

Council to Council Webinar:

OFFERING COMPREHENSIVE BENEFITS AT YOUR COUNCIL



# Today's Agenda

- **★** Benefit Options and Network Data
- **★** GOTR Central Illinois
  - ★ Approach & Roadmap
  - ★ Vendor Selection
  - ★ Budget Implications
  - \* Roadblocks
- **★** GOTR Greater Oregon
  - ★ Approach & Roadmap
  - ★ Vendor Selection
  - ★ Budget Implications
  - \* Roadblocks
- **★** Readiness Evaluation
- **★** Q&A





COMPREHENSIVE BENEFITS & NETWORK DATA



# **Total Compensation Philosophy**

Girls on the Run International encourages councils and council Board of Directors to be committed to ensuring compensation practices achieve the following:

- ★ Align with the fundamental mission, vision and values of Girls on the Run
- reserve and enhance the vitality of Girls on the Run
- \* Attract and retain exceptional staff best able to advance Girls on the Run's mission
- ★ Nurture pride, dignity and joy in work
- ★ Foster a culture of teamwork, innovation, joy and trust

To attain these goals, Girls on the Run International encourages a total compensation philosophy that respects staff in diverse ways. This philosophy aligns with our mission and the learning goals of the curriculum and includes:

- ★ Financial compensation commensurate with the market
- ★ Flexible benefit packages that respect personal circumstances
- ★ Professional development opportunities that reinforce life-long learning



# Council Benefit trends

	Spring 2017	Spring 2019	Spring 2023
Health Insurance	17 Independent Councils Average 80% of premium paid	30 Independent/Subsidiary Councils Average 73% of premium paid	49 Independent/Subsidiary Councils Average 80% of premium paid
<b>Dental Insurance</b>	11 Independent Councils	30 Independent/Subsidiary Councils	32 Independent/Subsidiary Councils
Retirement Plan	17 Independent Councils	32 Independent/Subsidiary Councils	45 Independent/Subsidiary Councils Average 3% employer match
<b>Short-Term Disability</b>	5 Independent Councils	7 Independent/Subsidiary Councils	12 Independent/Subsidiary Councils
Long-Term Disability	3 Independent Councils	5 Independent/Subsidiary Councils	11 Independent/Subsidiary Councils
PTO	52 Independent Councils Most common = 15 days	69 Independent/Subsidiary Councils Most common = 15 days	83 Independent/Subsidiary Councils Average = 20 days



#### **Common Benefits Offered**



- ★ Health Insurance (medical, dental, vision, etc.)
- \* Retirement Plans
- ★ Professional Development Opportunities
- ★ Flexible work schedules
- \* Paid time off
- ★ Work-life flexibility
- ★ Collaborative workplace cultures

# National Landscape



40.9% OF NONPROFITS HAVE INCREASED BENEFITS



NONPROFITS NEED CREATIVE BENEFIT STRATEGIES



COST OF BENEFITS CONTINUE TO OUTPACE INFLATION



# **GOTR Central Illinois**

#### Approach/roadmap/how you got started

- ★ Step 1 PTO in place
  - Have added new holidays and week off between Christmas and New Years
- ★ Step 2 Health insurance
  - ♥ Group health plan through BC/BS of Illinois
    - Cost is about \$4,200 per FT employee
- ★ Step 3 Retirement plan
  - **V** SIMPLE IRA
    - Can match between 1 to 3%
    - We match 3%, including PT position
    - Cost is 3% of staff payroll





#### BUDGET TIMELINE

Use the budget planning process to urge the board to take action

#### BUDGET IMPLICATIONS

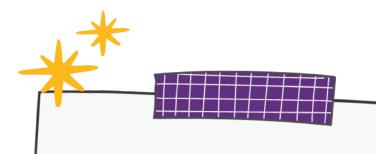
Start slow if you need to – we added group health insurance with 60% employer paid and 40% employee (now 70/30)

#### BUDGET SURPRISES

Health insurance seems to increase annually – work with your provider to get new quotes annually



# Roles & Important Influences



Have a meaningful conversation with board members about the importance of offering benefits: would they be comfortable accepting a new position without the benefits we would like to provide?

Two main board members helping with research and presentation to the board



Invite staff to give important feedback about what benefits matter most to them! For example, FSA over dental insurance was highlighted!



#### What we learned along the way!

- The Board is probably more supportive than you think!
- Don't be afraid to start where you are and add new benefits one at a time
- Make a plan to add more in the following year if you can't add everything you want right away







# **GOTR Greater Oregon**

- ★ Unique circumstance: Subsidiary council becoming independent
- ★ Quick decision to offer benefits meant focus was on what / how / cost
- ★ What is the most important?
  - \* Medical
  - ★ Dental
  - ★ Flex spending
  - ★ 401K match



# Vendor Selection Medical and Dental Insurance



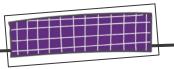
# STEPS

- Benchmarking
- Brainstorming
- Comparison tracker
- Contacted a broker



# LEARNING

Working with a broker got the job done



# SURPRISES

Options were better than we expected





## BUDGET TIMELINE

Set budget in fall for July launch Included expectation of inflation

#### BUDGET IMPLICATIONS

Insurance: \$6,100 / employee

Flex Plan: \$36 / employee + \$250 in fees

401K: \$60 / employee + \$1,200 in fees + 3%

#### BUDGET SURPRISES

Per employee expense was not as high as we expected.

Age of team is a factor



# Ne

# Roles & Important Influences

- 常 Project owned by the Council Director
- ★ Board task group
  - **★** Brainstorming
  - ★ Framework for assessment
  - ★ Outreach
- ★ GOTRI for ideas / advice

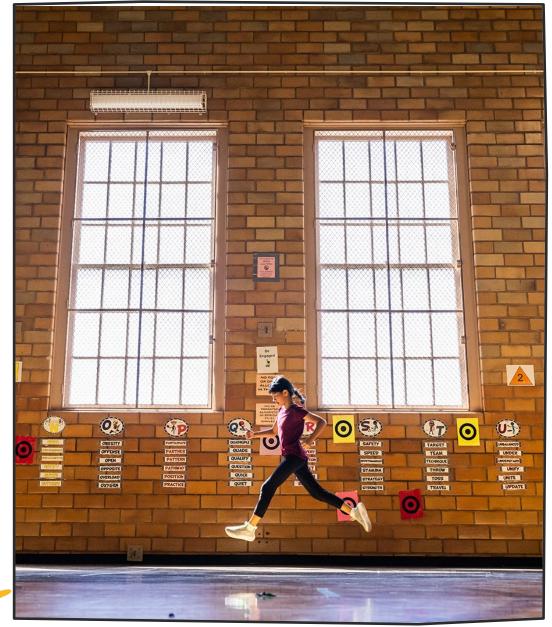






# Roadblocks / Learnings

- ★ Limited bandwidth for the process
  - ★ So many options and always more
  - ★ Had to keep it simple
- \*You don't have to be perfect!















#### READINESS CHECKLIST

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

## Readiness Questions

#### ORGANIZATIONAL

- ★ Have you researched and understood the legal requirements and compliance standards related to offering health benefits in your region?
- ★ Are there specific regulations or exemptions applicable to nonprofit organizations that you should be aware of?
- ★ Have you considered potential challenges or disruptions that could affect the continuity of health benefits?

#### FINANCIAL

- ★ What is the organization's current financial standing, and is there room to allocate money for employee health benefits?
- ★ Have you considered the potential impact on council operations if funds are diverted to health benefits?
- ★ Are there potential sources of funding or grants available to support the introduction of health benefits?

#### EMPLOYEE SUPPORT

- ★ Have you surveyed or discussed health benefit preferences with your employees?
- ★ Are there specific healthrelated needs within your workforce that should be addressed through benefit offerings?
- ★ How diverse is your workforce, and are there considerations for different employee demographics?













Q&A













