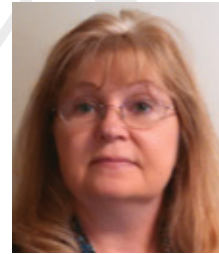


Service Associate Q&A

Linda Mont of Key Benefit Concepts LLC takes on tough benefit questions

Editor's note: Each issue, we pose questions to a WASB Service Associate to share the good work that these businesses do with Wisconsin public schools.



Linda Mont is a senior benefit consultant with Key Benefit Concepts LLC, which provides actuarial and employee benefit consulting services.



Q. Generally speaking, what do employees value more: good benefits or higher pay?

A. That is a difficult question. I don't think there is a flat answer that applies to all employees. Younger employees tend to look for more pay as they have student loans and growing families. As employees age, and go through various stages in life, they find a greater need for the benefits and come to appreciate their value more and more.

Employees — young and old — look at the total package a firm is offering at the time of employment. Having a quality, comprehensive benefit package is an important recruitment and maintenance tool for all employers.

Q. What is a strategy districts can use to control benefit costs?

A. Establishing and using a benefits committee comprised of employees from all classifications and campuses provides a means for regular review and interaction with employees so that there is an understanding of benefits and costs. It also provides a platform for evaluating the cost sharing via employee contributions as well as deductibles, copays and maximums. We have found that via committee meetings and better understanding of the benefits and costs, that employees have suggested modifications in cost sharing to maintain benefits and to

help others understand the value of the benefits.

Q. Making any changes to benefits is, understandably, a sensitive area for employees. What can districts do to make these changes easier for employees to accept?

A. It is important for all employers to educate employees and their families to understand their benefits and how to effectively use them. Establishing and sharing the benefit strategy and long-term vision is a key to employee engagement, acceptance and assistance to making benefit alterations. Year-round communications explaining benefits, the total costs and the portion of the cost paid by the employee is an important aspect of plan management. Changes are understandable and accepted more readily when there is consistent communication with your audience. This provides for smoother transition.

Q. What are some benefit-related issues that you think might be big issues for school districts in the future?

A. Post-employment benefits are definitely a big benefit issue for school districts. Some have made changes to the benefits and have found that the changes may have solved one problem, but created another. We assist the districts in looking at the long-term costs and expectations of the current benefit as well as proposed

changes before changes are made. Wellness is another benefit-related issue that is changing. For many employers, wellness is seen as only biometric screenings and health risk assessments. Wellness is not just about exercise and diet; it encompasses all aspects of well-being — physical, social, and emotional. Wellness must meet an employee where they live (*i.e.*, status in life — financial, family, stress, health conditions, etc.) No employer or district is able to do this on their own — good partners are necessary. An environmental evaluation is needed to identify the direction of wellness goals and activities. It will be different for every employer and must be geared to meeting employees where they are at today. Wellness must become a way of life! ■

The WASB Service Associates Program includes more than 20 businesses and organizations that have been recognized by the WASB Board of Directors as reputable businesses and partners of public education in Wisconsin. For more information, visit wasb.org and select "Service Associates."

Wellness is not just about exercise and diet; it encompasses all aspects of well-being — physical, social, and emotional.