

THE RESOURCE FOR PUBLIC EMPLOYERS MANAGING EMPLOYEE BENEFIT PROGRAMS

Your world is complex. Managing the people and activities in an individual school or an entire district takes all the time and energy you can muster. At U.S. Employee Benefits Services Group, we work with people like you to simplify one of the most complicated aspects of your job: the administration of your employee benefits.

This spring, we're pleased to introduce a new tool to help you meet your daily challenges. Inside Edge is designed to provide you the information you need, when you need it, in a clear and concise way. We understand the complex world of school business administration, and we know you need practical, timely information that you can put to work right away. Each quarterly issue will deliver stories and reminders culled from industry-leading sources to give you information you can use—including links to explore when you need more detail.

As you review this premier issue, remember that it is all about you and your needs; that's why we invite your feedback. Email your comments to us at Newsletter@USEBSG.com, or contact us at the address or phone number below.

At USEBSG, we are your partner in public sector employee administration. Our deep knowledge of the health care industry means we can help you find products that meet your need for flexibility and cost-effectiveness. Our goals are to work with our clients to improve health care outcomes, lower costs, and improve efficiency.

Discover integrated solutions to meeting the needs of your most important asset—your employees—and doing so in a cost-conscious way. We invite you to contact us to learn more. **IE**



Did You Know...?

People who work for public employers are responsible for a smaller portion of their health insurance costs than their peers who work in the private sector or for non-profits, according to a 2012 Kaiser Family Foundation study¹. On average, those who worked for public employers contributed \$3,368 for family health insurance coverage in 2012, compared to \$4,495 for private sector workers and \$4,543 for those working in non-profits. The employee contribution for all employer-types was \$4,316 on average.

Two years later, the Foundation's report shows employee contributions toward health insurance premiums have increased substantially in the decade between 2004 and 2014 for workers in all sectors. Average annual premiums for employer-sponsored family health coverage reached \$16,834 in 2014, with workers paying an average of \$4,823. In 2004, average premiums were \$9,950, with an employee contribution of \$2,661.

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¹ Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2012

Telemedicine

Lowering the Cost of Health Care

Between the rising cost of health care and the time commitment involved in scheduling, waiting for, and attending a doctor's appointment, no wonder people sometimes avoid them. Yet, regular medical care is an important part of staying healthy—which plays an important role in controlling health care costs.

What if your employees could easily and quickly access a physician for routine, non-emergency situations, from the comfort of their home or even from the teacher's lounge? With telemedicine they can.

Telemedicine brings convenience and access to members, while reducing the cost of health care for the plan sponsor. As the nation's leader in telemedicine, Teladoc serves more than 8 million members, providing over 250,000 consultations every year. 24 hours a day, 7 days a week, members can access Teladoc's board certified physicians via phone, secure online video conferencing, or even through mobile applications. On average, patients requesting a consultation are answered by a physician within 16 minutes. Their 95% patient satisfaction rate speaks to the success of the program.

The US health care system is experiencing greater stress as more patients enter the system with fewer primary care doctors available to fill the needs. Through Teladoc your employees can be confident in their ability to access a doctor, discuss their symptoms confidentially and receive a diagnosis and necessary prescriptions, with less disruption to their day. The ease and convenience of Teladoc have made them one of the fastest growing companies in the health care industry today; find out why by visiting www.teladoc.com.

Including Teladoc alongside your existing benefits could result in lower costs. Contact one of our consultants today to see how telemedicine could benefit your district. **IE**



Learn more about telemedicine and how it can provide cost-effective, efficient health care while lowering health care costs by watching this brief video [<link>](#)

When you do, you'll learn about the research that backs up the effectiveness of telemedicine in areas like:

- Cost-effective care;
- Quality of care;
- Ease of monitoring chronic conditions; and
- Patients, providers, payers, all stakeholders report satisfaction.

Trends in Employee Benefits for School Districts

The Growing Need for Consultation

As a leader in the public sector, you've chosen a path that comes with many challenges. Some are similar to those faced by peers in the private sector, and some are yours alone. But while private sector businesses often have quick access to benefits consultants who provide expert tools and advice, you may feel less confident that the resources you need are easily available.

The truth is that you can get the answers and the help you need to clarify your path, and many districts of all sizes are now taking advantage of them. By partnering with someone who understands your unique challenges as a leader in the public sector, you can face the future with confidence.

The right benefits partner can prepare you to properly handle the challenges of the variable hours inherent in your workforce, seasonal and substitute employees, and the reporting these require. Calling upon a consultant with the right experience can ease your administrative tasks and mitigate potential risks.

Here are a few questions to ask when searching for the right benefits partner for your district:

- Are you a specialist with employee benefits in an educational setting?
- Do you offer paperless enrollment services?
- Can you help us manage our compliance risk?
- Do you provide COBRA, ACA, and FMLA expertise and services?

The growing need for Technology

How are you doing in complying with the Affordable Care Act? If that question sends shivers down your spine, you may be able to benefit from a compliance audit.

School districts are increasingly concerned about compliance with the ACA as more of its provisions are implemented. One aspect of the ACA that causes concern is benefit enrollment technology. A properly conducted compliance audit can help you assess how you're doing, identify potential problems, and make a plan to move forward.



As an educator, you've long understood the wisdom of applying best practices in learning and instruction. The principle extends to your benefits program as well. By calling on the expertise of qualified guides, you can experience clear and substantial benefits. Among them:

- Paperless enrollment
- Integrated payroll and reporting functions for time and attendance
- Simplified administration in benefits management.

Learn more about the benefits of a compliance audit, and how the right technology, when partnered with deep expertise, can help save staff time and control your costs.

The Growing Need for Customization

Mrs. Smith is single and approaching retirement. Mr. Jones has a young family. Ms. Conner cares for her aging parents. And Mr. Walton worries about his family history of heart disease. What does each individual have in common? Each has a different need when it comes to their benefits.

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On-line Transactions

Making 403(b) Easier for Employees

When employees or former employees need to access their 403(b) funds, the process can be time-consuming and labor intensive—for them and for the plan administration team.

Many public employers are looking for options that use online technology to simplify the process.



OMNI is a leader in the administration of 403(b) programs, and they have introduced a certification program that completes distribution processing quickly and efficiently, without the hassles that used to accompany these transactions. Using an online form, participants can request a certificate they can attach to their service provider distribution paperwork to facilitate the distribution process. The certificates are generally received within 24-48 hours—much more quickly than before.

The online process can be used for:

- Death Claims
- Disability
- Distributions
- Exchanges
- Hardship Withdrawals
- Loans
- QDROs
- Rollovers
- Service Credits
- Transfers **IE**

Trends in Employee Benefits for School Districts

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Recognizing and responding to the differences in the needs of your staff can be as easy as offering a menu of voluntary benefits. By doing so, help them address their individual circumstances, and at the same time, establish your district as one that cares about its employees.

Offering voluntary benefits—those that are made available in the workplace—is a convenient and affordable way for employees to create their own, personalized benefits package. For the district, adding voluntary benefits carries a minimal cost, so the benefits budget is used wisely. Employees build their own benefits package, choosing benefits that make sense for them, with the cost deducted from their paycheck. Upon termination of employment, voluntary benefits are portable, so former employees can continue them on their own.

Besides the more common life and disability insurance, voluntary benefits may include such specialized coverages as critical illness, cancer, or long-term care insurance. Employees may not understand how each of these can integrate with your existing benefits, and how important they may be. That's why, as you choose a partner to deliver your benefits, you should look for someone who can individually explain these products.

Want more information about how to include voluntary benefits as part of your package? We would be happy to help. **IE**

At USEBSG, we deliver the information and tools you need to simplify the administration of your benefits program. Our technology and consulting capabilities lead the field, and we strive for continuous improvement in everything we do. With dedicated leadership and innovative thinking, we've created a new standard in employee benefits administration. Call us today and let us show you how.