



Enhancing Benefits

WHILE MANAGING COSTS

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Today

- Review some non-profit benefits trends
- Review some of the best ways we've seen customization in benefits
- Review tried & true savings measures
- Give you some things to ask your broker



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9.1%

INTEREST RATES IN JUNE 2022

SOURCE: <https://www.cnbc.com/2023/09/13/heres-the-inflation-breakdown-for-august-2023-in-one-chart.html>



RESIGNATION RATE HAS INCREASED

150%

BETWEEN 2009 AND 2023

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An Overwhelming Number of Wellness Options:



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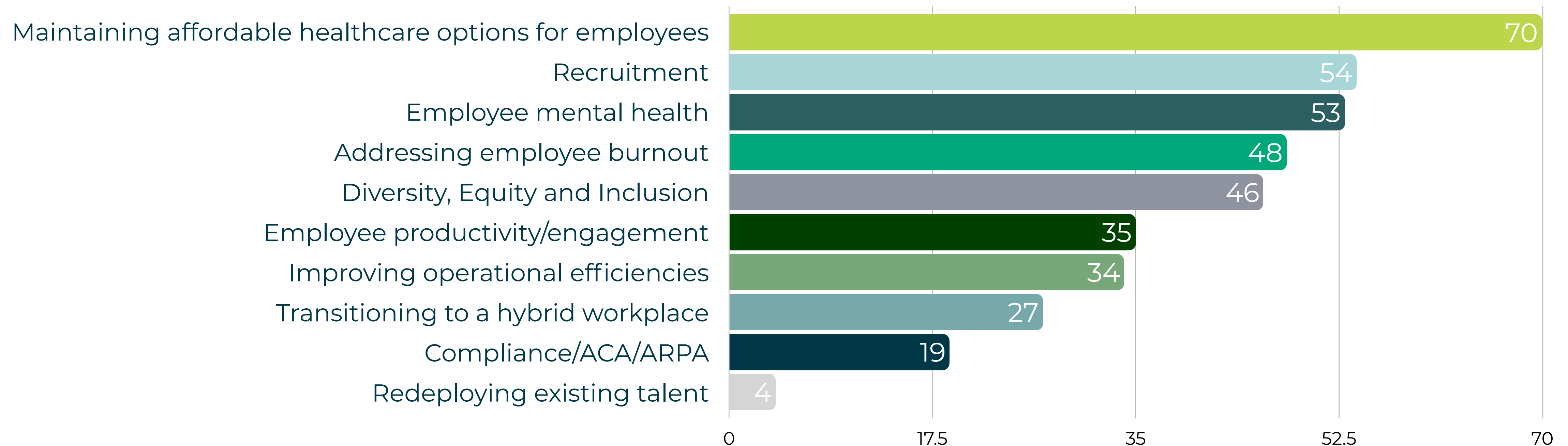
WITH ALL OF THESE OPTIONS, IT BECOMES

hard to measure outcomes

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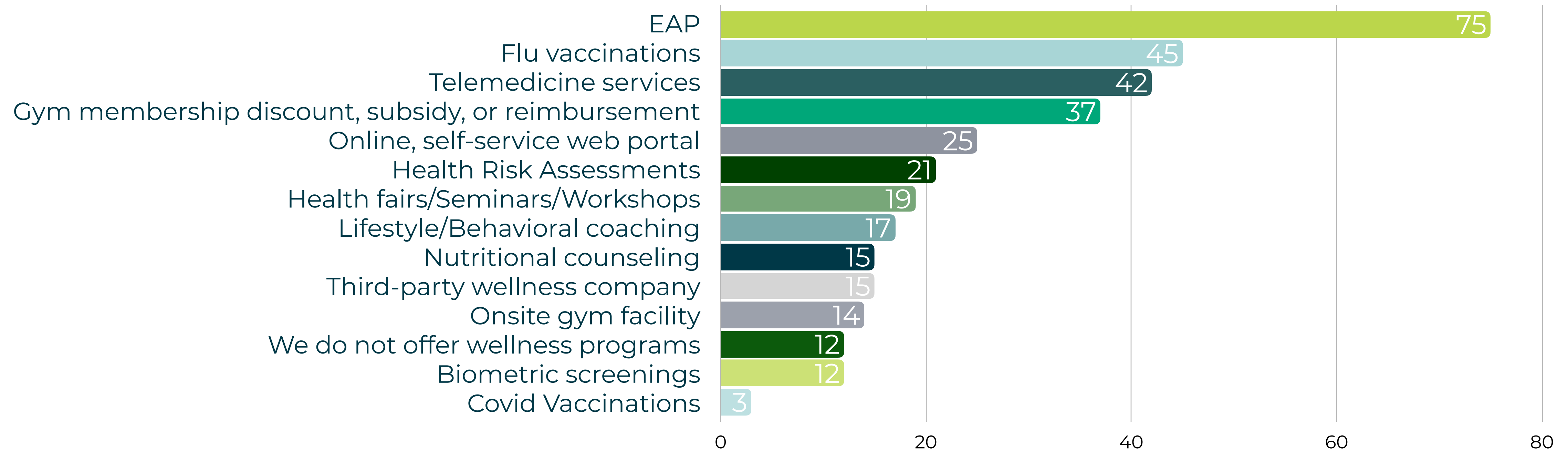


Problems Non-Profit Leadership Faces



Non-Profit Wellness Strategies

PLANNED OR IMPLEMENTED COST-SAVING STRATEGIES:



71%

OF NON-PROFITS DON'T OFFER REWARDS OR INCENTIVES FOR WELLNESS
(I.E. CONTRIBUTIONS TO HSA'S, GIFT CARDS, OR PREMIUM REDUCTIONS)

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YOU HAVE A UNIQUE OPPORTUNITY

to save money and differentiate
yourself

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Uncommon Wellness Strategies

- WELLNESS INITIATIVES- DEDICATED WELLNESS PROGRAM WITH SOME COMPLIANCE RULES GINA (NO GENETIC INFO BETWEEN PARTIES)
- DIRECT PRIMARY CARE
- BITEWELL
- WELLNESS CREDITS
- MEDITATION APPS
- GARNER, SUREST
- LIFESTYLE SPENDING ACCOUNTS



Foster Connection

- **LIFESTYLE SPENDING ACCOUNTS** MUSIC OR THEATER-BASED REWARDS
- **ADDITIONAL PAID FAMILY LEAVE**
- **SET UP A FAMILY FUND**- VOLUNTARY CONTRIBUTION TO SUPPORT EMPLOYEES IN NEED
- **VOLUNTEER HOURS** (A FEW DAYS OFF TO VOLUNTEER)- SHARE YOUR EMPLOYEES WITH EACH OTHER
- **PET INSURANCE** FOR AN ANIMAL-RELATED NON-PROFIT



CUSTOMIZING YOUR PLAN TO Enhance Benefits

- YOUR COMPANY POPULATION STRATEGY
- INDIVIDUAL NEEDS (RX, MENTAL HEALTH & SPECIALISTS)
- COMMUNICATION STRATEGY
- TECHNOLOGY STRATEGY
- MARKET BENCHMARKING
- LOCATION OF POPULATION



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CUSTOMIZING YOUR PLAN TO

Optimize Savings

CONTRIBUTION STRATEGY: HOW TO CONTRIBUTE TO GET THE BEST EMPLOYEE RESPONSE

FUNDING STRATEGY: FULLY INSURED/ SELF FUNDED

UTILIZATION STRATEGY: WHAT PROGRAMS CAN YOU PUT IN PLACE TO CHANGE UTILIZATION (INCLUDING RX STRATEGY)?

PLAN DESIGN STRATEGY: HMO VS. PPO (WHEN TO USE AN HRA)



Things You Should Ask Your Broker About

FOR OPTIMAL SAVINGS & EMPLOYEE SATISFACTION

OPEN
ENROLLMENT
SUPPORT

OPEN
ENROLLMENT
DOCUMENTS

COMPLIANCE
SUPPORT

TECHNOLOGY
ANALYSIS

BENCHMARKING

CE CREDITS

WELLNESS PLAN
DESIGN

RENEWAL
NEGOTIATIONS

ON SITE- NEAR
SITE PRIMARY
CARE

CLAIMS
NEGOTIATIONS

COBRA
ADMINISTRATION

WEBINARS AND
PRESENTATIONS

ACA
ADMINISTRATION

125 PLAN AND
WRAP
DOCUMENT
CREATION

EMPLOYEE
SUPPORT

EMPLOYEE
SURVEYS

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Thank You

RONNIE MEYERS, CO-FOUNDER

FH-INSURANCE.COM

720-212-9637

RONNIE@FH-INSURANCE.COM

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