

How a real estate lending company *improved employee benefits experiences while driving savings*

Lending capital to real estate investors across 45+ U.S. states and Canada, this company has an expansive network. Internally, they aimed for the same reach, delivering an improved employee experience and higher health savings. Through Pasito, employees received individualized recommendations that enabled their goals.

INDUSTRY		USE CASE
Financial services and real estate	COMPANY SIZE	Benefits microsite
		AI benefits assistant
		Decision support
		Communications
Mid-market		

 Challenge

Under-education led to over-insurance

The company set a clear goal for open enrollment: drive higher adoption of the high-deductible health plan (HDHP) among their young employee population. Despite the financial advantages of using an HDHP, confusion and a lack of clear education had kept enrollment low in prior years. Traditional communications weren't resonating. Then, the company turned to Pasito to shift behavior and empower smarter benefits decisions.

 Impact

Finally getting HDHP off the ground

Pasito started with a custom client microsite that employees could rely on as the source of truth for their benefits information. Then, during OE, employees received personalized benefits recommendations on Pasito Decision Support, showcasing the full benefits program to highlight unique plan fits like HDHPs and supplemental health. By highlighting the value of making better benefits decisions, employees learned about their plans and made improved plan selections throughout enrollment.

EMPLOYEE ENGAGEMENT

60%

Accessed benefits
recommendations and
information on Pasito

HSA CONTRIBUTORS

55%

Increase in HDHP elections,
100% of employees who made
the switch used Pasito

EMPLOYEE SATISFACTION

33%

Average participation in
supplemental health insurance

The company engaged 60% of its entire employee base, who accessed benefits recommendations and information through Pasito. After using Pasito's Decision Support, the company saw a 55% increase in HDHP enrollment, 100% of whom used Pasito. Additionally, participation in supplemental health plans grew to 33%, reflecting the power of informed enrollment decisions tailored to each employee's medical needs.

 In-depth analysis

MEDICAL

19%

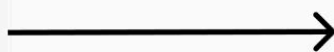
of Pasito users switched to lower cost health plans (vs. 0% of non-users)

DRIVING RESULTS FOR THE BOTTOM LINE AND FAMILY BUDGETS

\$1,708

saved per conversion

Resulting in



5.5x

ROI on Pasito fees

Pasito had an uncapped ROI for the employer, as fees were covered by **tech credits**

VOLUNTARY

Pasito users learned the value of supplemental health insurance and enrolled in coverage:

+9%

Hospital indemnity

+7%

Critical illness

+7%

Accident

Among Pasito users who elected supplemental health coverage for the first time

DEMOGRAPHIC

Pasito users learned the value of supplemental health insurance and enrolled in coverage. The highest utilization was observed from these employee groups:

30-39

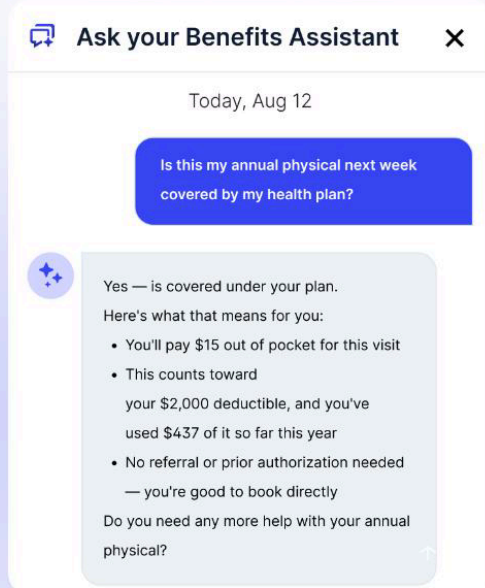
Age bracket

\$50-100k

Income bracket

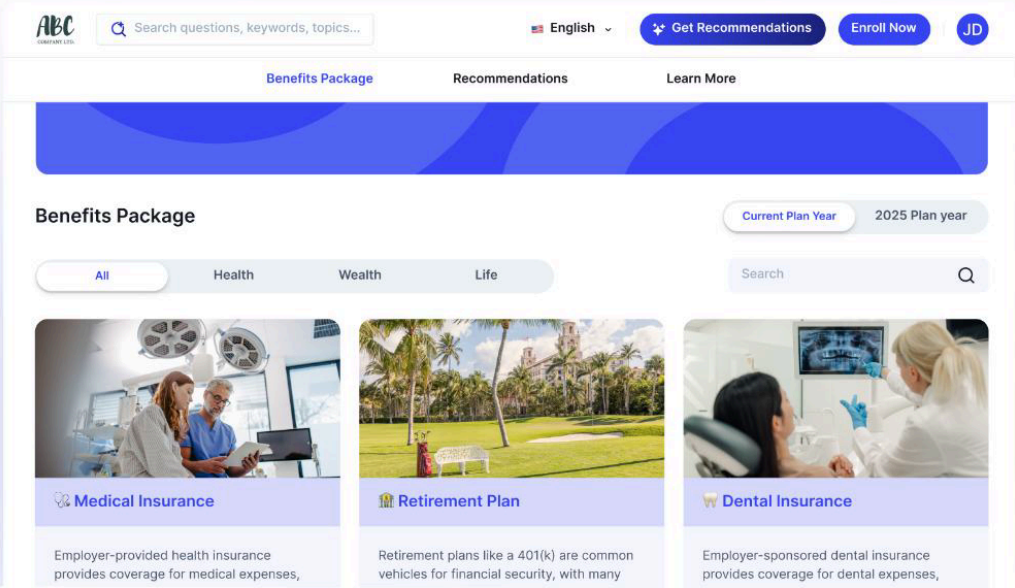
 About Pasito

AI benefits assistant



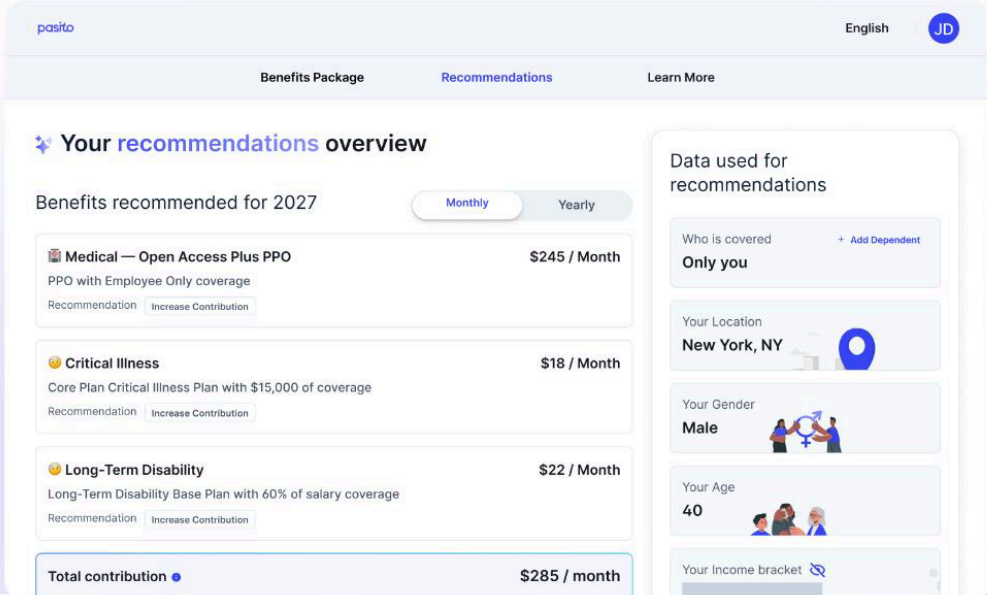
Pasito offers conversational guidance year-round. Branded, grounded in employer-approved content and available in Teams and Slack.

Benefits microsite



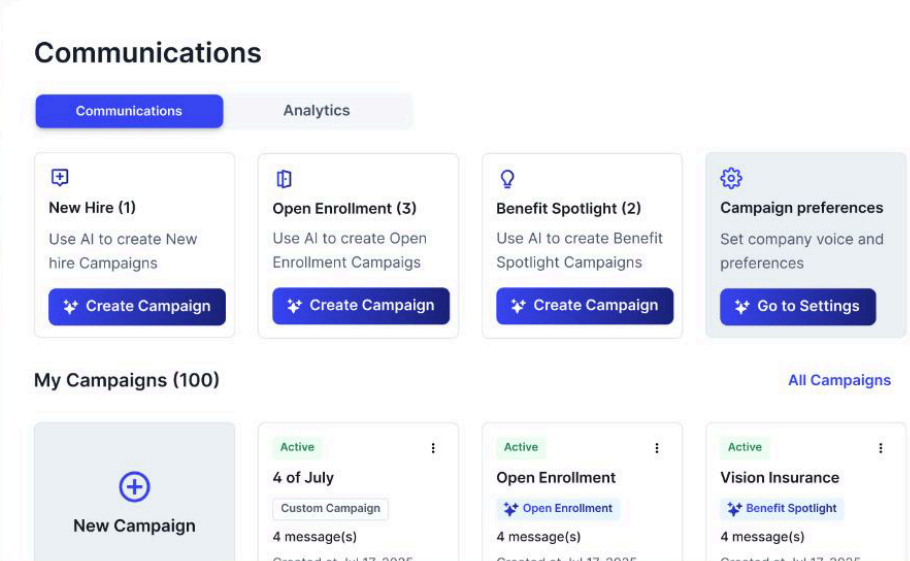
Branded benefits website that can be shared with employees, dependents, and job candidates. Complete with dynamic eligibility filtering to ensure the right employee sees the right benefits.

Decision support



Pasito creates proactive, personalized benefits recommendations for employees, helping them project health expenses, retirement plan contributions, and more.

Communication campaigns



Use Pasito to send SMS and email campaigns to custom population groups, driving open enrollment success and benefits engagement year-round.

Pasito is the AI-native workspace for benefits. Carriers, consultants, and employers use Pasito to build guides and microsites, deliver personalized decision support, and answer employee questions all year. More than 40,000 plans have been built in Pasito with over 96% extraction accuracy.

See what Pasito can do for your team.

pasito.ai/demo · partnerships@pasito.ai

[See Pasito in action →](#)