew that wasn’t happening.”

## A decision rooted in values alignment

Whitney and Garver’s Health Planning Committee — composed of Board members, executive leadership, and stakeholders in HR and benefits — knew that the Wellness Program needed to change, and they leaned on insurance brokerage Lockton to help guide them.

Looking at Garver’s Wellness Program and the challenges Whitney and her colleagues were facing, Lockton recommended a Lifestyle Spending Account.

“Lockton really helped frame the conversation in a way that made sense for Garver. They helped us see how an LSA could fit into the long-term vision for our wellness program, and ultimately, we knew it was the right move,” Whitney says.

While Garver evaluated a handful of vendors, Whitney “absolutely loved” Forma from the very beginning.

“Our culture is very important to us, and we genuinely want to provide the best employee experience. We looked for a vendor that has the same values as we do, and that’s why we chose Forma,” she says.

“It’s like Forma is a part of the Garver culture; everyone on the team understands how important it is to provide the best employee experience and do things right.”



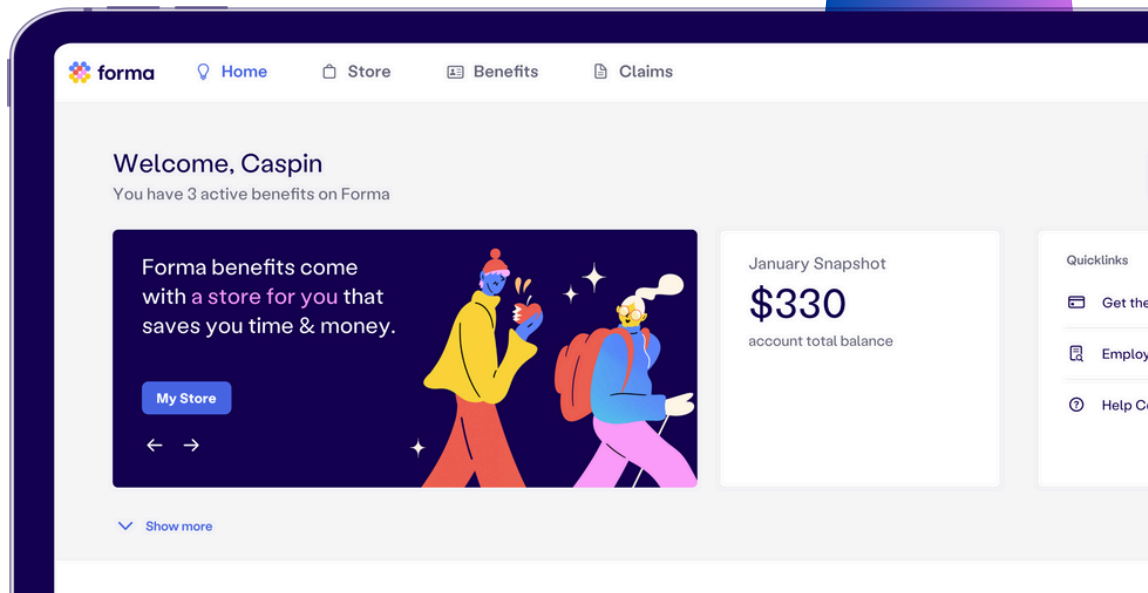
# Implementing Garver's wellness-focused LSA

As a baseline, Garver's Wellness Program provides employees with up to \$300 per year to spend on certain health- and wellness-related purchases.

In designing the company's LSA with Forma, Whitney says, "We made sure the LSA reflected Garver's values. It started with gym memberships and at-home gym equipment, but we expanded it to include nutrition apps, meal kits, and fitness wearables — because wellness looks different for everyone."

Ahead of the January 2024 rollout, Whitney worked closely with the Forma team to ensure Garver employees knew what to expect from the new LSA program.

"We did a presentation in December so people knew what was coming," Whitney explains. "We made sure to answer questions like: What are the rules? What's eligible? How do you submit a claim? When will you get paid if you submit by this date? And we also created a wellness guide — similar to a benefits guide that you might see every year — and it's updated annually to provide all the information you might need on the program."



# The impacts of Garver's LSA with Forma

Whitney describes the decision to move Garver's Wellness Program to an LSA with Forma as a win for her team, for the company, and for the whole Garver workforce.

## Administrative efficiency

"Forma came in and saved the day. My administrative burden went down to zero," Whitney says. "And not only am I saving countless hours of manual work, but Forma is decreasing the amount of human error that could potentially happen."

"Forma has helped us consolidate and streamline processes that were previously manual and time-consuming. It's a game-changer," she adds.

Whitney's stakeholders in Finance and across the Health Planning Committee see Forma as an efficiency win, as well.

With Forma taking pressure off Garver's Finance team, employees are now reimbursed every pay period, rather than quarterly. The process is much more efficient, and employees are happier getting paid back faster.

“Forma came in and saved the day. My administrative burden went down to zero.”

Whitney Ayers  
Wellness Program Manager, Garver

## Cost effectiveness

In 2024, Garver paid out 110% more in reimbursements through the Wellness Program than in 2023, and Whitney is quick to point out that this is a measure of success. Why? As utilization of the LSA increases, Garver has been seeing health insurance costs go down.

"Forma is part of the team that's helping our insurance claims continue to come down," Whitney states. "We're seeing more at-risk employees move to low-risk, cholesterol levels going down, A1C numbers dropping... These are real impacts on people's health."

## Health outcomes

In 2024, 97.8% of Garver employees met the Wellness Program requirements, showing that nearly the entire workforce has taken steps to live more healthfully.

And Whitney knows firsthand that Garver's LSA is making an impact. She regularly gathers stories from employees about how Forma is having an impact on their health and wellness.

"I run in-house podcasts where people are invited to share their stories," she says. "One of our engineers shared about how he got a fitness tracker through the LSA; it motivates him to move, which he says has drastically improved his health. Another employee shared that he had never found a way to prioritize exercise, but he was able to purchase a workout app through the Forma Store, and now he is exercising four times a week."



**Forma is part of the team that's helping our insurance claims continue to come down. We're seeing more at-risk employees move to low-risk, cholesterol levels going down, A1C numbers dropping... These are real impacts on people's health.**

Whitney Ayers  
Wellness Program Manager, Garver

## The bottom line

Leveraging a Lifestyle Spending Account through Forma has transformed Garver's Wellness Program from a manual, admin-heavy process into a streamlined, employee-centric experience that is delivering value for employees and the company.

**As Whitney sums it up: "Forma is taking care of our employees. And they're definitely changing some lives."**