

Offering Comprehensive Benefits at Your Council - Part 2

0:00

Hi everyone and welcome to Part 2 of this Council to Council Webinar series focusing on ways to make benefits available as part of your total compensation offerings.

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If you are unable to join last week but are interested in hearing how girls on the run of Central Illinois and girls on the run of Greater Oregon are offering benefits at their council, how they approached, offering health benefits, the route they took and all of that, please look or please watch the recorded web webinar that's on the council portal.

0:35

Today's session will focus on other ways to offer health related benefits, how that plays into your total compensation package.

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And so let's get into the agenda and share how we're going to go through today.

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So today we are going to hear directly from girls on the run of the North Bay and girls on the run of Silicon Valley on their benefit offerings, including their use of Take Command, who is a third party vendor that makes alternative benefits available.

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After we've heard from Janet and Kathleen, we'll hear directly from Take Command.

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Talia Talia is joining us today, and she'll share about their offerings, how they might be a good fit for your council.

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And at the end of our time together, we'll share more about total compensation and a checklist you can use at your council if you're interested in getting started offering benefits.

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We'll have time for questions and answers at the end, so feel free to type those into the chat as you think of them and we'll organize them and get them addressed at the end of the session.

1:43

So we are going to dive in.

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We've got some some good stuff to cover today.

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So first up, I would like to welcome 2 Lone Star and Rock star council directors to our call today to share about the benefits that they are offering at their council.

2:00

Janet Todd from Girls on the Run of North Bay.

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She started this council with three other women back in 2005 and has been leading the charge there ever since.

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Kathleen Nestler is the founding executive director of Girls on the Run of Silicon Valley, and she started that council back in 2002, so she's been leading the charge for 22 years now.

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This is, I think she said, her 25th or 23rd season right now, which is exciting.

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So Janet, I'm going to hand it over to you first to get us started.

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Great.

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Thank you so much, Hillary.

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And you guys know me as joyful Janet and I am the Executive Director for Girls on the Run North Bay.

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And I'm so pleased to be able to be here today and share kind of our journey and and what we offer to our team members here at North Bay.

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As Hillary has already mentioned, we started back in 2005.

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We had our first group in the spring of 2006.

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And actually that picture on the right is our first ever group and we were circled up about to do Surfer Girl Energy award way back in the day.

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So I'm so pleased that we're still doing that today and that the curriculum has been revised and updated, but we're still providing that same Goader spirit and SEL and movement and empowerment for our girls 16 years later.

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So it's awesome to still be a part of that.

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We are now in three counties within our North Bay area.

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For 2024, our focus is to hopefully impact or empower 1600 participants.

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Our council is really focused on shoring, that we provide an inclusive, diverse and accessible space for all of our families.

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So we have 70% of our families receiving financial assistance and we have 70% of our families that are coming from traditionally underrepresented racial and ethnic groups.

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You know we want our girls and our families to see others like them, but also others that are different and and learn from each other and that we can provide that that space to build empathetic and bold leaders.

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We are currently at a staff of 3 1/2 team members.

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So 3 1/2 FT ES are four people and so we feel like it's pretty lean.

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There was one point there that we went up to 5FT ES and it was a little much and so we're adjusting trying to figure out what that rhythm is.

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Our annual budget 650,000.

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We are in living in California, so I know that's not the same across the the country, but it it really has enabled us to like provide a competitive compensation for our team members to increase our budget so that we are competitive within Northern California.

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We merged with another council in 2022 that was Sonoma and their focus was not quite on providing that diverse and inclusive space.

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So it's been adjusting between Sonoma and Napa and Solano to really figure out how we reach more under resourced families over this time.

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So initially we were really focused on county expertise and that they were building relationships within the county.

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But we realize that we all have different superpowers.

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And so that those that were in, let's say Napa County, they could also go into Nomar Solano and and help us with providing language access and multilingual superpowers can be shared across counties.

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So we still have a county focus, but there's also the recognition that we all have our different superpowers and expertise that are shared across counties.

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And so we're seeing a lot more sharing of talents between our program managers.

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And so right now, we do have still 3 program focused team members.

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We have two program managers.

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We've got a program director taking on more responsibility.

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But it really is trying to provide again that mix between technical expertise or competency superpowers and our county focus.

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I have to share that we really try to ensure that we are paying competitively and that we were offering flexible schedules and that was our our like easy quick thing that we could not quick.

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It's taken how many years to build up to that.

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But but what we're doing that now and it really enabled us to to get that platform going and then really look at can we expand out on benefits.

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And so we do offer holidays, PTO, sick pay.

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Our PTO was pretty generous.

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We felt like the flexible schedule was what we can offer and that's, you know, four weeks and there's no like time associated with that.

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Everyone gets four weeks as soon as they start.

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It is a cruel basis, but it really was again that flexible scheduling that we felt like we could offer that we have sick pay, we do \$50.00 a month for technology and yay, we've got our Quacera with Take Command.

8:04

I have to say, I felt like we were adulting when we offered like really that next level of benefits and it was cool that we could offer Quessera from Take Command and it was for full time employees and it's a set amount per month of for us it's four hundred \$441.67 a month or the three thousand 5300 per year And that is so that people can use their their that money to to help with healthcare.

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So it's either buying premiums or paying for healthcare expenses And again feel really cool that we've been able to like adult with our Quesara.

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So I don't know do we have any questions there Hillary that we need to address or we're going to wait till the end.

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So we're going to wait till the end.

8:59

OK.

9:01

OK.

9:01

So let's keep rolling.

9:02

Yeah, here we go.

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So here's just like another visual similar thing with a little more detail on our dates as we started in 2005 and I was joking that we were paying competitively, but it take like 15 years to pay competitively, maybe 14 years to pay competitively.

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But in 2011 we did start paying the the CD role.

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It was the my role, but it wasn't until 2011 and you know that was right around 40,000 at the at that time we were trying to get a little more competitive, not quite there.

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We had 1.5 FTE in 2013, started offering the PTO in 2015 and you know 2011 with Take Command and our Questera and you know officially merging with Sonoma three months after we started with Take Command.

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And so it really was in 2022 where we had the you know full time positions paying competitively.

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So now like the program manager position was paid you know in the above 60,000 for California that was competitive.

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And so feeling like we were paying competitively and then offering Quesar was that ability to to offer a little more meet with our benefits.

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Yeah.

10:34

Thank you.

10:35

Yeah, Thank you for all that history, Janet.

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We're going to dive in a little bit.

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I see some questions coming in about take Command and Cassara and we will get to those.

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But right now Janet's going to share about her the council's experience offering the Cassara and Take, yeah, with quesera and take command it really is like you know your amount.

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So it's that \$441.67 that employees are eligible per month and the impact is minimal compared to some healthcare benefit programs out there.

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And it really enables like employees from all spectrums on the on their life cycle.

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So someone who's dealing with high premiums, they can use that whole money to help with premiums versus someone who may have low premiums and they really don't use that full amount.

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They can then use it on the back end to help with healthcare costs.

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So we have team members that are using it for counseling, physical therapy, acupuncture contacts and it is really like amazing how like all of us can you know use this benefit and it's really easy to manage.

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I have to say I'm not necessarily major tech savvy, but it it's very user friendly.

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You can get in there you you can sense how to how to make it happen and they manage it.

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And so it's not like we see any of the healthcare costs.

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We don't get into that.

12:07

They manage that process.

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So that all we're seeing is here's how much you reimburse your employees for this month.

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So we get a monthly report that comes from Take Command on that, OK.

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I saw a big thing you know for us, you know finally paying competitively the flexible scheduling really was very easy offering for us and we really feel like that's one thing that doesn't cost a lot and just providing people with that flexibility within their life and then some type of benefit really was like our step up into the real world.

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And Quesara was an easy step for us and they really have made it easy for us to implement with their processing of the information and the monthly reporting.

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We also have linked with Gusto to to administer our payroll and time attendance and take Command links with Gusto.

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So that really is a pretty smooth process.

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And then ultimately we do partner with a Tolerol to manage our payroll, Take Command and our financials.

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And so the three of them again has helped us become adults in the world and feel like we're we're taking that next step in our offerings for our our employees and our team members that really do so much to bring our program you know to to so many.

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Since we're such a volunteer driven organization, as we all know, it's hard and the team members do so much in a very short, like chaotic time period that we want to try to offer as much as we can so that they feel recognized and rewarded for what they're doing.

14:10

Thank you for all that, Janet.

14:11

I love the adulting my grandkids.

14:18

It was just nice to hear about your progression over time going from, you know, just one unpaid staff to paid staff to PTO to, you know, how you've grown that benefits package and really increased your, your total compensation over time and how Take Command offering that Casera is part of that that benefits package now.

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So thank you for all of that.

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We are going to move to Kathleen now and Kathleen's going to share similar information on how Silicon Valley has evolved over time with their benefits and total compensation.

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And then we, like I said before, we'll move to Talia and she can really explain what Take Command offers and how they, how they might be able to service your counsel.

15:03

So Kathleen, I'm going to flip it over to you.

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Sounds good.

15:08

Thank you, Hilary.

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And Janet, always good to hear your story, right as a long term, you know, founder and executive director.

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So we started our council in 2002 and you know didn't start getting paid until really the tail end of 2005, but ended 2006 and then you know that was still a very nominal amount, probably less than minimum wage for a full time job.

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So it's a struggle when you start a council and I think the 1st order of business is trying to find a way to make it sustainable by paying your staff something.

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And you know when you're relying on volunteers, which we all do to an extreme level with all of our coaches being volunteers and our boards, you really need to be able to bring in people who you can depend on.

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And it's not just that they're, you know, they're being nice to do this, but you need people who who you can tell what they need to do.

16:06

So being able to bring on additional staff and be able to pay them is a really crucial thing.

16:12

So you know I started getting paid in about 2006, slowly adding other part time people on top of myself and we have grown from you know one site to generally over 100 sites.

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You know pre COVID we're at about 2200 girls this season.

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Our goal is 1700 girls.

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So and we do spring only.

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So we are still trying to come back and facing a lot of other things just in the state of California with a little bit of an exodus and fewer volunteers and the high cost of living.

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So it makes it harder to find those volunteer coaches council stats as I said.

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So our kind of size has been, you know, it's hard to say what you used to be because COVID threw everybody for a loop.

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But you know, kind of in that range of 1500, hopefully getting back up to 2200 at some point.

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Currently serving as three counties, although we'll go back down to our two primary counties that we've had since our inception.

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At the end of the season, staff size is 4.5 full time equivalent.

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We have been a a varied mix, so at one point we were three full time and three-part time.

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Right now we're actually one full time myself and then eight part timers, one of those being an unpaid volunteer who's a county liaison for us.

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Our total budget for this year is \$750,000.

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Again, as Janet said, we live in, you know, pretty much the most expensive part of the country.

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And so you know it's a challenge trying to support the staff that you need to make this happen and have it be you know, good compensation.

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It's really important for that retention and attraction.

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So you know, our first order as I said was getting people paid and then slowly trying to build that up.

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So it was more competitive pay and then following that we added PTO and we followed the girls on the run international you know model at the time, which started people at 2 weeks and going up to five weeks after 10 years.

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And so with our part timers, what we've done is set up a schedule where it accrues by our work.

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So they're not necessarily getting two weeks in their first time because they're accruing it based on how much they work and they might work 10 hours a week or sometimes they're working 30 hours a week.

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The benefit too of our model of having a lot of part timers is they can flex up when you need them to, so around 5K times and coach training times.

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So anyway, we have vacation time and then we also have sick days.

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And California is a very specific state when it comes to a lot of this.

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So the new norm is you have to do a minimum of five days if you do it up front.

19:00

So we do, we load that up front.

19:03

Sick time does not roll over.

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PTO does up to 1 1/2 times of of you know how much they qualify for.

19:11

The third thing that we added was the 401K and we started in that.

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I think my pencil slide coming up next will show that.

19:19

But around 2015, we set that up with the 3% employer contribution.

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We started with doing it on a percentage of the percent that people put in, but we ended up moving it over a few years ago to the safe Harbor plan.

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So that's an automatic 3% whether people are contributing to it or not.

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And then you also have the ability if you know to add an additional percentage or whatever the board determines if you have a a cash positive year.

19:49

But we do do the 401K, we have a tech allowance, so we do \$100 a month, 50 for phone, 54 computer use.

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These are personal phone and computers.

20:00

And then the Coursera.

20:01

The Coursera was the last thing that we added around 2017.

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We set it up at the time we had three full time staff, so we do 5000 a year and we haven't changed that since that time which comes out to 416 and change per month assuming you meet the requirements and you have the qualified insurance.

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Take Command is great about helping you find that too and sourcing out it if if you don't have it through a partner.

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But you know as Janet was saying there's you know different stages that people are in.

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Some people might have coverage through a partner but they still have a lot of out of pocket expenses.

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So this was a way that we could really control how much and and make it as fair as possible and kind of you know control what we were spending.

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So next slide we'll go through that again 2002 started the council around 22,006 first paid staff.

21:02

2010 ish can't honestly remember when we started doing a little bit of PTO paid time off and then the four O 1 K 2015, the Cassara 2019, I guess I want to say that became maybe Michelle Holland was sending some things out about that in 2017 that it started.

21:24

And so there she was talking with the company that was out of North Carolina and recommending that and it didn't really serve all of our needs.

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And so that's when I think I started doing some online research and found Take Command and just had a more robust online platform to use more user friendly for us.

21:45

So that's why we went with Take Command and then really just the ongoing thing is continuing each year to evaluate compensation benefits and to make improvements as available.

21:57

That's just a you know, a constant trying to you know constantly you know bring up our, our staff compensation pay you know 401K additional employer contributions as we're able to hopefully maybe increasing the Calcera and how we set that up.

22:17

Next slide please.

22:20

OK, so other key things, benefits and resources as I mentioned we do the four O 1K that's offered to all employees regardless of whether they make personal contributions.

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If you aren't doing that already as a council I would encourage you to do that.

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I think that that's just a win for everybody.

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You know being pre taxed and having the ability to have the vehicle to put some money into that.

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We use Voya as our four O 1K plan and a company called CBIZ to administer.

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Happy to share that information and contacts if anybody is interested.

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Again we chose the Safe Harbor plan.

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That means you have an automatic amount that you're giving each year.

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So it's very easy to calculate.

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You can look at your budget and say what do we expect our, you know, our salaries to be and then, you know, 3%, pretty straightforward.

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And the administration for our council is about \$2000 a year, so not too bad.

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We've been using Gusto for some time now and we use that to manage payroll.

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It's also great with time tracking.

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There's an app people can use on their phone, people can put in their PTO request and it's just super simple.

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We love it.

23:34

So if you're not using Gusto, definitely check it out.

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And they do work with and kind of tie into a Telero, I know because we're working with attilero to file our taxes and some other things this year.

23:46

All right, next slide So management for us we have found, I mean I set it up.

23:53

So for me I would say it was, you know, very easy to set up.

23:57

It's simple for our staff to use Take Command manages all the expenses as Janet said, I don't see people's you know personal expenses and what they're submitting for.

24:07

They're making those determinations they provide to us, me as the admin monthly reimbursement report that we just you know pay out within payroll and it is not tax.

24:17

So it's a, it's a reimbursement right health reimbursement account.

24:23

And so it's easy to use and there's no tax for that for the employees set up, you can determine set amount.

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So if you said well we can't afford to do 5000 per employee and the Max you can do and I'm sure that TALA will get into this.

24:39

It's gone up since I started.

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I I think it's in the 6000 plus range for an individual, but you can also decide if you want to cover family members.

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So for us we said sure you can cover family members with that too, you know with this 5000.

24:54

So it can be used for you know any type of qualified reimbursement and including premiums and you know things like long term care insurance premiums as well.

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So you can determine how you want to set it up.

25:07

If you're going to do it for full time only or if you're going to do it for part time, that's a little trickier because part time people work such varying hours.

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So we haven't wrapped our heads around that, but the amount does need to be the same for each person in that category and simple budgeting.

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So again, you know how much you're setting aside and if it's not used, it doesn't roll over.

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So it's a year long thing.

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And if it's not all used by the employee within that calendar year and they have until I believe the end of March to submit for expenses in the prior year, then that money is just not paid out.

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We pay it out monthly at a set amount.

25:48

So it's once a month you know we're we do payroll twice a month but it one time a month that amount before 16 goes into the payroll for the full time people as long as they've submitted the qualified receipts at council experience.

26:04

Yeah OK, employee experience here we go.

26:06

So staff is happy to have some help in cover in covering those health care costs as we know it is you know, out of control in this country is you know a huge expense for pretty much everybody and to be able to do anything is a win.

26:22

So I'm really happy that we were able to bring this to the board that the board has approved it at some level.

26:29

The flexibility as I mentioned confused for a variety of healthcare related expenses, glasses, dental, you know, orthodontics, mental health counseling, chiropractic.

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So it is much more flexible than a traditional healthcare plan and just easier to manage.

26:49

It increases the total compensation and as I mentioned, the HRA amount is tax free and you know how much you're eligible to receive each month.

26:57

So it helps employees to budget as well.

27:00

So I think that's oh, Glows I guess.

27:03

OK, so and you might have something to jump in on here, but I think I filled out these slides.

27:08

So Glows are super easy to use, portal for take command, less complicated, easier to set up, reasonable admin fees, It offers flexibility for the participants and you can determine the amount offered based on your budget and if you want to include family members.

27:26

Grows are I would say, you know you can only do what your council can afford, you know, as I mentioned, we first prioritized paying our staff and you know, increasing staff pay, followed by PTO and then other benefits as you're able.

27:41

So if you're starting out, you're a new young council, you know, you kind of first you, you have to worry about all of it, but you also have to keep that, you know, find the money for it.

27:51

So you know, we hope that we can continue to grow and do better in that as well because we do recognize the importance of having those additional benefits and the well-rounded compensation package in order to attract and keep great people in the organization.

28:07

So that's all I have.

28:10

Thank you, Kathleen.

28:12

Like I said to Janet, it's just so nice to see the evolution of your council and what you've been able to do and grow when it comes to offering benefits, looking at and understanding total compensation and how that impacts the people that you have on your team and and your ability to keep them.

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So really helpful information there.

28:33

Thank you.

28:34

We're now going to hand it over to Talia from Take Command.

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Let's see.

28:41

And she's going to share, like I said, more about Take Command and their offerings.

28:46

And we will have time at the end for questions, but you can pop them into the chat as you think about them.

28:52

So, Oh yeah, I'm going to hand it over to you.

28:56

Thanks.

28:56

Well, thank you again for inviting me to the webinar and be able being able to talk a little bit more about what Take

Command administrators and we'll be able to dive in how this can be able to be able to potentially work out for more councils as well.

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So for starters, again my name is Tala and I'm a senior account specialist here with take Command.

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You're going to hear throughout the discussion, you're going to hear me to say the word HRA a lot.

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HRA stands for Health Reimbursement Arrangement.

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Now at Take Command, we administer HRAS, but there's two types of Hras.

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So one is an ICRA and another is a Cucera.

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Within our discussion, we'll go in a little bit deeper between the differences of the two, but this is a new model that is a new way to be able to offer health insurance for both small and large businesses.

29:44

And I believe there's a next there we go.

29:46

So typically employers are typically used to the typical group plan route where an employer chooses a health insurance carrier and selects 2 to 3 plans that will potentially be an offering to the employees.

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Now employees typically do not have a choice when it comes to the differences of the selection.

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So for example, does it have their doctors and network or cover certain prescriptions.

30:09

So it's very hard to be able to find a plan that will necessarily cover everyone's needs, but at the same time eventually there is a renewal rate that comes in with the group plan.

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So especially for small organizations, it could tend to not give them that cost control that they are needing as they are growing their organization.

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That's where the new model came in of an ICRA or a Kecera where the employees actually get to choose their own choice of coverage and from their employers will also decide on a set dollar amount that they are wanting to contribute tax free towards their premiums or medical expenses.

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So the flexibility is now given to the employees feeling that they have that responsibility of their choice of coverage, but the employer still gets to offer a benefit while having that cost control.

31:02

OK.

31:02

Next slide please.

31:05

So here we're going to go ahead and discuss the differences between a Qsera and ICRA.

31:09

I'm first going to go ahead and discuss a little bit more in terms of Qsera.

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So the majority of the girls on the run councils actually on our platform actually offer a Qsera due to the flexibility of those who could be eligible.

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So a Qsera stands for qualified small employer health reimbursement arrangement.

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Those who are eligible for Qsera are businesses who are less than 50 full time employees.

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And the flexibility that comes in with a Qsera is that you are eligible to reimburse either premiums only or premiums plus medical expenses.

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So if you would like to allow reimbursement again as Kathleen and Janet spoke of allowing your employees to submit claims in terms of co-pays, prescriptions, dental vision, chiropractic visits, even mental health counseling, employees will get the opportunity to be able to upload those expenses.

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Each employee will receive their own individual portal where they can go ahead and upload those.

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Their portal is also mobile friendly so that could also be done directly from their phone.

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And we have a dedicated claims processing team who will be approving those medical expenses.

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So because of HIPAA we protect the privacy of those employees and that will get approved by that dedicated team.

32:29

Now contribution limits.

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Each year the IRS does increase the limits of the Qsera.

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So for 2024 for a single individual the Max amount you could offer is 512 a month and for an employee and spouse or employee and family the Max amount you could offer is 1037.

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Now of course you do not have to go up to that amount and there is not a minimum as well, but that is just the cap limit we cannot go over.

32:59

Now in terms of the tax benefit, the contribution amount that you are wanting to give to these employees now as well, this is only employer contributions.

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That amount is going to be tax free on both employee and employer.

33:14

Now eligibility for the Qsera.

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This is where that gives the employees actually a lot more flexibility and why the majority of the girls on the run locations have gone with the Qsera is because those who can participate or those who are covered by their spouses, plan, parents, plan Medicaid, Medicare marketplace or military.

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So if your employees already are coming in with coverage within those means, they could go ahead and upload proof of coverage.

33:43

Can be eligible for reimbursement either towards their premium or medical expenses.

33:49

Any employees who do not have coverage but would like to participate in the benefit, they could actually work one-on-one with an enrollment specialist from Take Command to help them find a plan that best suits their needs.

34:01

We want the employee to feel confident with the policy that they're selecting.

34:04

Sometimes shopping for health insurance can feel like another language, so that's where when speaking with someone from Take Command, they're going to go through a breakdown of questions.

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Do you have a certain provider you'd like to keep in network or cover certain prescriptions or potentially an upcoming procedure or having a baby?

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All of these are taken into consideration, so we could really cover the employees needs and have them feel confident with the policy that they are selecting.

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And with that process of selecting that plan, they're going to know how much the employer is wanting to contribute.

34:37

So the employee will also get to decide on the richness of their policy.

34:42

Some employees may want the cheapest plan available and some employees may want the most expensive plan available.

34:48

They have that flexibility of making that decision.

34:53

Now when it comes to implementation, setting up your account is a quick 5 to 10 minute setup process.

34:59

You'll decide on your start date, your set dollar amount, how you would like to exactly design that plan while adding in your employee roster.

35:07

From there, once you set up that account, you'll be taken to your admin portal where the employer will be receiving the plan documents immediately.

35:16

So once you agree and approve to those plan documents, employees will be receiving an automatic welcome e-mail to begin onboarding.

35:24

And that's where employees will begin logging in and starting that process.

35:29

Now cost control, this is what's going to give that employer, employer that benefit of deciding on that set dollar amount.

35:37

That amount will not increase nor decrease until the employer decides to do so.

35:42

And whatever is not used by the end of March for any previous expenses from that previous year actually ends up just staying with the council.

35:51

And we start at either the same reimbursement rate, if you want to go ahead and continue reimbursing at the same rate as you did at the previous year or your new rate.

36:00

So that's where also that comes into budget for the employer.

36:04

OK.

36:06

Now in ICRA, ICRA stands for Individual Coverage Health Reimbursement arrangement.

36:12

Those who are eligible for an ICRA are those who have a.

36:16

Those who are eligible for an ICRA are companies of both small, so those below 50 employees and those who are also over the 50 employee mark.

36:26

Once you hit over that 50 employee mark, you are also known as an applicable large employer.

36:31

Now what my me and my team work on, we work with small businesses, but we do have a dedicated team of account executives who are actually able to assist those larger employers with being able to follow those mandates for now having to offer health insurance.

36:46

So that's something, if that's something you're interested in, if you are a large employer or if you are at the means of becoming a large employer.

36:52

We do have that dedicated team where an eker can be suited suitable for you and we'll go through that design process now flexibility.

37:01

So the difference, the main difference between an Ecras, the IRS actually allows you to be able to create those classes.

37:06

So you have the option of creating a full time salaried class versus hourly and you can decide on two different set dollar amounts for those classes or even full time versus part time.

37:19

Or if you happen to be a remote company and you have employees based out in different states, the IRS has also allowed where you could vary by geographic location between state to state as well.

37:31

Now contribution limits.

37:32

With an IK grid there is no capped limit, so it's completely up to the employer to decide on what that limit will be.

37:40

The same tax benefit as a cucera, The contribution amount will be tax free on both employee and employer.

37:47

Now for the employer for both of these offerings will be counted as a business expense eligibility requirement.

37:56

Employees must have a policy through the individual market or Medicare, so that's also another big difference between the two is that those are the only two types of policies that will be eligible for an ICRA.

38:08

Any employees who are covered by other means that they are happy with.

38:12

Employees do have the option of waiving the coverage, so this must be offered to all full time eligible employees.

38:19

But employees for any reason, if they are wanting to go ahead and waive that plan, they can go ahead and do so.

38:26

Once employees waive the policy, you actually will not be charged for those employees as well.

38:34

Now the implementation is very similar as well to a Cucera.

38:37

It is a quick 5 to 10 minutes.

38:39

There is a couple steps there if you are wanting to create for example that class.

38:44

So you'll go ahead and have that option of being able to design that to your liking or you can go ahead and just go through the design process of offering it the same amount to all full time eligible employees you do that have that option.

38:57

But in terms of the process, it is the exact same way as the Qsera.

39:02

Now cost control, it does give you that cost control.

39:06

Again still deciding on that set dollar amount, whether that be the same between States and classes or whether that goes ahead and is different along the way.

39:14

So even as you grow your business, if you'd potentially want to start with just offering it to salaried employees or potentially just full time.

39:22

But down the road as you grow, you see I would like to offer something to my part time employees.

39:27

You also still have that cost control of being able to add that and be able to decide on that set dollar amount.

39:35

Now with both IKRA and Kucera, if any employees are covered by the marketplace and receiving potentially a tax credit or some individuals may even view it as a discounted premium, once they are offered an affordable health benefit, they actually will no longer be eligible for that tax credit.

39:53

So when going through the evaluation process or discussing with a specialist at take Command, that is something that is discussed.

40:00

So we can determine if this is the best route to be able to start now or potentially something that will be best to start down the road.

40:07

OK.

40:08

Next slide please.

40:11

Now take Commands platform.

40:12

Most clients spend less than two hours managing their Take Command account.

40:16

As Janet spoke earlier, it is actually a quick and easy process.

40:20

We take a lot of the legwork off of the admins.

40:22

We want you guys to be focusing on running on the organization, so we try to go ahead and take care of the rest for you.

40:28

Here on the left hand side, you could actually see what your admin portal will look like.

40:34

You'll see here there's a dashboard.

40:36

On that dashboard, what you'll see is actually where your employees are in the process.

40:41

So you'll see the employee's name for those who have still not logged in, for example, still not onboarded, those who are onboarding and selecting coverage, those who've uploaded but are in the process of waiting to get approved or those who are fully enrolled.

40:56

So you could also be able to keep track on that and where your employees are in the process.

41:01

So just in case of any employees, need any reminder to go ahead and log again to get started on that.

41:06

And in that same side of the admin portal is where you'll have access to all of your planned documents.

41:12

So all of your planned documents and reportings will be available in that portal.

41:17

And in terms of your reportings, how that works is your employee will 1st pay out of pocket for their health insurance premium or medical expenses and a monthly report will be prepared from take command with the employees name and how much to reimburse them tax free.

41:33

You will take this report and upload it to your preferred payroll provider or your in house accountant and they will go ahead and disperse that reimbursement for you.

41:43

Now that reimbursement can be run through your regular payroll cycle because it's going to be shown as just a separate line item as a tax free reimbursement.

41:53

But on the other side, you can go ahead and view also the employee portal where you can see where how the preview of what that shopping process looks like as well.

42:01

So employees will see a variety of carriers and plan options and they're going to be able to see how much the employer contribution is and how much potentially will be out of their own pocket as well as they go through that shopping.

42:14

And that's also the same portal where we'll be able to upload their claims as well.

42:19

And they'll be able to see within that process of when submitting claims, whether it's been accepted or denied by our claims processing team for any reason.

42:28

If it is denied, there is a note to be left on there.

42:30

Potentially they need additional additional information to that expense or for example, if they may have submitted something that will not be eligible if it further explains on to why.

42:42

So all of that employee will have access to their own part portal to be able to access all of that information.

42:49

OK, Next slide please.

42:55

That is currently everything for about take Command and if anyone has any questions, more than happy to go ahead and answer that.

43:02

If we still have time for that Q&A or if anyone would like to contact me directly there is that is my e-mail, it's Tala at [takecommandhealth.com](mailto:talac@takecommandhealth.com).

43:11

I do believe this deck will be sent out to councils afterwards.

43:15

So I have went ahead and put in my link as well there.

43:18

So if anyone wants to schedule time to be able to connect to either consult a little bit more if this would be a good fit for the council, or just if you have additional questions and wanting to self educate as well.

43:29

More than happy to get connected and be able to help out as well.

43:33

Thank you so much Tala.

43:34

We will have time for questions absolutely.

43:38

It's just so great to learn about this other side of health insurance and you know most of us are not familiar with it.

43:46

So thank you for making that so accessible and easy to understand.

43:51

I love the flexibility that it offers and how the employee can really direct how they want that coverage to show up for them and that the employer can set an amount that feels comfortable for for their to the map.

44:03

So thank you so much for all of that information.

44:07

We have a couple more slides and then we will have time for Q&A.

44:10

So just again thank you to all three of our speakers today and a quick plug that that Talia's information in this whole deck will be available.

44:22

We have more information coming out about Take Command and the 411, so just keep an eye out for that as well.

44:30

All right.

44:30

So I'm going to hand it over to our wonderful Michelle Jackson Holland, who's going to talk a little bit about total compensation and then we will get to our Q&A.

44:39

So Michelle, go ahead.

44:42

Thank you, Hillary.

44:42

And yes, just a slide here to kind of round us out, bring us back to part one and really reemphasizing the focus on total compensation.

44:51

I think hearing from Kathleen and Janet today reiterated some of the same that you start where you can, right?

44:57

And so some of the things that we've talked about are some of the examples you've heard from councils may not be where you can start today, this quarter, this fiscal year.

45:05

So just want to talk about a few other options to consider when it comes to total compensation.

45:11

And with that as a non profit and often with small Staffs as we've seen throughout the examples over the past two webinars, there are some advantages to having more creative freedom to explore benefits and perks that really meet the unique needs of your employees and yourself as an employee of your counsel.

45:27

And we've learned about some of the models offered to take command, and we've heard council leaders expand on the ways that they've leveraged alternative options.

45:37

But access to Healthcare is just one, albeit critical, critically important piece of the puzzle.

45:42

So here are just a few other things to consider.

45:45

A really big focus nationally and across every industry right now is financial Wellness.

45:50

You know, life is simply expensive for everybody and employees are looking more and more to their employers to help with support with rising costs, one of that being based compensation.

46:01

But we've heard from a variety of councils here that retirement options are another great example and usually a fairly cost effective and easy implementation option available.

46:12

There's student loan support, there's financial literacy resources and many ways that we can contribute beyond kind of paychecks.

46:20

Starting with something like a SIMPLE IRA is a relatively easy and cost effective option as well, and there are a growing number of vendors and resources that can have a really big impact on employees needs there.

46:32

Another one that we've heard from councils and something we focus on in HQ as well is professional development and that can also have a value for staff.

46:41

This can take shape in a lot of different ways.

46:44

It could be training, it could be genuine professional development, whether it's putting them in touch with courses and options within your community, tapping into options provided by Go to Rye, like Summit being an expense, you can budget for an offer to your staff.

46:57

And then it can also be as simple as starting with something like a stipend, something that's a nominal amount that you're able to a budget for and set for.

47:05

That can help contribute to them pursuing professional development in ways that are personally and professionally meaningful for them.

47:14

Another option, of course, is pay time off.

47:17

We've heard just in the, for example shared in this series, the different ways that councils are approaching it.

47:22

It's one of the common ways nonprofit organizations are able to distinguish themselves from other larger employers in their communities.

47:30

Perhaps it's offering more paid time off than the average employers in your area.

47:34

Maybe you're at a point where you're able to introduce something like a paid medical leave if that's a need for your employees and not something that's managed by or provided by your state.

47:44

And you've likely heard Liz Coombs mentioned in in a webinar or here or there that a sabbatical policy could be something that you consider implementing.

47:51

And we've seen a growing trend among councils in offering that as well.

47:55

And that's of course to recognize loyal tenure and to tap into that retention that we we want with our valued staff members.

48:03

And then there's been a focus on focusing on the whole person, so supporting physical, mental and emotional well-being, which aligns so closely to the mission, vision and values of girls on the run.

48:13

So perhaps you can consider a benefit like a Wellness stipend, something that employees can use to pursue Wellness, Wellness initiatives that are important to them.

48:22

That's usually, again, a nominal cost that can have a value if there's something like yoga or something they value that you can contribute a small amount towards.

48:31

And then we've again heard this a few times.

48:34

One big thing we've seen councils leverage and even more so post 2020 is flexible scheduling or incorporating some sort of hybrid or remote work arrangement.

48:44

That's still a big ticket item for a lot of employees.

48:47

And flexibility is an incredible value add for your caregiver caregivers, individuals with disabilities or those that have other personal needs.

48:56

And then lastly a strategy we've started to incorporate at headquarters is more tenure based benefits.

49:01

So for example and we've heard a few other council leaders share our pay time off increases as tenure increases.

49:06

So thinking about what are those ways that we can foster retention and loyalty from those that stay with the council longer, something we've implemented for the first time this fiscal year is a retention bonus strategy and benefit to our staff as well as a way to reward, reward loyal tenure.

49:23

And then as we slide into our Q&A in a few minutes, I think it's also great if you all can share in the chat other ways that you've incorporated high value, high impact benefits or perks for your staff.

49:33

I think there's always value in learning from the council network too.

49:38

And with that, I'll turn it back to you, Hillary.

49:42

Thank you, Michelle.

49:43

All good information and there's so many ways to add benefits that are appropriate for council size and council budget that really make an important difference for the staff.

49:55

And so thank you for sharing some of those opportunities.

50:00

I just want to give a quick plug for the slide deck from part one of this webinar series.

50:06

At the end of that deck, there is what you see on the screen here, which is a ready list readiness checklist.

50:13

And also there's some questions, conversation starters, if your counsel is interested in increasing your benefits, starting to offer benefits, It's just a really great place to start having those conversations and some prompts to get you and your board thinking about offering benefits.

50:30

So please make sure to reference the readiness checklist and the readiness questions from part one of this webinar series.

50:40

And again, thank you so much to our speakers today.

50:42

I appreciate you and your time and your energy.

50:46

We've got some questions, so I'm going to go ahead and get those answered.

50:53

The first one was for well, I think both Janet and Kathleen, but it was the amount per employee and I think that came from Janet's slide.

51:05

You had the actual dollar amount per month for your employer employees.

51:12

And so yes, that is a an amount that is per employee.

51:18

But like Talia mentioned, it's up to the council or up to the organization to customize.

51:23

Do you want to do the maximum?

51:24

Can you only afford \$100 a month your employee, that's it at your discretion.

51:30

Anything that anybody else wants to add about that question?

51:34

I think I think we covered it.

51:36

OK.

51:38

We had a question about using Gusto for time tracking and I think that that was answered both by Kathleen and also in the chat.

51:46

But yes, Gusto can do your time tracking.

51:51

I do it also Hillary, I think at the question too.

51:53

And so, yes, we use time tracking for from Gusto also.

51:58

Yeah, great.

51:59

Thank you.

52:01

There was a question about the tech allowance and is, is that are you offering a tech allowance because your staff is fully remote or is it because they're using their personal devices?

52:15

Well, for us Hillary, I'll say they're using their personal devices.

52:18

If they are using a company issued computer then it would be a little bit less.

52:24

So we would take off say the computer allowance if we provided a computer, but generally they're using their own and yes, most of our people are working the majority of time from home.

52:34

So flexible schedule all the way around, right, except for the 5K and Co training, you know the big things.

52:41

But yeah, you got to show up for that in person.

52:44

OK, I would just put out that our fifty a month is for phone allowance and they're using their own phones.

52:51

We do provide computers, but like Kathleen, we offer very flexible scheduling.

52:58

We are trying to get back into the office more.

53:01

So actually I am in the office and two of my team members were in also coming and going.

53:06

So that's great, but it is an adjustment of us trying to get back into the rhythm of coming into the office together.

53:13

So we're trying to make that happen at least once or twice a week with the team coming together.

53:19

But it again has been a real challenge getting people back into the office.

53:28

OK, thanks, Janet.

53:30

Talia, I think this is a question that you touched on, but I'm going to do that anyway.

53:35

Can a Cucera be used for a health sharing network?

53:43

So for those who are covered by a health sharing plan can be eligible for a Cucera.

53:48

Now how that can be able to work is in the eyes of the IRS, A health sharing plan is not a full major medical plan.

53:55

So we would need to pair it with something called a MEC plan which stands.

53:59

It's minimal essential coverage.

54:01

It covers additional preventative care.

54:03

It's as low as \$90.00 for a single individual and I believe for a family it's about 180 a month.

54:10

And there's different tiers to that.

54:11

So the employee can still be able to decide and we actually have a direct contact outside of take command who could actually be able to assist you with purchasing a MEC plan.

54:21

And then once that is paired with your sharing plan, you would be eligible to get both reimbursed tax free.

54:28

So that is an option with a Qcera.

54:31

OK great, so much acronyms.

54:34

Yes, a lot.

54:35

So that's what I completely understand if anyone does e-mail afterwards.

54:39

We do actually have a lot of helpful guides.

54:41

We come from an educational standpoint with take command, so if you want anything to be able to read up a little bit more on the on this information.

54:48

So for example sharing plans plus MEC plans, more than happy to share that after as well.

54:54

Thank you.

54:54

And then the last question is who manages your 401K, Kathleen, I know you said it's Voya and CBIZ.

55:03

Janet, who do you all use to manage your rich 401K?

55:09

Actually we we have not gone to a four O 1K plan.

55:12

So I was actually writing that note down and maybe we need to look at that moving forward.

55:19

OK, sorry.

55:19

I I knew that I believe there's always the trendsetter.

55:22

And so like she started with take Command and we went there and Gusto and so yeah, our 401K, good to know.

55:32

And then just a quick plug for part the Part 1 webinar, both Central Illinois and Greater Oregon shared who they use and it's a different set up.

55:43

So you might want to watch that part one and just to understand you're doing it as well.

55:49

And I think that that is that covers all of our questions.

55:53

There was actually Hillary, I thought I saw one question about what is the total like average monthly cost for Gusto take Command and Atolero at Atolero.

56:07

Yes, so for us it's around 700 a month.

56:12

I want to say the bigger piece of that is almost 500 from at a roll the financial management whereas take command it's based upon number of employees that's under \$100 a month for us and then Gusto's around 1:25 and again that's based upon number of employees.

56:36

Now that there's different in Gusto, you can choose different plans.

56:44

It's based on employee with a minimum threshold.

56:46

But it's very easy.

56:47

Just check out their website, all the option, but really not from an administrative cost perspective, not that significant.

56:56

Yeah, I think good advice, check it out because it will vary depending on the services you want and if you're using Adolero and if so for what.

57:06

So somebody else mentioned in the chat what their average cost is.

57:09

But I think it'll vary greatly depending on what all services you use.

57:14

But thank you for that baseline information.

57:17

All right.

57:17

So I think now I have covered all of the questions.

57:21

So again, thank you to Janet and to Kathleen.

57:24

To Talia to Michelle for joining us today.

57:28

Sharing all of your knowledge and experience, it's exciting to learn about this and to see especially how you 2 councils have grown, your benefits and total compensation.

57:40

And I know everybody that's with us today just appreciates your time.

57:43

So thank you so much.

57:45

This will be posted on the council portal.

57:47

If you have questions you can always reach out and we will be happy to connect you with the right person.

57:52

So thank you very much.

57:54

It's good to see you all have a good rest of your day.