



## Episode 11: WMCHHealth Network

### Key Themes Covered in the Episode

In this conversation, Mike Webb sits down with Jordy Rabinowitz, SVP of HR, and Tracy Tillery, Director of HR Operations, to unpack how Westchester Medical Center Health Network (WMCHHealth) scaled from a single-campus hospital to a 10-hospital, seven-campus system—and what that explosive growth meant for retirement benefits.

#### From One Plan to One Ecosystem

Between 2009 and 2016 WMCHHealth’s roster ballooned from zero defined-contribution plans to 15 separate plans spread across multiple recordkeepers. Through a phased RFP process the team collapsed fees, standardized provisions, and ultimately migrated all 8,000+ participants and nearly \$500 million in assets onto a single recordkeeper platform.

#### Change Management That Works

Tillery details a boots-on-the-ground communications playbook: campus-wide town halls, blackout-period FAQs, and one-on-one counseling with the new recordkeeper. Building trust early—by tying every change back to lower fees and stronger outcomes—helped them navigate major consolidations with virtually no negative employee feedback.

#### Boosting Retirement Readiness

With the “plumbing” fixed, HR pivoted to engagement. A network-wide Retirement Week and “Catch-the-Match” campaign lifted plan participation by 13 percent and raised average deferral rates enough to capture an additional 9 percent of employer-match dollars that had been left on the table.



## Lessons for Other Healthcare Systems

Rabinowitz emphasizes the strategic value of consistency: aligned plan designs simplify nondiscrimination testing, trim administrative overhead, and let fiduciary committees focus on higher-level initiatives such as Roth conversions, auto-features, and targeted financial-wellness programs.

## Why Listen

If your organization is juggling mergers, multiple recordkeepers, or uneven benefit designs, this episode is a blueprint for turning consolidation into a catalyst for lower costs, streamlined compliance, and higher employee confidence in retirement.

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