



**Julie Griffie, Director of Human Resources
Martin's Famous Pastry Shoppe, Inc.:
Strategy and Savings**

**How Pareto helped the Pennsylvania baked goods
producer realize \$6M+ savings in three years.**

Martin's Famous Pastry Shoppe, Inc.®—founded in a Pennsylvania garage in 1955 by Lloyd and Lois Martin—is an all-American family-owned purveyor of high-quality, great-tasting breads and pastries.

Headquartered in Chambersburg, Pennsylvania, with another location in Valdosta, GA, Martin's has excellence, quality, service, and family values baked into their company culture and values. **"We strive to be an employer of choice,"** says Director of Human Resources Julie Griffie. **"We try to be a company of integrity and respect."** Part of that mission involves providing top-quality healthcare benefits for the team's 700+ enrolled employees.

After years under a fully-insured plan, the company had grown restless and dissatisfied. They realized they could be taking a more strategic, cost-effective, and meaningful approach to their healthcare spend, but they were missing the insights they needed to impact their quality of care and get more value from their spend.

"We wanted to better understand how we were spending our money and how our money was being spent," says Griffie. "We were looking for options to navigate the world of health insurance and find better ways to spend the company's money that would actually help our employees."



Locations
Chambersburg, PA
Valdosta, GA

Established

1955

Joined Pareto

2017

// We believe in the captive model. We believe that by joining together with other employers who have a similar mindset, we can mitigate the risk better than we could on our own."

// The resources that the captive has given us—the thought-provoking ideas, the knowledge base building—has really complemented everything we wanted to do and our goals and our objectives. It has been a tremendous partnership for us. **It has been a blessing for Martin’s to be able to be part of the ParetoHealth program.”**

“The fully-insured model just wasn’t getting us the information or transparency we needed to make the best decisions on healthcare benefits,” explains Griffie. ParetoHealth was the partner who brought those insights and capabilities to the table for Martin’s. “Working with Pareto has allowed us to become more strategic in our thought processes,” says Griffie. “The partnership has been great. We were nervous at first, because our team is conservative and we’d always wonder, wonder, wonder. And we just finally said, let’s do it. And it’s been working incredibly well. We’re doing a much better job of using the company’s healthcare money.”

// **In the end, we saved more than \$6M over the first three years.** Our actual claims are a lot less than we budgeted. We thought we’d see savings a couple of years out, but we’ve seen the return on investment every year since we joined.”