

## MBA MEMBER PROFILE

# Cathy Hieb

Controller, CrystaLite  
12-year MBA Health Trust Member



“Cost savings is the big advantage to being in the MBA Health Trust.”

### HIGH-QUALITY, AMERICAN-BUILT SKYLIGHTS AND OTHER PRODUCTS

Established in 1982, CrystaLite is a Northwest manufacturer of high-quality skylights, roof glazing, sunrooms and railing systems for residential, commercial and industrial markets. Based in Everett, Washington, CrystaLite has additional distribution and sales locations in Spokane and Salem, Oregon, and employs 60 total employees. Materials are sourced in America, and all products are manufactured in the Pacific Northwest. The company sells its products across the United States.

### LOTS OF HATS

Cathy Hieb is Controller and Secretary/Treasurer of CrystaLite but assumes other roles. “My background is in finance. I started 13 years ago as the company Controller and have just recently assumed the corporate responsibility as Secretary/Treasurer. I handle the company finances, like quarterly/monthly reporting, financial statements, payroll, AR and AP. But I wear a lot of other hats. I’m also personal secretary to the President and Vice President.”

### BIG COST SAVINGS FROM THE MBA TRUST

CrystaLite has been a member of the MBA Health Trust for 12 years. “Cost savings is the big advantage to being in the trust,” Cathy says. “These days, keeping health insurance costs down but still providing employees what they need is a challenge. We pay 100 percent of our employees’ premiums, and that’s something we want to continue to do if it’s affordable.”

### SIGNIFICANT SAVINGS COMPARED TO OTHER PLANS

Cathy says CrystaLite goes out for bid every year for health insurance but always finds the best options with the MBA. “We’ve even had other insurance companies approach us for our business and then tell us that the MBA Health Trust is way better, the savings are so significant, that we should just stay with them. Only once did we go to another plan, but then we came back to the Trust.”

## At a Glance

### Cathy Hieb

#### Controller, CrystaLite

Northwest manufacturer of skylights and other products

60 employees

12-year MBA Health Trust Member

25-year MBA Member

### Benefits of the MBA Health Trust

- Cost savings
- Versatile plans, traditional or HSA
- Select own providers
- Major hospitals covered
- Strong broker relationship



## THE MBA TRUST GIVES CRYSTALITE PLAN FLEXIBILITY

Crystalite employees have the choice between two plan options, depending on their personal needs and circumstances. “About seven years ago, the high-deductible HSA program came on the scene, and we were the first company to jump on board,” Cathy relates. “We offer our employees two programs: a traditional plan for those who use more doctor visits and the high-deductible health-savings account for those who just want to make sure they have catastrophic coverage. Now we have 90 percent on the HSA program. You can still see any doctor you want, and all the major hospitals in Seattle are covered. The HSA plan is affordable for us but still offers major benefits for our employees when they really need it.”

## STRONG BROKER RELATIONSHIP

“Our administrator is EPK,” says Cathy. “They’re very good. They know our company very well and what our goals are. If I have a question, they are giving me answers right on the first phone call. Adding or terminating employees is accomplished pretty much the same day. They are really good at that.”



To hear Cathy and other peers share the benefits they get from the MBA Health Trust, go to [mbahealthtrust.com](http://mbahealthtrust.com) for short videos.

“ We get something that is cost-effective but takes care of our employees when they really need it. ”

“ We’ve had other insurance companies tell us that the MBA Health Trust is way better. ”

“ We want to pay 100% of our employees’ premiums if it’s affordable. ”



### About the MBA Health Trust

The Master Builders Association Health Insurance Trust offers participating members access to the Northwest’s largest industry-specific healthcare program. With a long history of providing excellence in benefits, customer service and pricing, members have access to a variety of benefit options in group medical, dental, vision, life and disability plans. Members are able to take advantage of significantly reduced rates, which are well below the direct market. The pooling power of the members allows for competitive pricing from the region’s foremost health insurers.

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Or visit:

**[mbahealthtrust.com](http://mbahealthtrust.com)**