



## CASE STUDY

# How Rockland Federal Credit Union Broke the Employee Benefits Cost Spiral

*Joining CU Benefits Alliance enabled Rockland to replace rising costs and stale plan design with a smarter, more sustainable benefits strategy that's winning over employees and the C-suite.*

For more than 20 years, Rockland Federal Credit Union dealt with the same frustrating cycle: rising healthcare costs, limited options, and a broker that treated the credit union like any other employer.

Employees had to navigate complex processes to access their benefits. HR spent more time untangling problems than solving them. And leadership faced the same tough decisions every renewal season: absorb regular annual rate increases, cut benefits, or pass more costs to staff.

When Kristin VanBeek arrived as the new CEO of Rockland, based just south of Boston, he had already seen how different it could be. At his previous credit union, VanBeek worked with CU Benefits Alliance to transform its employee benefits program from a budget headache into a strategic asset. Now, he saw the opportunity to do the same at Rockland. But first, he needed to help his team see what was possible.

## CHALLENGE

For over 20 years, Rockland managed rising costs, limited plan flexibility, and one-size-fits-all broker service. Employees faced confusing processes, while leadership couldn't tailor benefits to support growth and hiring priorities.

## OUTCOME

CU Benefits Alliance gave Rockland the expertise and strategic support to stabilize costs and build a self-funded plan that improved benefits quality, increased control, and aligned long-term performance with employee and organizational goals.

## IMPACT

Employees now enjoy richer benefits with less hassle, while leadership has stabilized a major cost center and built a long-term strategy to improve both employee well-being and overall financial performance.



**Kristin VanBeek**

President and CEO  
Rockland Federal Credit Union

**“  
There aren’t  
many times  
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benefits and  
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were fortunate  
to get both,  
and CU Benefits  
Alliance is  
helping us  
build out that  
vision.**



“I was familiar with what could be done as far as benefit programs go,” VanBeek says. “Prior to my first implementation with CU Benefits Alliance, I never utilized healthcare as a competitive advantage. Now I very much look at it to be that way.”

## Challenges

At first glance, Rockland’s benefits program resembled what many credit unions experience: stable enough to avoid crisis, but quietly eroding value each year. Costs kept rising. Plan design grew more rigid. And opportunities to rethink the strategy often took a back seat to other priorities.

But underneath the surface, frustration was mounting. Employees and managers often faced delays or confusion when trying to get even simple questions answered. “The most basic questions, whether from employees or management, either didn’t get answered or were answered incorrectly,” VanBeek recalls.

Even routine care created unnecessary headaches. “Most medical offices have their own procedures,” says VanBeek. “They’d get this letter, have to decipher it, make three phone calls to figure it out — it made for a terrible employee experience, to say the least.”

Beyond the administrative hassle, Rockland’s team felt constrained by limited flexibility. The plan made it difficult to adapt coverage based on its employees’ evolving needs or the credit union’s long-term goals for retention and recruitment. Instead, options were dictated by the broker’s off-the-shelf packages.

The bigger problem wasn’t any one issue. It was inertia. “No one was asking the key question: What are we actually trying to achieve with this program?” says VanBeek.

## Solution

When CU Benefits Alliance first stepped in, there was no pressure to make immediate changes. The goal was to give Rockland's leadership and HR team time to evaluate their options and understand the model before moving forward at a pace that worked for them. "They were extremely accommodating and happy to go at the pace we decided," says VanBeek.

But as the team dug in, the advantages quickly became clear. Rockland gained something it hadn't had before: the ability to take control of plan design and costs with expert guidance from a partner that thoroughly understands credit unions.

"Once our team started getting to know and work with the CU Benefits Alliance team, they became very eager to set a long-term strategy for the plan," VanBeek says. "The Alliance does a terrific job explaining things, addressing questions, and clearing up misconceptions right from the start."

While many credit unions eventually choose to adopt The Alliance's self-funded model, participation doesn't require it. Even for those that remain fully insured, The Alliance provides a more strategic, credit-union-specific approach to plan design, cost management, and service.

By the following plan year, Rockland decided to transition into The Alliance's self-funded model. As a cooperative network built exclusively for credit unions, The Alliance allows members to pool risk, leverage their uniquely favorable demographics, and build customized multi-year strategies, all while maintaining control and transparency over costs.

The first improvements were felt almost immediately. Gone were the confusing processes that had frustrated employees for years. For many, the value of the expanded benefits was immediately apparent: "I have a new set of glasses waiting for me, something that wasn't covered in our old plan," says VanBeek, expressing his own satisfaction with the plan.

Beyond those early gains, what most attracted VanBeek was the ability to align benefits with the credit union's long-term philosophy. "Creating a program that promotes healthy living across the board is great for the employees, most importantly. But it's also great for the credit union in the long run," he says. "Healthy, happy employees make a huge difference."



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## Results & Impact

Early in their first year with The Alliance, Rockland began seeing meaningful results.

Employees appreciated the richer coverage and the absence of confusing processes that once made even basic care frustrating. "The idea that our employees have much more relief now, that's the reason we did this," says VanBeek. "The material benefits are real, and the clunky processes nobody understood are gone."

The HR team noticed the shift almost immediately, in terms of responsiveness and the overall quality of partnership. Instead of chasing down answers or navigating generic protocols, they were working with a team that understood their world and anticipated their needs. "It's a night-and-day difference," says VanBeek. "Beyond simply answering questions quickly and accurately, they're helping us think more strategically and making our jobs easier."

These improvements had implications beyond employee satisfaction. They also strengthened Rockland's ability to recruit and retain talent. "When you can kind of recreate benefits and

position them as a competitive advantage, meaning you're developing packages or programs that resonate with different segments of your employee base, it really changes things," VanBeek says.

***I don't know too many organizations that were able to dramatically enhance their benefits and at the same time save their employees money. That's exactly what we're doing.***

From a leadership perspective, the financial impact is even broader. Rockland now operates with a multi-year benefits strategy instead of reacting to annual rate hikes. For VanBeek, that strategic clarity is just as important as the financial wins.

"There aren't many times where you get to both enhance benefits and lower costs," he says. "We were fortunate to get both, and CU Benefits Alliance is helping us build out that vision."

While saving money wasn't the primary driver for Rockland, the financial return is already evident. "It was a huge factor at my previous credit union and is already proving beneficial here," says VanBeek. "Healthcare is one of our biggest expenses. If it's not a true benefit for employees, we're wasting money."

For VanBeek, it all comes back to alignment between the credit union's values and the experience it delivers to its people.

## Lessons Learned

For VanBeek, managing employee benefits goes beyond HR. It's a leadership responsibility. The decisions a credit union makes around benefits reflect its values and directly shape employee experience and organizational culture. "Your benefits program sends a message to your employees about what matters," he says. "It's one of the most visible ways you demonstrate your values as an organization."

VanBeek first learned about CU Benefits Alliance through conversations with other credit union executives. That peer-to-peer insight gave him the confidence to explore a new approach, and now, he encourages other leaders to do the same. "Talk to another credit union. Talk to the HR department. Talk to the CFO," he says. "There are a lot of misconceptions about self-funding, but once you do it, it makes a whole lot of sense. You're probably a customer for life."

He's quick to point out that not all self-funded plans are created equal, however. Traditional brokers may offer self-funding as an option, but they often lack the necessary experience and infrastructure to execute it properly. "What sets The Alliance model apart is the cooperative approach, the proven track record, and the credit union expertise behind it," VanBeek says. "Rich, valuable benefits are table stakes in our industry, and we're proud to say our program reflects that."

For VanBeek, joining The Alliance wasn't just a financial or operational decision. It also meant becoming part of an exclusive network of credit unions working together to solve shared

challenges. That collaboration extends beyond plan design into ongoing conversations with fellow CEOs, CFOs, and HR leaders who are navigating the same workforce pressures.

"Being part of The Alliance gives you access to others who think the same way, face the same issues, and are willing to share what's working," he says. "It's a unique opportunity to build something better, together."

## Join The Alliance

Rockland's experience underscores how powerful a strategic, credit-union-specific approach to benefits can be. "CU Benefits Alliance has changed the game for us," VanBeek says. "They genuinely look out for the best interests of our organization. In an industry as close-knit as ours, their success is a direct result of that outstanding service."

Looking ahead, Rockland plans to continue evolving its program with an eye toward progressive offerings that reflect that meet the evolving needs of its workforce. But for now, VanBeek is confident in the foundation they've built. "We've taken a big step in the right direction," he says.

For credit unions seeking to reduce costs, increase flexibility, and enhance employee satisfaction, this model is worth a closer examination. The credit union movement was built on shared strength. So is The Alliance.

**Contact us** to talk about your employee benefits needs.



**Contact us to learn more about joining  
The CU Benefits Alliance**



[www.CUBenefitsAlliance.com](http://www.CUBenefitsAlliance.com)

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