

# Offering Comprehensive Benefits at Your Council - Part 1

0:00  
All right.

0:01  
Well, it is 3 past the hour, so we are going to go ahead and get started.

0:08  
Just a quick reminder while we're still on this slide that if you want to have closed captioning on, you can do that by just hitting that little icon and the closed captions will appear for you.

0:23  
Hi everyone, and welcome to today's session.

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Part one of a two-part series designed to help your council evaluate your current benefit offerings and the role benefits play in total compensation.

0:39  
For today's session, I'm Hillary Jarsik.

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I'm one of the Regional Directors at HQ, and I am joined by Michelle Jackson Holland, the Senior Vice President of HR and Belonging at HQ and two of our wonderful councils.

0:55  
And we are going to hear from Navia and Jennifer about the comprehensive benefits that they are offering to their employees.

1:04  
So today we have girls on the run of Central Illinois, Illinois, and girls on the run of Greater Oregon.

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And they're going to share details about their benefit offerings, how they navigated adding benefits and the lessons they learned along the way.

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Next week during the Part 2 of this series, we are going to hear from councils that use a third party vendor to make benefits more accessible to their team.

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And we'll also be joined by that third party vendor Take Command to hear directly from them on their offerings.

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No matter what stage your council is at in terms of offering benefits, we're glad that you're here and are looking forward to sharing more about how to make informed decisions about benefit offering benefits at your council.

1:52  
So today's session, we'll start with some network wide data regarding benefits being offered at councils.

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We'll look at the national landscape for nonprofits and highlight some commonly offered benefits.

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We'll then hear directly from these two wonderful council directors, Jennifer from Girls on the Run Central and Illinois and Mavia from Greater Oregon.

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Like I said on the benefits that they offer at their councils and how they got there.

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We'll finish out with some readiness questions and a checklist on places that you should start and questions you should be asking at your council if this is something you want to do.

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And then we'll have some time for some Q&A.

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So feel free to put the any questions you have in the chat.

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We'll keep track of those and then we will address those at the end of the session.

2:42

All right.

2:42

So let's go ahead and get started.

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1st we want to set the stage by talking about total compensation and how benefits play into the total compensation being offered at your council and at Girls on the Run.

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We believe that our success is tied to the passion and dedication of staff across the country, you know, contributing to the Girls on the Run movement.

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One of the ways we have anchored this commitment is the development of the organization's total compensation philosophy.

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Through this philosophy we have advocated for councils and council boards to commit to total compensation strategies that include financial compensation that is competitive in the market, developing benefit packages and strategies and a commitment to professional development and learning.

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When we view total compensation holistically extending beyond just base pay, we're acknowledging the whole person in that individuals all have diverse needs and expectations in terms of what in terms of the total value that the employer offers.

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So this two-part webinar is one way to support that second important component of compensation, which is benefits.

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We recognize the important role benefits play in employee satisfaction, well-being and ultimately retention.

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Since 2014, we have dedicated A substantial amount of time and effort to collaborate with benefit brokers vendors to thoroughly research and explore options.

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Ultimately, the continued insight we've received over the last 10 years from experts in this benefit space is really that our organizational structure poses some challenges because it's a highly regulated area.

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So our structure allows at times for us to maximize our collective buying power for advantageous discounts and programs such as the master insurance policy.

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However, in highly regulated areas like medical insurance, a more decentralized approach has proven to be necessary.

5:04

So our current strategy embraces a more decentralized approach where councils leverage their networks and local resources to secure benefits for their staff.

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And today our goal is to highlight councils that have achieved this success, providing an opportunity to extract valuable insights and best practices from their experience and expertise.

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I want to quickly give it a snapshot of where our councils have been and where they are now in terms of benefits being offered.

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When we first launched the total compensation philosophy and really intensified our focus on compensation and benefits at both HQ and the throughout the council network, there was a lot of work being done and as we know progress does not happen overnight.

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These are big substantial changes and with the rising cost of healthcare, very real financial constraints made this really hard.

6:07

But this chart is showing the progression that councils have made with offering benefits dating back to 2017.

6:15

So you can see in each and every area of benefits that councils have done a really great job in strategically focusing on planning and budgeting for benefits and have found success in offering key benefits like health insurance and retirement plans.

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And we will update this information with the 2024 Annual Staff info Report to see how we continue to move the needle.

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But some really great progress has been made, just a quick snapshot on common benefits offered.

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Nonprofits often offer a range of benefits to attract and retain dedicated employees.

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These benefits extend beyond salary and play a really crucial role in fostering employee satisfaction.

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Common benefits at nonprofits include health insurance, retirement plans, professional development opportunities, flexible work schedules, paid time off, Wellness, program, commitment to work life balance.

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These benefits collectively contribute to creating a fulfilling and supportive experience for employees committed to the organization's mission.

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Understanding the needs of your employees is a critical place to start when evaluating your what benefits your council can and potentially should offer.

7:42

All right?

7:42

And I just want to quickly touch on the national landscape of all nonprofits, not just HQ.

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So if we zoom out nationally, what Girls on the Run councils are navigating as it relates to benefits is no different than other nonprofit organizations.

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The Council of Nonprofits 2023 Workplace Survey cites that 40% of nonprofit respondents had increased the benefits provided to employees as a way to respond to workforce challenges.

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Benefits ranked #3 in the overall strategy used for employee retention.

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So benefits are #3 when it comes to employee retention.

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This survey also highlights the creativity and variety that nonprofit organizations are incorporating into their strategies to retain staff, given the financial constraints typically found in the nonprofit sector.

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So for the first time ever, supplemental benefits like mental Wellness, financial Wellness benefits have been a focus area for employees and employers both.

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And it's important for employers to keep an eye on what their employees need and value.

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And as a nation, we continue to be in unprecedented times.

9:02

The cost of benefits continues to exponentially rise and are outpacing the general increase in inflation.

9:11

So these are real challenges that employers and their employees are facing and that's why it's so important for us to spend some time evaluating where we're at as a network and also where your council is at.

9:23

So we are going to dive in now now that we have that foundational information on total compensation and common benefits offered.

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I'm excited to welcome our two council directors.

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Jennifer, like I mentioned before is the Council Director for Girls on the run of Central Illinois.

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This summer will mark 12 years of her being with Girls on the run.

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She was the first full time council and she's been in the nonprofit field for 24 years and is really proud that she over the course of her tenure with Girls on the Run, she's been able to add professional benefits for her employees.

10:02

The Central Illinois staff currently includes 2 full time and one part time employees post pandemic.

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They are serving about 700 girls a year with a budget of about \$250,000.

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Mabia is the Council Director for Girls on the Run of Greater Oregon and she has been with that council for 5 1/2 years.

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During her tenure, she has overseen A merger with Girls on the Run, Willamette Valley expansion into new service areas in Oregon, a name change and and a transition from a subsidiary council to an independent council.

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Her current team is about 6 or is 6 1/2 full time employees and they serve just over 1000 girls a year with a budget of about \$600,000.

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So we're first going to hear from Jennifer at Central Illinois and then we'll flip it over to Mavia.

10:52

So Jennifer, take it away.

10:55  
Wonderful.

10:55  
Thank you so much for asking me to be a part of this.

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I actually really am passionate about ensuring that non for profits are offering benefits.

11:09  
I think it's really important for employee recruitment.

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I would not have taken my position here without health insurance, so I'm going to give kind of go go back in time to start out.

11:25  
So again, I've been here with girls on the run for about 12 years.

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Prior to me joining the staff, they had three-part time employees and no benefits.

11:36  
So then they hired me as a full timer and I knew that I was going to be tasked with recruiting 2 more full time people in my first year.

11:46  
And so I really had to emphasize that with the board that you know people are not going to be looking to join us in full time roles without some kind of benefits.

11:57  
And so I really felt like myself coming from the not-for-profit world and having some experience with other not for profits that it, it was my job to kind of help us grow up a little bit.

12:10  
You know put in some, you know it was a transition, put in some new changes, you know, more professional staff, more full time positions, that kind of thing.

12:19  
And along with that came the benefits.

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So we did have PTO in place when when I joined the organization with a really great holiday schedule.

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Our structure is that everybody gets two weeks of vacation when you start and every five years you get another week.

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I have been able to add additional holidays, the most recent being Juneteenth after that was made a federal and then a state holiday here in Illinois.

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That was super easy.

12:52

I said hey board, we should add this and they're like great, let's do it.

12:57

One other thing that I'm really proud of that we've been able to make work and this is pretty common in a lot of non for profits is to take the week off between Christmas and New Year's.

13:09

So I was nervous the first year.

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So I told staff, I said this is a trial and you know, if, you know, everything goes crazy, we might not be able to do this or maybe we'll have to like split up days.

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But it has not been an issue at all to be off that last week of the year.

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It's just so common and it's a really, really nice break.

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I enjoy it myself.

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So I do think we've got a great PTO plan in place with great holidays, vacation days, sick days, and I know we have a bereavement leave policy if something happens, you know, people get that time off.

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So yeah, I think the PTO is a really great benefit.

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One of our holidays is a floating holiday.

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So it's just you know a free day off in addition to the two weeks of vacation and the week off at the end of the year.

14:06

So those are just a couple of little things.

14:08

If you're looking to add more PTO, throw in a floating holiday, add some time off at the end of the year and look at what holidays other institutions in your area are celebrating.

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Health insurance I think is a big, big one for a lot of other councils.

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And if you don't have anything, don't worry, just start somewhere you can, you can do this.

14:40

So currently we have a group health plan, our vendors Blue Cross Blue Shield of Illinois, we have the employer US pays 70% of the premium and the employee pays 30% of the premium.

15:02

Now that 30% comes out of their paychecks pre tax which is good and health insurance is definitely something that we had to build up over time.

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So as I mentioned, I can just said you know you guys want me you know full time I'm not leaving my other non for profit job that has retirement and health insurance and not have any benefits.

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But we were just starting out.

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So we did some kind of and again this was 12 years ago, I don't remember all the details but we did some kind of a stipend thing kind of figured out after a while that it might not be totally legit from the IRS perspective with just giving.

15:46

I think we had like I think we just had extra money given to us for a few months then we figured that out and we turned to some kind of a card.

15:56

So myself and the other full time staff member that needed health insurance we were we were purchasing our own and and work was supporting it And I think that Hillary that's a different.

16:09

There is a tool that helps you do stipends now and that's what you're going to talk about in the next one, right.

16:14

OK.

16:15

So if you, if you don't, if you don't think that you can do like a full on group health plan, at least start off with a stipend of \$50 and then work to bring it up to \$100 or or whatever and they'll teach you how to do the stipends.

16:32

Is health insurance expensive?

16:34

Yes, it's expensive to me.

16:38

I look at all of this, this is the cost of doing business.

16:42

We get paid a salary.



16:44

That's the cost of doing business.

16:45

We pay for 10 wheel.

16:48

That's a cost of doing business.

16:50

So really try to look at it.

16:52

As you know, we are nothing without our without our staff and we want to recruit great people.

16:59

We want to retain great people.

17:02

I flat out asked my program manager, who's been with us for about a year now, if she would have considered taking this job without health insurance and she said no.

17:13

So there are a lot of US women out there that need to take care of ourselves and make sure that we have our health insurance covered.

17:25

Retirement plan.

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This is also something that I get really excited about because I don't think a lot of people are aware just how easy it is to do a SIMPLE IRA plan.

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So my first step was getting the health insurance figured out.

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And once all that was figured out, I said, OK, on to the next let's talk about retirement.

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That was a pretty easy decision amongst my board as well.

17:57

I kind of asked in a board meeting, I said, you know who here has has a retirement plan at at their job and every single person raised their hand And I said OK, so would you go on and take a new job without retirement And nobody raised their hand And I was like, OK, so it sounds like we have support for retirement here.

18:18

It goes on the run and they're like, yes, across the board, yes, they they got it pretty quickly.

18:26

So what we did is I really worked with two of my board members to look at some different options and the first decision was what kind of a plan.

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So we ended up with a SIMPLE IRA and the SIMPLE does mean something, and I actually looked it up and wrote it down.

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It's a savings incentive match plan for employees of small employers, but it is a certain type of IRA.

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There are other vehicles for retirement out there that we researched.

19:02

A Sep IRA.

19:03

Not a good fit for us.

19:05

A defined benefit pension, not a good fit for us just with the really high cost.

19:13

And even same thing with a four O 1K or A4 O 3B.

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When I got I asked another not-for-profit here in town for their plan and their four O 3B or 4O1K plan was.

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The administrative cost was around \$4000 a year for 10 employees.

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So we settled on simple because there is no cost, There is no annual cost.

19:43

Yes, you will be matching your employees contributions, but there's no annual cost.

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It's \$0.00.

19:50

It's very easy to set up.

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There's a form on the IRS website, you fill out the form and you start.

19:57

It's pretty easy.

19:59

And one of the great flexible options of this is that you can match anywhere from 1 to 3% of your employees contributions.

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So if you are you know, concerned about cost, you can start at 1% and then say next year I'm going to put it in my budget to move up to 2%.

20:19

Like you can get started at any point.

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And the really great thing is if the employee is going to a part time employee is going to make over \$5000 a year, they are eligible to participate.

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So I even have our part time operations manager in the plan which is really great.

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So that's what that's where we're at, what we're offering.

20:48

And I could talk a little bit more about some of the vendors that you we've worked with because I know that people might get afraid of where to start and how you get some support or actually the next one is budget, right, Hillary, OK, yeah, let's look at the budget slide and then I'll go back to vendors.

21:12

So every spring, so is our budget planning season.

21:17

So springtime budget planning rolls around and that's just a really great time to bring things up to your board that you'd like to incorporate or things that you'd like to change.

21:28

But that was a really great time for me to get people to take action.

21:32

And I could propose a budget with, By the way, I'll back up for one second for our group health insurance, we started out with 60% employer paid and 40% by employee.

21:45

We've been able to take that up 5% twice.

21:48

So that's what I mean when I say I use this budget planning time to give proposals.

21:53

Well, here's our budget as is.

21:55

Here's our budget.

21:56

If we can contribute 5 more percent on that health insurance.

22:02

And as I would do these things incrementally, it just really helped on the like the sticker shock on budget costs.

22:12  
So again, start.

22:13  
Start where you're at.

22:15  
Start slow if you need to.

22:19  
Bad news, everybody.

22:20  
Health insurance just keeps coming up and that's affecting everybody.

22:25  
And so we just make sure that we review our plan each year to see if what changes we can make some small adjustments that we can do, but there's really not a whole lot you can do.

22:40  
But there are all kinds of plans.

22:43  
They don't have to be as expensive as ours.

22:47  
We do have a pretty good quality plan that we really like.

22:54  
So yeah, not too many budget surprises other than when costs go up, but absolutely use your budget planning process to present a few different options to your board of things you want to add in.

23:06  
And then my next one's vendors, right?

23:13  
Oh, I kind of removed that one from the slides.

23:16  
So on vendors, health insurance, go find a local person in your community.

23:23  
If you don't know anyone or any company that offers quotes on health insurance, post on your personal Facebook and you'll find somebody.

23:32  
We worked with.

23:34

I just happened to know someone that did health insurance quotes because when I started I had to go out and get my own plan.

23:42

So she was able to help us get those quotes from several different providers.

23:47

She was able to, you know, we were able to like give some budget guidelines to get started and she was able to bring us a wide variety of plans that we were able to choose from.

23:58

And so she helps us out every year with our renewal.

24:02

Again, double checking prices, even if the price hasn't ticked up a lot that year.

24:09

She'll go ahead and do like one or two other quotes, you know, just so we can see what's out there in the landscape.

24:17

But yes, absolutely.

24:19

Look for someone that you can work with.

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She happens to be a part of a large local bank and they have like an insurance side to that bank.

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So you might check with with some of your local banks.

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We definitely wanted to work with someone local also.

24:36

So vendor selection with retirement plans, we checked out three different organizations that could help us set up a SIMPLE IRA.

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Once we decided that was the retirement vehicle that we wanted to use, our considerations, that we did want a local company or a local agent.

24:57

So there's a potential to create a relationship there.

25:01

We wanted them to offer retirement planning assistance for employees.

25:06

So we looked at Private Financial, Edward Jones with a local agent and Vanguard and we ended up going with private Financial.

25:19

And so they're the ones that help us get set up, help our employees get set up with a new claim.

25:28

So this side is about, you know, different influences and the roles, grab your champion on your board that cares about this too.

25:37

Maybe the person that's more into HR, maybe they're into finances and you can say, you know, help me find out what a great retirement plan is for us.

25:48

But I did have two, two people on board with me that helped me look at options and help me make decisions.

25:56

I'd already kind of shared the the first box, you know, having conversations with our board and with staff.

26:02

You know, what do you want?

26:03

What means a lot to you having those conversations with staff?

26:08

There were several years ago coming out of a retreat.

26:12

Our board wanted to say, OK, you know, we've got health insurance and retirement in place.

26:16

What else should we be looking at for our employees?

26:19

And I sat with my staff and I said, you know, is anybody interested in dental?

26:24

It's, it's, it's very expensive.

26:26

You don't get a ton out of it.

26:28

And it was a resounding no as even if we paid half and they paid half, people weren't interested.

26:35

And at that time we were able to implement a flex spending account and FSA and they could put money in that pre tax and they could use that to then pay for the dentist exam or for glasses or for a co-pay.

26:58

So I think this is that first one is key for anybody that's worried or thinks that you can't do it or you don't have enough money, talk to your board about it.

27:09

They are going to be probably a lot more supportive than you think.

27:13

They want us.

27:14

They want to attack, attract and retain us.

27:18

And I just think that your, your, your board's not looking to not offer this.

27:24

So you know, give them a couple proposals, start where you're at.

27:29

Like me, we just kind of added one thing at a time and you know, always you can make a plan that, hey, we're going to start with an IRA with 1% and next year we're going to make it to 2%.

27:42

So go ahead and get started, reach out to local people, reach out to any networking groups or women's groups that you're involved with.

27:53

And I know that you can find some great resources locally that'll help guide you.

28:02

All right.

28:03

Thank you, Jennifer.

28:04

I love your advice to just start to start small, start where you can to talk to your employees and understand what is of value to them all.

28:15

Really good point.

28:16

So thank you for that.

28:17

We do see lots of questions coming in, in the chat and I'm, I'm jotting them down and we will absolutely answer them at during Q&A.

28:25

So just keep that in mind.

28:27

I'm going to pass it over to Mevia now from Girls on the Run Greater Oregon and she's going to share her story on how she is offering benefits for her team.

28:36

So Mevia, it is all yours.

28:40

Hey.

28:40

Hi folks.

28:43

I, yeah, I appreciate everything that you shared Jennifer and I feel like I'm echoing a lot of the sentiments from a slightly different you know, council perspective.

28:53

So we have a had a unique circumstance that girls in there are in Greater Oregon.

28:58

We were a subsidiary council and we're rolling off to become an independent counsel as a subsidiary.

29:05

That meant that we were able to buy into the benefits that were offered.

29:11

You know, we were sort of for us some back of house purposes.

29:14

We were considered employees of HQ, so we were, as a council, buying into those those benefits.

29:22

So it's worth noting that they were in our, you know, the employer expenses also were part of our budget.

29:27

So we had that already worked in prior to becoming subsidiaries, about 4 1/2 years before that, there was a stipend that was being offered for health insurance.

29:40

So there was a bit of that sort of similar stair stepping that had happened in terms of how it came into the budget When we learned that we were going to be rolling off from being subsidiaries that did mean that we had to you know decide as as an independent counsel what our benefits were going to be.

30:00

I think similar to what Jennifer talked about it it this is an area that as an Executive Director I came to the Board with a pretty strong point of view and looked for their for their buy in rather than coming in to say you know what you know what should we do.

30:16

I I really I I believe also very strongly that this is an important it's an important thing to do in terms of aligning with our values and it's also a good business.

30:28

Replacing staff is expensive getting having people choose not to apply for jobs because of your benefits package is expensive.



30:38

This just made it made business sense for us and I think you know when we get to some of the the the budgeting slide and I feel like I should mention that Portland is a community that has a very high cost of living.

30:53

So our expenses related to our benefits package are a little bit higher and that is in line with the general cost of being in Portland.

31:02

And because of that making sure that we have a robust benefits and compensation compensation package ensures that staff are able to afford the cost of living here in our community.

31:14

And as a or as an organization that ensures that we're not having people pass on these opportunities here for that reason.

31:22

So being able to decide pretty quickly, yes, we're going to do this.

31:27

We were able to then focus on the what you know what's the most important.

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So similarly we looked at medical, we do dental, we have an FSA, so a flex spending plan and then also four O 1K match some things.

31:42

Yeah, I guess I didn't even talk.

31:44

We do have a a pretty generous PTO package, but that was existing one little plug is offering staff the flexibility.

31:54

We don't actually have recognized holiday.

31:57

I mean, we recognize holidays, but all of those federal holidays are just included in the PTO bank so that staff are able to determine what days they want to take off.

32:09

That's just a nice little flexibility that you can offer.

32:12

It gives people the chance to determine what makes sense for them for their own, you know, not taking a holiday that's a, you know, a religious holiday for a religion that they're not a part of or any anything else.

32:28

And there is something you said for working on holiday and just really being able to crank out somewhere.

32:35

It makes you feel a little superhuman.

32:37

And then taking a different day off can be pretty nice and obviously no expense to to our organization.

32:45

Oh, and I guess one more thing that I had was that we don't offer a short term disability.

32:50

A lot of the things that are covered within a short term disability are now covered by Paisley, Oregon.

32:57

So that was kind of an easy decision to make, right.

33:04

So again we had that moment where we, you know, we knew that we were going to be approaching this.

33:09

We had almost a a full year to address the options.

33:12

We formed a board committee, board of myself committee and spent quite a bit of time, a little bit spiraling.

33:20

I mean it took us a little bit of time to wrap our heads around how we were going to approach this, this puzzle.

33:26

So there was a lot of brainstorming, a lot of like who could we benchmark from, what are all the different options looking at medical and dental insurance.

33:36

We've got some ideas from go to ride.

33:39

We, you know, I feel like I talked to peers at other organizations.

33:43

We had a board member put together this beautiful comparison tracker from the different things that we were getting.

33:49

And then as one of the steps we had a board member who reached out to an insurance in town and was put for a quote and was put in touch with the broker.

33:59

And we very quickly learned that working with a broker was the most efficient way to get some packages that we could look at.

34:07

We ended up really working with them.

34:09

As soon as we got, I had that phone call.

34:12

That was the direction that we went because the broker is paid by the insurance company once they, you know, make the match.

34:23

And so it's in their best interest to put together some packages that work for your organization.

34:29

So we, I had a great call with a local broker.

34:33

She put together some ideas, then put together a couple formal packages.

34:39

We reviewed them, she tweaked them, we got updated packages.

34:44

So we were really able to to have a health insurance policy that's pretty, pretty good for the team and that met our needs.

34:55

One thing that really surprised me, I think that approaching this, I was really concerned that we were moving from being part of a large employer to being a small employer and I thought that the the quality of the benefits packages were going to go down pretty significantly.

35:11

And Michelle can kind of test, I was very concerned about that particularly with two staff members who were expecting at the time was really concerned about whether or not that was people are going to walk away with with less as a result.

35:27

And actually for the same expense our package, our health insurance is it's just a little bit better actually, which was just I I think quite, quite a surprise, right.

35:47

And I think I missed there might have been a slide about our four O 1K also.

35:57

Oh, all right, we'll talk about budget and then I'm just going to talk about four O 1K then.

36:05

So our budget like I said we set the in fall going into this past July is when these went into effect.

36:14

So that's really when we set the budget.

36:16

You know what we were hoping to do and of course we assume some inflation especially I think nationally last year was pretty significant and here in Oregon it was, it was really, really firing last year for our insurance.

36:34

Our budget, what we expend is a little more than \$6000 per employee.

36:39

What that means is that it's I think \$450 per employee per month that we contribute.

36:48

And actually with our current health insurance package, it means that our base package is fully paid for by girls on the run and then employees are able to buy up to this to the next package.

37:00

And so that was what the broker had really encouraged us to have something that was really, really modest and then something you know folks who knew that they were expecting etcetera.

37:12

And then so that's for our insurance.

37:15

The FSA plan was actually something that our broker put together for us too.

37:20

So when she came to us with a package, it was a health insurance and an FSA.

37:25

So she really took care of all of all of figuring that out for us and then it was just some paperwork on my end and then our.

37:36

So yeah that's and one of the great things about that is that it's a relatively low low cost.

37:40

So it's what \$36.00 an employee and then a total of 250 for our our organization and fees.

37:47

And then that's just you know a great way for folks to save pre tax on their dependent care expenses and and their medical expenses.

37:55

Our 401K is a little bit more expensive than the IRA but it's 1200 in fees total for organization and then \$60.00 per employee.

38:09

So those are basically our fees and then we do match up to 3%.

38:14

And I think like I mentioned the the one of the surprises for us was that things were were pretty comparable and I I just really thought that that was going to we were going to see a huge escalation and it was it was most of these expenses were essentially flat.

38:30

Although I will note and I think I just didn't know this when we our budget or our benefits packages were based off of our the data about our team.

38:43

So the age of our team was a factor in the cost of the health insurance packages which I did not.

38:51

I didn't realize that's how it worked.

38:53

So that was a little surprised there.

38:56

Sorry for the Little Mix up with my slides.

38:58

I will talk a little bit about our benefit or our 401K we I looked at we were on a more traditional 401K provider.

39:09

So I looked at like a Schwab and a Fidelity initially those the the fees were so high high similar to what Jennifer mentioned and and even higher than that.

39:21

I I really quickly ruled that out because it just didn't seem possible and even there were all these little it was just seemed weirdly complicated.

39:32

After doing a little bit of research, I learned about what what are called robo advisors which that maybe sounded a little scary, but it's mostly just a 401K that's largely digital, largely web-based.

39:48

So after looking into some of these options, one of them is betterment and that's what we went with.

39:55

The fees are as you can see relatively low but and that's balanced by unlike a traditional 401K advisor we don't have.

40:04

I don't have a a financial advisor I can talk to about my retirement package and how I want to have that invested.

40:13

A lot more of it is digitized, but it is still pretty, you know, we still have.

40:18

A savings account that I can, I can log into Betterment's website and set my comfort, my risk comfort level determine how you know what kind of a investment portfolio that I want.

40:32

In general their portfolios do pretty well compared to the rest of the market and there are you know they do have info number we can call.

40:41

If I really need to talk to someone, I can.

40:43

It's just not quite that that hand holding experience that you can get at like a Fidelity or a Schwab.

40:52

But overall it's been pretty streamlined.

40:54

It's a pretty slick web-based platform.

40:58

It syncs to Gusto.

41:00

So that just makes my life relatively easy.

41:04

And there's even ways for team members to set aside, let's say in addition to their 401K savings, they want to save a little bit off of every paycheck because they're saving up to buy a car.

41:17

They can do that just seamlessly through betterment, and they can see that little, you know, pocket of money increase and they can pick out a little car icon to put next to it.

41:26

Of course, it's all those like sort of the bells and whistles you can get with a nice little website.

41:31

And so we've found that to be a pretty, a pretty good option to go for as well.

41:41

All right.

41:42

Yeah.

41:43

So I think worth noting that as the Council Director, as much as I was able to pull together some board members to support in the in the front end and lean on others, this is a project that I really owned.

41:54

We we pulled together a board task group just to do some brainstorming and helping to build the framework for assessing the different options and then yeah, lean pretty heavily on go to ride from for some different ideas too.

42:12

And my biggest takeaways, yeah, I'll note that the year that we were going through this was also a year of tumult for our council.

42:23

We had some board turnover.

42:26

We had staff turnover.

42:28

It was just one of those years that I look back on and went go like, wow, that was a real circus.

42:33

And on top of that, we were figuring this all out.

42:38

And so echoing that you don't have to be perfect to offer benefits, there was a point where I just had to stop researching the different options and just accept that good enough was good enough.

42:51

So when we had a broker put together some great packages, it was like, OK, we're done looking at other options, let's just do this.

42:58

You know when I figured out that Betterment seemed like a good 401, Ki was like OK, I know there's other options in the world, but we're just going to move forward with this and you know and close the book on that one And it's yeah, I think it's been, it's been pretty straightforward from there.

43:14

I mean we're we're not quite a a year in, but I can say based on this there's not really anything significant that we're going to be changing going into next year.

43:29

Thank you Mavia.

43:29

That was all really, really helpful.

43:32

I had a professor that used to say to begin, begin about everything and that makes me think of what you just shared.

43:39

Like it's OK to not be perfect, it's OK to not be fully built out when you get started, but to get to actually make progress you need to begin.

43:46

So I think that's really important.

43:49

I also love what you said about the broker and finding that person that can do a lot of that research and legwork and and comparison work for you because this is not your area of expertise, it's theirs.

44:00

And they were able to bring some packages together that really worked for you.

44:05

Thank you both to Jennifer and Navia.

44:07

We have lots of questions.

44:09

So I've got a couple more slides and then we're going to get to the questions.

44:13

So I just really wanted to share both a readiness checklist and also some readiness questions that are on the next slide.

44:22

These will be part of the presentation, so you don't need to write them down or take pictures.

44:26

You'll get these afterwards, but these are both just really good places to understand how ready your council is in approaching, offering or expanding your benefits.

44:39

So we suggest that you start with this checklist and then move on to the questions that are on the next slide.

44:45

This checklist is a really easy tool to understand where you're currently at and where you could potentially go with your offerings.

44:56

And then on this slide, these are some really great questions that you can ask internally.

45:03

You can ask yourself first reviewing your budget, but can lead to important conversations with your board about how ready is our organization, what are the financial impacts, what are what's important to employees, what's important to our team and to be a attractive employer.

45:23

So make sure that when you are diving into this work that you come back to these slides and review some of these, this information and these conversation starters so you can use them at your council.

45:37

I want to make sure we have enough time for Q&A, so I'm going to move on ahead.

45:43

All right, Maybe we should just come off of the screen so we can all see each other.

45:51

And then we will.

45:53

If I can do it, I don't want to stop the video.

45:58

I want to stop sharing.

46:02

Why won't let me do that?

46:04

OK.



46:05

I'm going to throw out the first question while I figure out how to get my screen off.

46:09

OK.

46:10

The first question is what's the minimum number of enrollees you need for Group Health?

46:16

And Jennifer, I think that you probably have a smaller team, so your answer might be a little bit interesting for this one.

46:25

Can you go ahead and share?

46:27

Yeah, as far as I know.

46:28

And this might be by the by the people covering us, but it's two for us.

46:34

OK.

46:34

And then I've actually been the only employee during COVID.

46:40

I was the only employee.

46:41

And they will let you slide with one person for like a year.

46:45

Oh, OK, good to know.

46:48

Maybe.

46:48

Do you know if you have a minimum?

46:52

No, not everyone from our team is on our package and I was very worried about that and then it ended up not being an issue.

47:01

So far we haven't hit if there is a a trigger, we haven't hit it yet.

47:05

OK, good to know.

47:07

The next question is what percent increase is typical each year for those health insurance premiums And maybe you don't know yet because you're in year one, but Michelle might have some industry knowledge or Jennifer, what have you experienced?

47:23

I don't know what percent, but I would say over the last few years it's probably gone up from around total cost, 400 a month per person to 500 a month over the years, OK.

47:40

You know, the health insurance market is a market.

47:43

There's a lot of things that can affect it.

47:46

We've seen double digit, you know, 10% up years in our renewals and then sometimes they're smaller.

47:51

To maybe his point about working with a broker, the benefit is having somebody to advocate on your behalf.

47:57

And so when you get into those years where it's looking a little more volatile, perhaps you're looking at your plans differently, you're making some changes to help mitigate those cost increases.

48:06

But it is a market.

48:08

It does have increases each year and it's sometimes a little hard to predict what those increases might be.

48:13

Yep, Thank you.

48:16

Question about do you pay out the equivalent amount to people that do not get insurance through your organization?

48:24

And I think this is kind of an industry standard, right, Michelle?

48:30

It's not common in my experience.

48:33

I think the question comes from employees from time to time.

48:37

I've not seen it as a common practice.

48:40

I think the focus has been on offering rich benefit options when you have them available.

48:45

I am curious maybe or Jennifer, if you all do that, but I don't hear it often.

48:50

We do not.

48:51

I did that many, many years ago, probably like in 2014 we had a new hire who didn't need health insurance and she said can I have a higher salary?

49:00

And we we did do that.

49:02

However, later on I've learned that it's not quite legal.

49:06

Like if you have a group health insurance plan, you're either in or you're out.

49:11

But every employee can decide each year if they want to be in.

49:16

So if something happens with her insurance situation and we gave her a higher salary and then she came back and said well I need to be on the group plan now we can't deny her access to the group plan.

49:28

So it's not a good practice.

49:31

It's I am offering this benefit, you are taking it or you are not.

49:35

Great point.

49:37

Thank you.

49:39

Somebody asked that their budget is very close to break even each year.

49:45

Have you all found any other avenues for paying for this, whether that's grants or sponsorships or some sort of assistance that allows you to offer benefits?

49:58

I'm not aware of grants.

50:00

Yeah.

50:01  
For benefits.

50:01  
So, you know, we don't have like a special designated funding source.

50:07  
Yeah, just part of your budget.

50:08  
Yeah.

50:09  
I mean, I think that it, it's just typical budgeting.

50:12  
I it does seem like local grant tours are more aware that I I feel like it across the industry.

50:20  
The pressure to keep salaries low and to reduce the percentage of your annual budget that goes to salaries and benefits, that's gone away as people recognize that that's not in line with, you know, the general values of the industry.

50:34  
And so I feel like just in grant budgets, I have increased the amount of the budget request that is for overhead and that is for staff benefits and have not gotten any pushback on that.

50:46  
So that does end up paying for a good chunk of that.

50:50  
Yeah, good.

50:51  
I mean, that's a good way to go about it.

50:53  
It's not a grant specifically for benefits, but part of the grant monies can be allocated to staff costs.

51:00  
OK.

51:03  
Do you cover employee families or is this just just employees?

51:11  
Yeah, we're just employees right now.

51:12  
My understanding is that if somebody needed it for their family, they could buy it, extend it to another family member, but they would probably have to pay for that themselves.

51:23

So we're not, we're not covering them, but they could purchase it, I believe.

51:30

OK.

51:31

Same for you, Media.

51:32

Yeah.

51:33

OK.

51:33

Next question is about the benefit of maternity leave.

51:39

Do you all have a maternity leave policy?

51:42

Is there a minimum length of service before someone is eligible?

51:46

And I know this is probably very state dependent, so Kate, you'll need to look into your state laws.

51:54

I don't know that Nevada has any, but I'll let you 2 answer what if anything you offer Oregon switched over to paid leave Oregon.

52:03

So that's no longer something that we.

52:08

Yeah.

52:09

To state law.

52:09

Yeah.

52:10

OK.

52:10

Follow the laws.

52:12

Follow the laws.

52:13

Great advice, Jennifer.

52:16

We do not specifically have a maternity leave policy and that's something that I'd like for us to look at in our employee handbook this year.

52:24

Great.

52:28

Maybe as somebody asked how do you set up your FSA?

52:31

And I think, well you touched on that after that question was asked.

52:35

So I think that that is probably ours is through the the provider is called HealthEquity, I think it's too good or I uses as well.

52:44

But that is also the provider that was recommended by our broker.

52:48

So I might be easy to just go directly to them & up they that that benefit was just very, very easy.

52:57

The paperwork was straightforward.

52:58

It was.

53:00

They're great to work with.

53:01

Awesome.

53:02

The next question is do you contract out to the administration of benefits management or do you or somebody on your team manage it, so if people have changes in enrollment status or our broker helps with that for the health insurance And then I manage the IRA.

53:27

It's pretty simple it's I get a report from our accountants and send that amount of money.

53:34

So it's pretty easy.

53:36

OK, yeah, there's are all synced through Gusto.

53:40

So that's all that the paying part is straightforward And then yeah, broker helps with changes.

53:48

OK.

53:51

Do you offer health insurance to part time employees?

53:54

If So, what does that look like?

53:59

We do not.

53:59

You have to be 30 hours or more to be eligible for the health insurance.

54:07

Same here.

54:09

Yeah.

54:09

OK Jennifer, is your SIMPLE IRA administered online like the system maybe talked about or is it a specific person that you have to help with that?

54:24

What's the interaction look like?

54:28

We're still pen and paper.

54:30

You know, I I write down everybody's contributions when I send that check to them.

54:35

I haven't actually asked if they have online, online access.

54:41

But yeah, we have a local, a local guy who can help us.

54:46

Like, if you're like, I want to be moderately aggressive or I want to be totally aggressive, you know, like, he can help out with those changes in the plans and things like that.

54:54

Yeah.

54:54

So because you have that local relationship, you actually have a point of contact.

54:59

Yes.

54:59

Yeah.

54:59

OK, Quest, next question is what percent of your overall budget is allocated to benefits?

55:09

And I did not ask you to have that ahead of time.

55:11

So we might have to follow up with it.

55:15

Yeah, I'd have to do some math.

55:17

OK, fair enough, Laura.

55:23

We'll get back to you on that one.

55:26

The next question is, does Godor offer comprehensive benefits for Godor I staff members, including health insurance?

55:34

And has there been consideration to how or whether Godor I could offer options to local councils to opt in to those plans?

55:42

We talked about that a little bit at the the start, but Michelle, I'll let you respond to that.

55:48

Sure.

55:49

Yeah, we did talk about it a little bit at the beginning.

55:52

So given our structure and us really being separate employers in the eyes of insurance, there is not a comprehensive like benefit pool that we can offer to councils like you see on the master insurance plan or some other areas.

56:07

As Mavia mentioned, her council was a subsidiary before.

56:10

So that structure is a little bit different and did allow an opt in into our benefit plan.



56:15

So right now it is a more decentralized approach and why we have a resource like this available to help think about how to approach it at the local level.

56:23

But great question, Ray.

56:25

Thank you for asking.

56:27

All right.

56:28

Two more.

56:28

I know we're almost out of time.

56:31

Did you all look into the benefits of group insurance over the the marketplace, the the new?

56:39

Yes.

56:39

OK.

56:39

Maybe you're shaking your head yes, but then you found the broker and decided, I can't hear you.

56:52

Thank you to someone else.

56:55

Oh, let's connect to this, huh.

57:06

I can't hear maybe yet.

57:08

I think what she you were going to maybe say you looked into it, but you went with the broker.

57:12

You found the broker.

57:13

That's correct.

57:14

OK, we're able.

57:15  
Can you hear me now?

57:16  
Yep.

57:16  
Now I can hear you.

57:17  
OK.

57:18  
I can see a little bit on your face.

57:19  
Expression like this isn't coming through.

57:22  
Yeah, we looked into that.

57:23  
We also looked into a A, a policy that's managed by the Nonprofit Association of Oregon and the these packages that we're just able to get independent through a broker were better.

57:35  
OK, great.

57:36  
And then follow up question on the eligible.

57:40  
Oh, sorry, Jennifer, did you have something to contribute to that 10 just with the marketplace?

57:46  
I think that means like the Affordable Care Act plans, if you are not offering group insurance, I think that would be a really great place to look at and do some stipends for your employees to help them pay for that.

58:02  
Yeah.

58:02  
And that's one of the things that we'll talk about with Take Command next week too.

58:07  
And then the last question is Kate, around maternity leave was more looking at eligibility for maternity leave.

58:17  
So right now, her counsel says you have to be employed for more than a year.

58:22

Again, Kate, I think this is going to be a state thing.

58:24

I know in California we have one law and Oregon has another and Washington has another.

58:29

But do you have a policy around that that's to your specific, to your counsel maybe yet it's just the state law.

58:38

Yes.

58:39

That I think that it based on state law.

58:42

It's not based on how long they've been at the organization, it's how long they've been an employee working in the state of Oregon.

58:48

Yep.

58:48

And we had a policy before that went into effect, but that was all of a year ago.

58:53

So I've just completely forgotten.

58:56

Fair enough.

58:58

All right.

58:58

We have made it through all of the questions.

59:00

We're two minutes over.

59:01

I apologize for that, but lots of good questions coming in and lots of love and energy awards for Jennifer and Mavia for your time and just sharing your experience.

59:14

Thank you all.

59:14

If you are interested in take command that webinar is next Tuesday and time same place and you can always follow up with me or Michelle if you have questions.

59:23

All right, I will see you all next week.

59:26

Thank you again.

59:27

Jennifer and Mavia, Thank you.