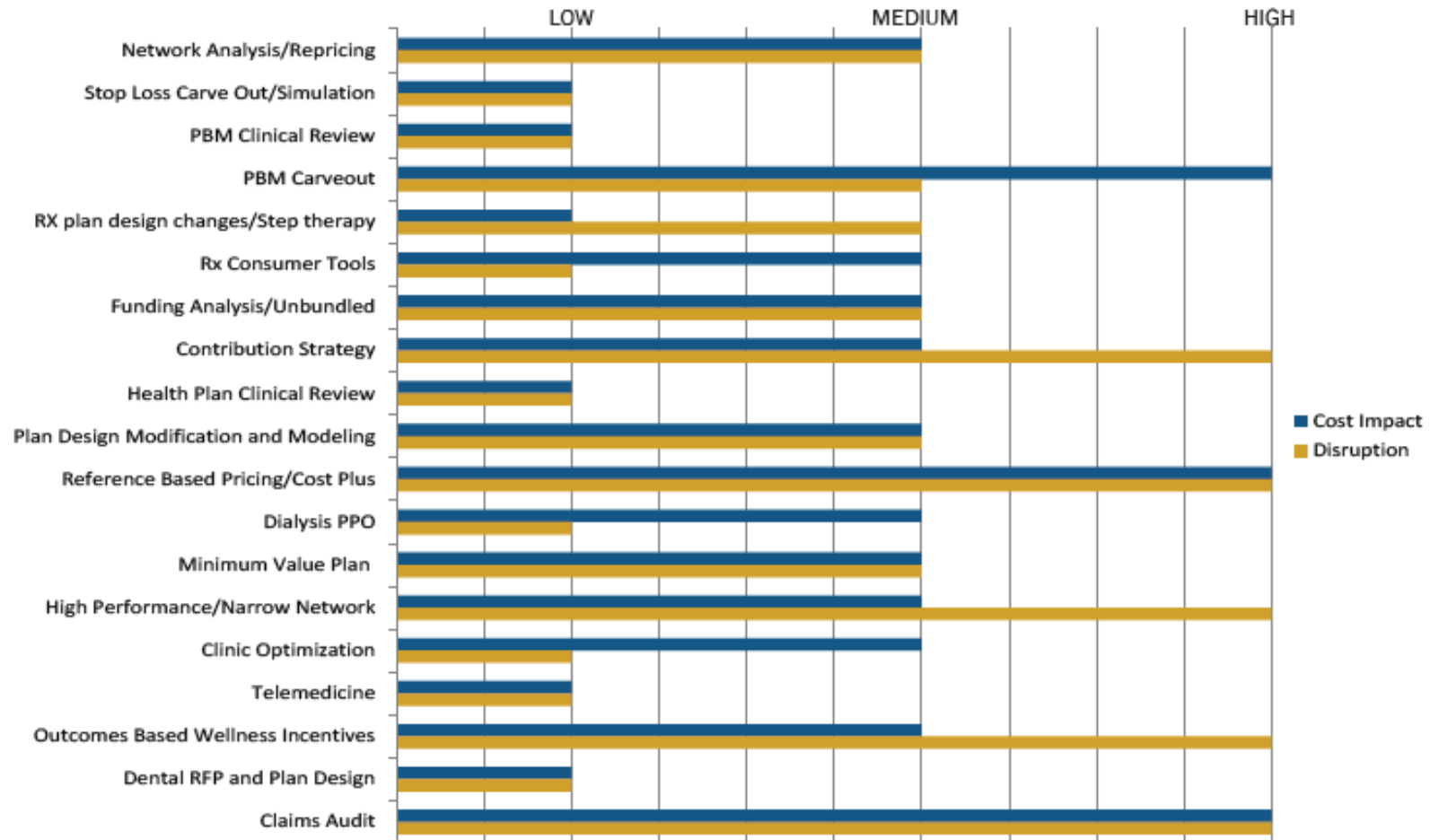


Strength Matters Financial Management Conference

Controlling Costs in Managing Employee Benefits

Presented by Greg Callahan
CBIZ Employee Benefits

COST-CONTAINMENT STRATEGIES



RECENT THEMES



Alternative
Funding for Small
Employers

Captives for
Small and
Intermediate
Employers

Matrix-Based
Pricing

Pharmacy Carve Out
for Self-Funded Plans:
Pharmacy Tourism



ACO's/Narrow
Networks

Telemedicine

Leave
Management

Association
Health Plans

INNOVATIONS



QSEHRA for small employers

Decision support technology

Non-medical insurers paying for communication, enrollment and administrative technology

Direct provider contracts

Wellbeing v. Wellness

BEST PRACTICES FOR YOUR TEAM



CHALLENGE

YOUR CURRENT COMPLIANCE MINDSET

Review processes, best practices and employee communication material for the latest compliance updates.



COMMUNICATE

WITH EMPLOYEES USING INNOVATIVE TECHNOLOGY

Develop custom brand for benefits and allow employees to customize benefits without adding more paperwork.

Find ways to leverage cloud-based software backed by data analytics.



PACKAGE

NON-MEDICAL BENEFITS

Manage efficiency and cost by bundling ancillary lines together.

Leverage subsidies from carriers to help offset cost of enrollment technology.

BEST PRACTICES FOR YOUR TEAM



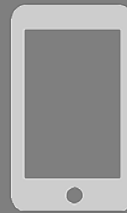
REVIEW

PROCESS CONSISTENTLY

Annually review utilization data, claims patterns and funding types.

Don't get caught in the trap of, "we have always done it this way."

Look for administrative efficiencies throughout the entire process.

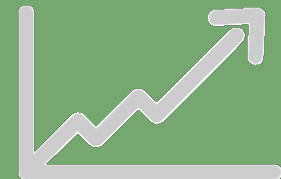


GO PAPERLESS

UTILIZING MOBILE

Golden Rule: Communicate with employees the way they want to communicate.

Going mobile will allow your employees to customize benefits.



ENGAGE

THOUGHTFUL STRATEGY

Develop 3-5 year strategic plan to help you stay on course. Accountability is key.

Prioritize potential strategies that align with your organization's goals.

Re-evaluate current contribution strategies.



CASE STUDY

Situation

Lack of lasting cultural results impacting the company's employees.

Strategies

- 1 Partnered with CBIZ Wellbeing Solutions to craft a comprehensive wellbeing strategy including the five key drivers
- 2 Listened to employees by evaluating engagement surveys and assessments
- 3 Provided financial resources to support team-building events
- 4 Developed a wellbeing committee with a management sponsor



BEST PLACES TO WORK EMPLOYEE FEEDBACK SCORES SHOWED **IMPROVEMENT IN ALL 30 CATEGORIES**



THIRD PLACE NATIONAL FITBIT - SPRINGBOK AWARD RECIPIENT OUT OF 500 FOR COMPREHENSIVE WELLNESS STRATEGY



INCREASED GOOGLE CUSTOMER RATINGS TO **4.8 / 5**



EMPLOYEE TURNOVER RATE **15% LOWER IN 2017** AND INCREASED OVERALL HAPPINESS OF CUSTOMERS & EMPLOYEES

Client Profile

Industry:	Home Service Specialists
Type of business:	Family Owned
Number of employees:	200+
Number of years as a client:	6+
Geographic footprint:	Kansas City, MO

“Last year was a positive change in helping to meet employees needs by creating a better environment.”

- Shirley Posladek, Owner
A.B. May



CASE STUDY

SITUATION: Public entity aims to hire national broker to provide both benefits consulting and property & casualty insurance.

1 CHALLENGES

- Lack of long term strategic plan
- Poor employee perception of benefits
- Lack of independent analytics to review claims data
- Unsustainable cost increases year after year

2 GOALS

- Increase employee perception of benefits
- Provide appropriate funding type for risk
- Create unified strategic plan
- Improve Employee Communications and Presentations
- Simplify Enrollment and Administrative Processes
- Provide Day-to-Day support for HR and Payroll
- Integrate Wellbeing and Worker Compensation programs

3 STRATEGIES

2018

- Actuarial review and underwriting of risk
- Branding for employee benefits
- Online enrollment with 24/7 access
- Defined contribution for budgetary predictability
- Marketplace for customized employee benefit experience
- Leverage technology and client services to increase engagement

2019


- Wellbeing assessment and strategy
- Defined contribution strategy

4 RESULTS

76% of employees selected customized benefits

20% increase in employee benefit participation

4,300 page views of benefit guide

 Transferred risk to fully insured premium

30% enrollment in HDHP