



**Council to Council Webinar:
ALTERNATIVE BENEFIT
OFFERINGS FOR YOUR
COUNCIL**



Today's Agenda

- ★ **Alternative Benefit Offerings**
- ★ **GOTR North Bay & GOTR Silicon Valley**
 - ★ History & Offerings
 - ★ Council & Staff Experience
 - ★ Learnings & Tips
- ★ **Take Command**
 - ★ Introduction
 - ★ Our approach to offering benefits
 - ★ Understanding the differences
 - ★ Platform
- ★ **Evaluating Total Compensation at Your Council**
- ★ **Q&A**





ALTERNATIVE BENEFIT OFFERINGS



JANET TODD
GIRLS ON THE RUN NORTH BAY



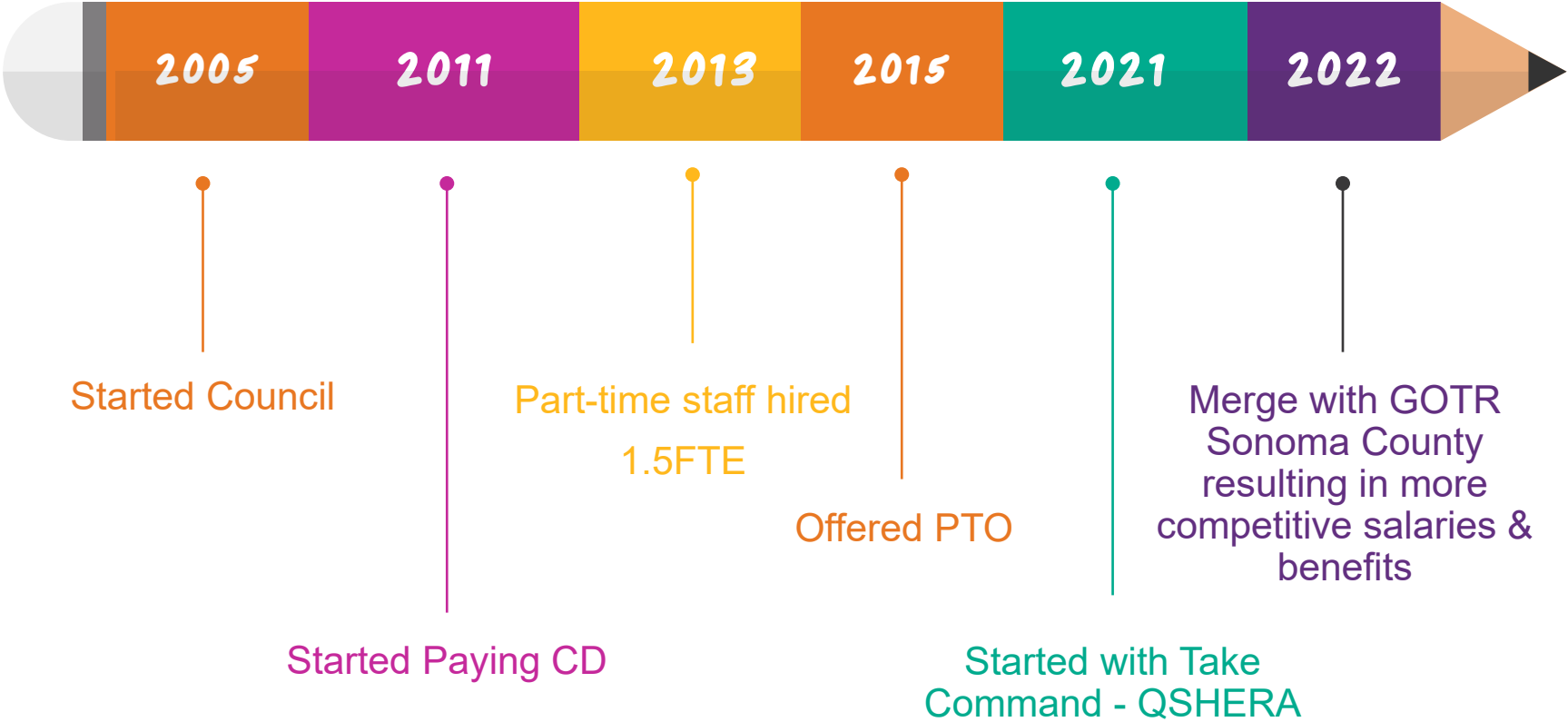
KATHLEEN NESTLER
GIRLS ON THE RUN SILICON VALLEY

Girls on the Run North Bay

- **Founded in 2005 in 1 county, now serving 3**
- **2024 Impact**
 - **1,600** participants
 - **70%** financial assistance
 - **70%** traditionally under-represented racial/ethnic groups
 - **3.5 staff (3 full-time)**
 - **Annual budget: \$650,000**
- Merged with Sonoma County – 2022 to reach more under-resourced families & become more sustainable
 - Pay competitively & offer flexible schedule
 - Program Manager/County focus
- **Current Benefits**
 - **Holidays** – 10 days
 - **PTO** – 4 weeks accrual
 - **Sick Pay** – 5 days
 - **Flexible Schedule**
 - **Technology:** \$50 a month
 - **QSEHRA - Take Command** – full time staff
 - \$441.67/month or \$5,300 per year



History of Benefits – GOTR North Bay



GOTR North Bay – Council Experience



FINANCIALLY ATTAINABLE

- Fixed costs
- Minimum financial impact



FLEXIBLE BENEFITS TO MEET EMPLOYEE'S NEEDS

- High premiums
- Health care costs
 - Counseling
 - Physical Therapy
 - Acupuncture
 - Contacts



EASY MANAGEMENT

- Take Command operates plan/review
- Minimal management for council



Learnings & Tips

- Important to pay competitively first
- Flexible schedules can be a value-add
- Offering some type of benefits is valuable
- Link with Gusto to administer payroll/Take Command
- Link with Atollero to manage
 - Payroll
 - Take Command
 - Financials



GOTR of Silicon Valley

- **Founded in 2002**
 - 2006 – paid ED, slowly started adding additional paid staff
- **Council Stats**
 - ★ Council Size: 1,500-2,200 girls per year, currently serving 3 counties
 - ★ Staff Size: 4.5 FTE (FT and PT mix of 8 paid staff, mix has varied)
 - ★ Total Council Budget for 2023-2024 FY is \$750,000
- **Current Benefits**
 - **PTO** – 2-5 weeks vacation, accrues at % for PT
 - **Sick Pay** – 5 days
 - **401K** – with 3% employer contribution (safe harbor plan)
 - **Tech Allowance** - \$100 month for technology
 - **QSEHRA** - Take Command – full time staff
 - \$5,000 per year



History of Benefits – GOTR Silicon Valley



Started Council

Council Director Paid

Paid PTO

401K Added

Take Command/
QSEHRA

Continue to evaluate
compensation &
benefits to make
improvements as
available



Other Key Benefits and Resources



401K – GOTRSV offers this for **all employees**, regardless of whether they personally make contributions. Our plan is with VOYA, and we use CBIZ to administer. We chose a **safe harbor plan and offer a 3% employer contribution**, so easy to calculate how much it will cost your council based on expected payroll. Administration for our council is approximately 2K/year.

GUSTO – GOTRSV and GOTRNB both use Gusto to **manage payroll, time tracking, and paid time off** requests. It's a great system that we highly recommend. Very easy to use for everyone – admin and staff.

Council Experience



MANAGEMENT

Easy to use for staff, and simple admin set up – Take Command manages expense approval and what is a qualified expense.

They provide monthly reimbursement reports that we pay out within payroll.

Simple interface.



SETUP

You can determine set amounts per employee type based on employment status, etc.

The amount needs to be the same for each person in that category.



BUDGETING

Simple budgeting, and if not used, it doesn't roll over. Paid out monthly at a set amount if the employee submits qualified receipts to reach max monthly amount.

If someone leaves mid-year, you aren't paying the full annual amount for that person.

Employee Experience



SATISFACTION

Staff is happy to have some help in covering health care costs that works for them and their personal circumstances.



FLEXIBILITY

Can be used for a variety of health care related expenses, including premiums, deductibles, mental health counseling, glasses, dental, etc.

Much more flexible than a traditional health care plan.



IMPACT

Increases total compensation and the HRA amount is tax free.

You know how much you are eligible to receive each month.









GLOWS!

TC has an easy-to-use portal

Less complicated and easier to set up than regular health care plan.
Reasonable admin fees.



Offers participants flexibility and can cover out of pocket costs and premiums (including qualified LTC insurance), etc.

You can determine the amount offered based on your budget, and if you want to include family members. Must be the same amount for each employee class (FT or PT, etc.)




GROWS!

In grows, you can only do what your council can afford. We first prioritized paid staff and fair compensation, followed by PTO, then other benefits as we were able.



We recognize the importance of having additional benefits in attracting great people to the organization – and keeping them!



LEARNINGS

We found that a QSEHRA was easier to set up and administer than a traditional health care plan and offers a lot more flexibility to accommodate differing employee needs.





**THANK YOU,
JANET & KATHLEEN!**



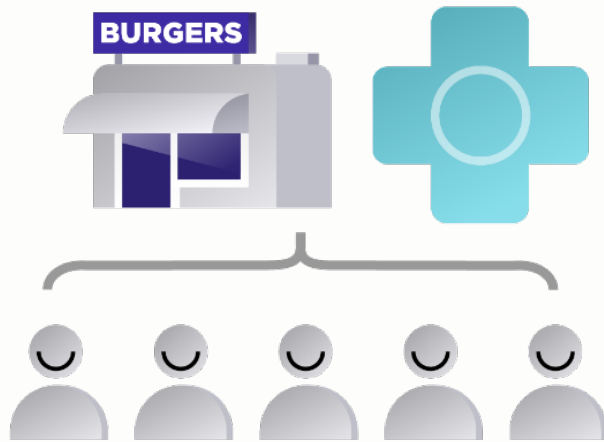


Take Command

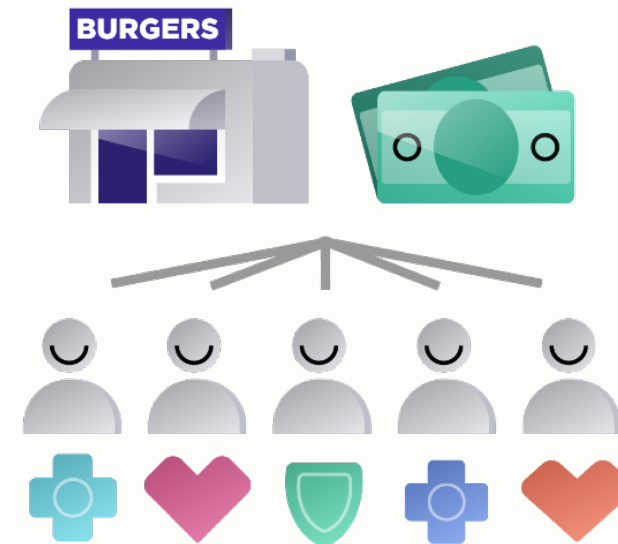
What is an ICHRA / QSEHRA?

This model is a *new way to offer health insurance*

Group Plan Model



ICHRA / QSEHRA Model



Employers set an allowance and employees choose the plan that fits their needs

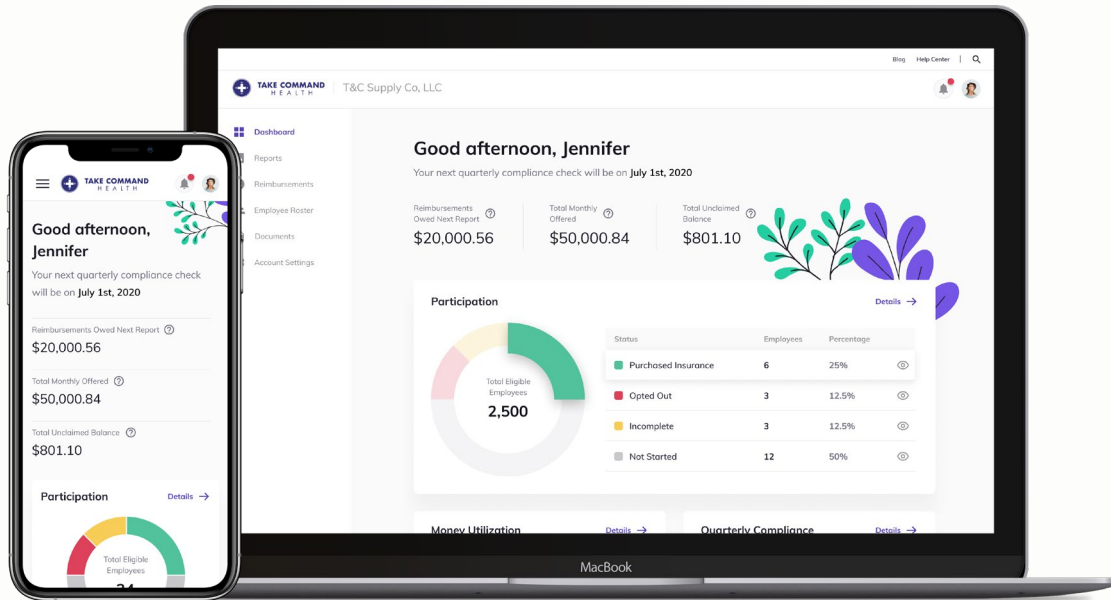
What are the differences between QSEHRA & ICHRA?

	ICHRA “Individual Coverage Health Reimbursement Arrangement”	QSEHRA “Qualified Small Employer Health Reimbursement Arrangement”
Suitable for	Companies of any size	Small businesses (less than 50 employees)
Flexibility	Offers high flexibility – ability to create employee classes (full-time, part-time, seasonal)	Offers moderate flexibility, employees use the funds for qualified premiums/expenses
Contribution Limits	No capped maximum limit on employer contributions	Contribution limits set annually based on inflation (2024 - Individual - \$512.50 / Family - \$1,037.50)
Tax Benefits	Employer contributions are tax-deductible; tax-free for employees for eligible premiums and expenses	Same as ICHRA
Eligibility Requirements	Employees must have individual health insurance	Offers more flexibility on what is considered qualifying coverage
Ease of Implementation	Might require more administrative effort due to varying contributions for different employee classes	Generally simpler to implement due to fixed contributions
Cost Control	Allows for greater cost control and predictability due to varying contributions based on classes	Offers cost predictability with annual contribution limits
Premium Tax Credit (PTC) (With both, if the offer is an Affordable offer, then the employees are not eligible for PTCs)	“Unaffordable” offer - Employees can choose between ICHRA allowance or premium tax credit, but not both.	“Unaffordable” offer - The PTC value is offset dollar for dollar from the QSEHRA offering.



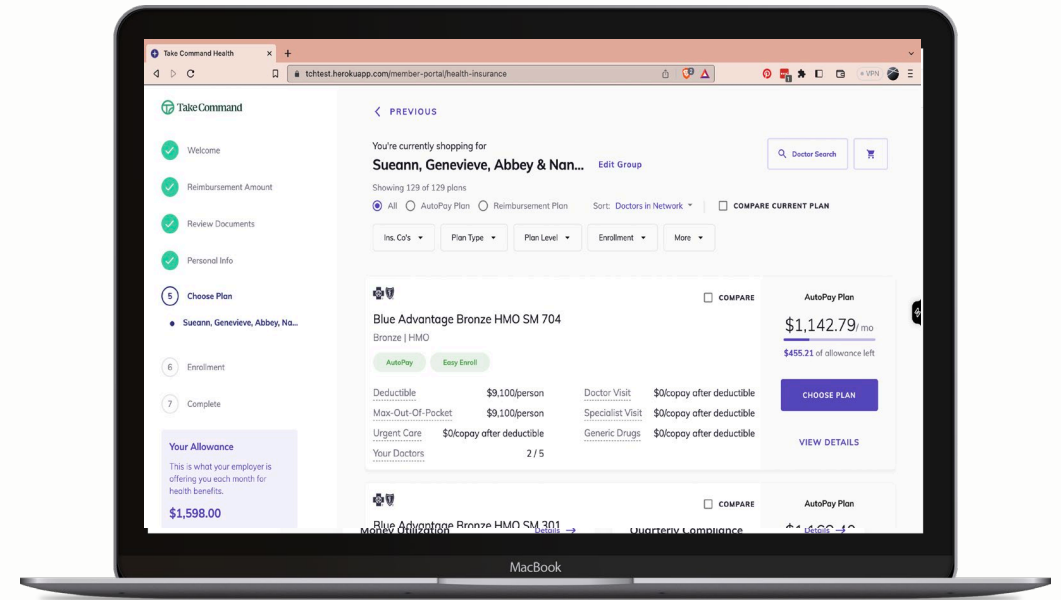
Take Command's Platform

Most clients spend less than two hours managing their Take Command HRA



Admin Portal

Manage employee roster, & track budgeting & reimbursements.



Employee Portal

Shop for coverage, claim reimbursements

Questions?

Let's connect!

Tala@takecommandhealth.com

Or

[Click here to schedule a time for us to chat!](#)



Thank You!



Investing in Your Employees



Financial wellness
(retirement plan,
student loan support,
financial literacy
resources)



Professional
Development



Paid Time Off (PTO)



Wellness



Flexible schedules +
hybrid or remote work



Tenure-based benefits

READINESS CHECKLIST

- Inventory what your council currently offers employees (i.e. PTO, flexible scheduling, stipends, etc.)
- Conduct a readiness assessment (refer to initial questions + financial/budget assessment)
- Research what other local nonprofits and GOTR councils are offering (review job postings, connect with nonprofit peers)
- Tap into your local network for potential benefit leads (board, partners, local brokers)



Q&A





Thank You!

