



The Guide To Becoming An Employee Benefits Know It All

Instructor's Guide

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Introduction

Workplace employee benefits administration wasn't always as complex as it is today. That is because the underlying benefit plans, like health insurance, were not really insurance, but prepaid hospital coverage. Eventually, and due to financial conditions and government policy hospital care became hospital insurance and things started to get complicated. Today, it is almost impossible for the average person to understand their employee benefits, and that includes the people hired to administer health insurance and other financial plans.

Most employee benefit professionals learn their craft on the job by mimicking their peers and have only a cursory knowledge of insurance and other financial risk management concepts. And while there is nothing wrong with learning from peers, it is incumbent on all employee benefit professionals to continuously seek out opportunities and credible resources to grow their benefits knowledge. I created *The Guide To Becoming An Employee Benefits Know It All* to provide future and current benefit pros a sampling of the benefit challenges they may encounter and to provide them with knowledge and resources to address these issues.

After reading this Guide you will learn...

- How to gain basic employee benefit knowledge quickly
- What skills every *Benefits Know It All* must master
- How to deal with challenging employee benefit issues and people
- How to obtain credibility and respect
- Why it is important to question the status quo

—Denise Perkins, CEBS
Author, *The Guide To Becoming An Employee Benefits Know It All*

Welcome To The World Of Employee Benefits

Summary

Ask 100 employee benefit professionals how they came to work in the field and you may get 100 different answers. Employee benefits is not a career most children dream of entering; for most benefit professionals, it just happens. Maybe it was that lone class they took as a Human Resource major in college that peaked their interest in the field. But more likely, they realized they had a particular skill set that matched the job description of an employee benefit professional.

Deciding on a career in employee benefits is step one. Step two is deciding what kind of employee benefit professional you want to be.

An employee benefit generalist performs administrative duties for all types of workplace benefit programs including health, life, dental, vision and disability insurance, medical leave and wellness initiatives, worker safety and retirement savings. A specialist may perform one or more, but not all of these duties. To learn one or every employee benefit function you may have to convince others to let you in on assignments, or job-hop.

Also, benefit pros routinely perform technical and non-technical work, but some people are professed numbers-people and others are people-people. Another characteristic that distinguishes benefit pros is the revolutionary versus the status quo pro. Some pros have both tendencies.

Main Ideas

- Determine if a career in employee benefits meets your skills and career goals
- Understand the advantages and disadvantages of being an employee benefit generalist and specialist
- Learn the different approaches to employee benefit management—technical, people, innovative and status quo.

Discussion Questions

1. What type of person do you think is best suited for a career in employee benefits administration and why?
2. What skills or knowledge do you think employee benefit pros need most?
3. What is the downside of being a technical-focused employee benefit administrator?
4. Should employee benefit professionals challenge the status quo or be the status quo? What are the advantages and disadvantages to both approaches?

In-Class Activity

Ask students to write a brief summary about their work style. They should provide detailed examples of their style in action.

Take Home Assignment

1. Research different work styles and complete a work style assessment. (Use any assessment you want from the Internet or other source.) How closely does your in-class work style assessment match the assessment based on your research? Do you have a blend of styles? If so, which is the more dominant/weak style in your opinion?

Chapter 2

How To Learn About Employee Benefits (Read, Listen, Ask Questions, Take A Class, Repeat)

According to Dr. K. Anders Ericsson of Florida State University, it takes 10,000 hours (or 10 years) of practice to master a new skill. Employers and employees can't wait ten years until you have a complete understanding of employee benefit plans, so you'll need to quickly get up to speed in your new job or career.

There are several employee benefit and insurance courses you can take and certifications you can achieve. When to take a course and which certification to pursue are important, yet difficult decisions. It is wise to obtain several years of work experience before embarking on more formal study. The courses you take and the professional certifications you achieve should align with your career goals. Also, not all formal study and certifications are created equal.

Still, to be a top employee benefit professional you will need a lot more than classroom study. You will need to engage in independent, continuous learning. You need to read (broadly and specifically), listen, ask questions and take classes and attend seminars.

Main Ideas

- Employee benefit classes and certifications should align with career goals and are only part of the learning process
- Focus on reading broadly, listening to experienced pros, asking questions and taking classes throughout your career
- Keep a running list of questions and learning goals
- Develop a list of reputable resources you can use throughout your career to stay informed

Discussion Questions

1. What does the quote: "Reading is important, because if you can read, you can learn anything about everything and everything about anything," mean to you? Do you think that anyone is capable of learning anything?
2. "Fake news" was a hot topic in late 2016 and continues to be in 2017. How would you define a reputable source in this time? Are new or lesser-known information sources as reputable as established ones? How do you address, *you have your reputable sources and I have mine*?
3. What process would you use to curate resources to help you understand and manage the employee benefits function?
4. Are listening skills innate or can they be studied and improved upon? How can you improve your listening skills?
5. Trial by fire is no way to learn so it is important to ask questions when starting a new job or career in employee benefits. When should you ask questions and what kind of questions should you ask?
6. Human Resource professionals love their professional certifications and they have a lot to choose from. Certifications say that you are committed to your field of

study and have obtained some level of knowledge. When should you pursue a professional certification?

7. Do you think work-related seminars are worth the time and money they require? Why?

In-Class Activity

The Listening Game. Play a game of telephone. Divide the class into two groups and have group one stand in a line. Read a sentence from a book or any material you have and give it to the first person in line to read to the person next to them. Ask that person to repeat the sentence until you reach the last person in line. The last person in line must state the sentence out loud. Now the second group... (Optional-have each person write down the message AFTER they've heard it, not during, and read it to the person next to them). Post the note cards and discuss the significance of the changes, if any.

Seminar—Education or Entertainment. Divide the class into groups of 3-4 students. Have each group pick an employee benefits topic and organize a seminar to present the topic. Host the seminars over several classes until all groups have presented their topic. Provide evaluation forms to other groups and share their feedback with the presenters. (You are looking for professional organization and presentation—marketing, registration, presentation, handouts, evaluations, etc.), but don't tell students how to achieve this.

Take Home Assignment

List Of Reputable Sources. Assign each student (or ask each to pick) a job title. Have them create a list of reputable information resources a person in that job could use to stay informed in their field. Have them explain exactly how the resource is beneficial to their professional development.

Learning Styles. Job coaches often use learning style assessments to help clients choose a career. Research different learning styles and assess your style or styles. Which careers do you think best suit your style, which do not? Do you think learning styles are important to know in choosing a job or career? Why or why not?

Chapter 3

Communication – Some Skills Matter More Than Others

Excellent communication skills, everyone claims they have them. But you don't get to say that you are an excellent communicator, other people do. And not everyone will evaluate your communication skills the same.

The sign of good communication skills is the ability to explain an issue in a way that others can understand. Consequently, excellent and effective communication skills are the result of clarity of thought, ability to explain and a polished communication style.

Main Idea:

- Learn techniques to improve your written and verbal communication skills
- Understand that having a certain job title and higher pay grade does not mean a person is an effective communicator
- Understand that style is just one component of effective communication

Discussion Questions

1. Why is writing so hard?
2. The late President Ronald Reagan was nicknamed "The Great Communicator" by his admirers, but others said he was just a trained actor good at performing. What is the difference between communicating and performing?
3. Is it important to rehearse a presentation? What types of presentations would you rehearse? Which ones would you not rehearse?
4. Written communication typically requires several drafts before the final product is presented. Should you "draft" **verbal** communications, like an important phone call with a long-term client?
5. There is a growing concern that texting and Twitter contributes to poor grammar and spelling, and diminished vocabulary. Do you think social media is ruining our communication skills? What should we do to make sure this does not continue to happen?
6. Who are the better communicators—technology or liberal arts students?
7. Identify one well-known public figure that you think has below average verbal communication skills and explain why his or her skills are poor.

In-Class Activity

Student Presentations. Some people just seem to have "it." They can stand in front of a crowded room and talk about a subject with natural ease and poise. Or, so it may seem. The best communicators practice their communication skills and are constantly working to improve them. They use a lot of basic techniques like remembering to breathe and smile, inwardly and outwardly.

Give students five minutes to draft a speech on any topic they choose (sports, entertainment, fashion, politics, etc.). Ask them to present the speech using some or all of the suggestions in the chapter on improving verbal communication skills. Have the rest of the class rate their performance.

Sports Star For A Day. Sports stars are often mocked for their interviews with the press. Ask a few volunteers to play the role of sports star for a day (football, basketball, soccer, tennis, baseball). Divide the rest of the class into groups of four and ask them to create a Q&A about an issue facing the sport (e.g., concussion risk for soccer and football players). Interview the athletes. While the groups are preparing their Q&A, the athletes should focus on anticipating questions, preparing a mental answer and polished delivery of their response.

Take Home Assignment

Student Blog. Organizations are increasingly turning to social media to communicate benefit plan information to employees. Assign students to write a weekly blog post of at least 500 words to communicate employee benefits. The blog should look authentic and include all the features of an online blog, but does not have to be online (e.g., Categories, Tags, URL, Title, Photo topper, date, author). The best blog posts have an attention grabbing title, attractive layout and include a lot of personality and clarity of thought.

Thinking Inside The Technology Box

Some young professionals believe that fast texting ability and daily usage of social media platforms equates to being technologically smart. And while social media is increasingly used in many workplaces, the use of old school applications like word processing, spreadsheets, and presentation graphics and publishing is more prevalent. Also, organizations increasingly buy, customize, or create their own in-house applications to perform different operational functions like Payroll, Human Resources and Training & Development.

Main Idea:

- Mastering basic computer skills like word processing and spreadsheets is just the beginning of your technology education
- Real tech savvy workers build upon the good work created by others and are comfortable tinkering on their own
- Recognize that troubleshooting technology problems can be a big skills advantage

Discussion Questions

1. What is the best tech skill to have and why?
2. Think about an experience you had when things went wrong with the hardware or software you were using. What was the problem and how did you resolve it?
3. Do we rely too much on technology at work and in school? Explain.
4. What is your biggest complaint about workplace technology?
5. What does it mean to master a software application?
6. Not all technology is a timesaver. How do you decide when to and when not to use technology to do your job?

In-Class Activity

Write The Tech. From memory, write a procedure for performing a task using a basic software program. Examples: how to create a logic statement in a spreadsheet application or how to create a tri-fold brochure using publishing software. Accuracy in describing the steps is important but the ability to explain what each step accomplishes is just as important in explaining how to perform a task using a particular software application.

Whatever Happened To. AOL was once the king of dial up Internet service, Remember the, "Welcome, You Got Mail" announcement? If you're under 35, you probably don't. Name a tech company or technology that was popular in workplaces and classrooms but is now gone or significantly diminished. What happened? What's the lesson for employers buying HR technology that may not meet all of their current or future needs?

Do We Need HRIS Managers? The Human Resource Information Systems Manager position is unique. Individuals with IT degrees provide technological support for specific HR software programs. So are these pros HR professionals or IT professionals. Divide the class into two groups. One group that takes the viewpoint that HRIS management is an

HR function and the other that says they it belongs in the IT field. After discussing their assigned view as a group, ask each group to pick a representative to make their case.

Take Home Assignment

Tech-tacular! Technology makes benefits administration easier. Divide the class into four (4) groups and assign each group a broad, real-life employee benefit administration task like the four listed below. The group can narrow the task anyway they choose, but they must use technology to perform a task related to the scenario. Have the groups present their project. (Alternatively, you can assign this project individually.)

- 1.) New hire employee benefits orientation
- 2.) Introduction of new retirement savings program
- 3.) Health insurance plan renewal overview – cost projections and plan design (Hint: This can occur before or after meeting with or receiving renewal information from the insurance company)
- 4.) Annual employee benefits open enrollment

What To Do With What You Know

Checklists, procedures and documentation are an employee benefit pros best friends. And while it is important to individually evaluate each situation you encounter before acting that does not mean that consistency goes out the window. Benefit decisions may be subject to legal scrutiny and pros may have to justify their actions. Knowing what was done before, how and why, not only makes the job easier but it reduces bias in decision-making. That's why creating checklists, procedures and documenting work is so essential for success and maintaining credibility.

Main Idea:

- Understand the importance of writing down what was done before to know what to do later. Consistent but correct decision-making is important
- Take time to create checklists and procedures to make task easier, faster and accurate
- Learn to document work and create checklists and procedures to prevent lawsuits and to help train staff

Discussion Questions

1. How do you decide when to create a checklist or procedure or when to document an event?
2. Why are checklist, procedures and written documentation especially important in employee benefit plan management?
3. If you could create a **procedure-making software application** to use in the workplace, what features would it have? (For Instructor clarification only: flowchart capability, Q&A feature, bulleted lists option, list of action words, notes tab, etc.)

In-Class Activity

Sixth Sense. From "The Best Managers Are The Most Intuitive" to "Don't Trust Your Gut"—ideas on the benefits of managing by intuition may change but the topic remains a business school favorite. There are several problems with making decisions based on intuition. See how many the class can name and explain.

Based on work of Gary Klein, author of *The Power of Intuition*

- Imperfect information (inaccurate, insufficient, unreliable, or incomplete)
- Emotional bias (unrelated emotions felt when making a decision)
- Not considering all alternatives
- Prejudices
- Wrong application or does not apply in this context

Missed A Step. Checklists and Thinking Off The Top Of Your Head. Divide the class into four groups and have each write a procedure for finding a new job. (Graham Snowden

identified 50 steps to finding a new job in a 2010 [article](#) for the Guardian.) Determine which group has the most thorough and accurate list.

Take Home Assignment

Checklists Treasure Hunt. Before the Internet, people scribbled their own checklists for anything they did not want to forget. Today, you can find all manner of checklists on line that you can copy and paste in to a procedural manual. Ask students to hunt for "The Best" checklists and present their findings to the class. What makes these checklists so great?

Interpersonal Relationships At Work – I Like And Respect You

Not all workplace relationships are challenging, but some are. As an employee benefits pro, you will deal with your share (or more) of challenging personalities. You will work with external third party vendors and other service providers who work as actuaries, record keepers, lawyers, brokers, etc. But you will also have many internal colleagues that collaborate with you daily or occasionally, like other HR pros, Payroll, Finance, IT, Marketing and Safety and Wellness department staff. Know the signs of a difficult relationship and how to address it.

Main Ideas

- There's a reason that so much ink is dedicated to advising workers on how to act and react with co-workers
- Recognize that workplace relationships are not limited to the physical workplace, vendor relationships matter too
- Understand that being smart and hardworking won't endear you to all of your colleagues, personalities can and will clash

Discussion Questions

1. What advice have you received about dealing with challenging personalities at work?
2. How do you determine who is and who is not difficult to get along with at work?
3. What examples do you have of relationship conflicts at work?
4. Is it bad to have personality conflicts at work?
5. Why do some people with difficult personalities succeed while others do not?
6. Are human resource professionals uniquely qualified to handle personality conflicts at work?
7. Can you avoid negative workplace relationships?

In-Class Activity

Role Play—Documentation. Employee benefit pros regularly assist employees and their families with health and financial matters. Most of these encounters are straightforward affairs but sometimes they are complex and emotional. Create different scenarios and have one student volunteer as the emotional employee and another student as the benefits pro. Give the employee/ex-employee volunteers a few minutes to explore their roles and draft a few notes. Ask the benefit manager volunteers to try to anticipate what the encounter will be like.

Example Scenario 1: An executive's wife is recovering from cancer and she just found out that the cancer center and its doctors are no longer in the health plan's network. The executive calls you and insists that his wife be able to continue to use these doctors at the in-network rate. Your health plans are fully insured, limiting your flexibility in getting the claims paid at the in-network rate, but that does not mean you do not have options within the company.

Example Scenario 2: A former executive with a reputation for being difficult, has not paid her COBRA health plan premium for six (6) straight months and your boss tells you to terminate her coverage and send her a COBRA termination letter. She calls you to complain and your boss doesn't want to get involved.

Results: Did the manager volunteers use an intuitive, rational or (both) approach in dealing with the encounter? Were they able to think of options to resolve the issue? Did they make promises or try to put off making a decision?

Playing Consultant – Hip Hop artist Ice Cube once said, "...check yo self before you wreck yo self." This is basically the advice of many conflict consultants. Divide the class into groups and have each group designate one person to represent them. Have the group members design a seminar about dealing with difficult people and situations at work. Ask the group to create a specific conflict situation and agree on a way to resolve the conflict. The designated group leader will present the situation and the group's consulting advice.

Take Home Assignment

Pick A Personality. Most people don't want to be considered the difficult person at work. Identify as many well-known public figures as you can that you think would be difficult to work with and those that would be easy to work with and explain why.

Diary of The Brave. Identify the one person in your life that you have a difficult relationship with and confront them about it. Write a diary entry about your encounter (include how you felt before, during and after the meeting).

Upping Your Game and Enhancing Your Credibility

You can be a lightweight employee benefits pro with a little knowledge and little understanding of benefit plans, or you can be an Employee Benefits Know It All. If you are committed to the latter, it is important to know about Social Security, Medicare and federal and state disability programs. Know It Alls stay up to date on the latest employee benefits legislation and anticipate questions workers may have about benefits outside of the workplace; they also know how to respecting others privacy. Credibility is everything.

Main Ideas

- Recognize that employee benefit professionals also earn credibility by knowing more than what's expected
- Understand that workers and their family members may expect you to go above and beyond to assist them with benefit matters
- Recognize that you cannot respect the privacy of others a little bit or most of the time

Discussion Questions

1. Do you think it is a waste of time to study Medicare, Medicaid and Social Security if these laws can change with each election cycle?
2. Do you think it is risky to answer questions on topics outside of but related to your job function?
3. What is the upside of studying public policy?
4. Do you think workers give up their right to privacy once they discuss an issue at work?
5. Do human resource professionals have an extra responsibility to avoid gossip at work?

In-Class Activity

Should We or Shouldn't We. The American Social Security program is the largest of its kind in the world. It provides retirement income for workers and widows, as well as income benefits for the disabled. Its full name is Old Age, Survivor and Disability Insurance or OASDI. Medicare is a separate health insurance program but both programs receive funding from payroll taxes and are often lumped together.

Social Security (SS) has been called a pyramid scheme because workers usually get more out of it than they put in. The SS payroll tax, which is capped based on income, is called regressive by some because higher income workers pay a lower percentage of their total income in payroll taxes. And others take issue with what they consider SS's low rate of return compared to private sector savings plans.

Ignoring the Medicare component, divide the class into four (4) groups with two (2) groups opposing the Social Security program and the other two supporting it, with or without modifications. Ask each group to support its argument and appoint a

representative to present it to the class. (Students should consider SS relationship to workplace benefit plans and society in general).

If there is time, have students perform the same exercise for Medicare, but have the groups switch sides (if they favored Social Security, they must oppose Medicare).

Take Home Assignment

You Don't Know What You Don't Know Until You Know: Have students take the Kaiser Family Foundation online Medicare quiz (<http://kff.org/quiz/medicare-quiz/>). Ask students what they were surprised to learn about the law.

Interviewer: Ask each student to interview someone receiving Social Security and Medicare benefits (could be the same person or two different people). Have them develop their own interview questionnaire with the goal of the interview being to learn as much as they can about the law that they can use to help others not yet enrolled. Have them create their own "Did You Know (DYK)" Medicare or Social Security brochure that they could provide workers nearing retirement.

Leave Management – The Toughest Employee Benefit Function

Effective communication may be the most important skill for employee benefits pro, but if you want to know the most difficult function, look no further than (medical-related) leave management duties. Between understanding the laws and regulations and dealing with emotions, an Employee Benefits Know It All may require some leave time of her own.

The federal Family and Medical Leave Act (FMLA), Americans With Disabilities Act (ADA), and state Workers Compensation (WC) laws can all interact when dealing with one employee leave situation. Benefit pros must know if and when each law applies or does not apply. Overlooking or misinterpreting leave regulations and statutes can lead to lawsuits because of the financial and emotional damage and employee can suffer when their right to benefits is ignored.

Main Ideas

- Employee leave laws and regulations are very complex and often interact
- Understanding leave regulations and statutes requires continuous study of the laws, their amendments and related case law
- Understand that the procurement and use of reputable information resources is critical for effective medical leave management
- Recognize that emotions can run high when working with medical-related leaves of absence

Discussion Questions

1. Should leave management be part of the employee benefits function or general HR?
2. Are medical and personal leave laws necessary or should employers decide how to address these situations unregulated?
3. Should leave policies be gender-neutral (e.g., men get the same amount of time off for the birth of a child as women)?
4. What, if anything, do you think employers and benefit managers can do to make leave issues less emotional for workers?
5. How do you prevent employees and supervisors from bullying you into making leave management decisions that are against policy or practice?
6. Do you think organizations should treat medical leave requests differently based on the individual requesting the leave? For example, a senior manager or valued IT staff member deserves a more flexible leave arrangement with higher compensation than a less senior or less valued employee. (The FMLA does treat key employees differently...)

In-Class Activity

Leave Your Values At The Door. Managers often react to workplace leave policies in accordance with their belief system. For example, Yahoo CEO, Marissa Mayer, famously or infamously returned to work two weeks after giving birth to a daughter. Mayer was

quoted as saying, "Three days after I had her, I wanted to go back to the office. That's partly where my life is. I'm really proud of it."

Ask students to create a values statement about workplace medical leaves of absence (in story form) and share it with the class?

Leave IQ Matrix. Leave management laws are very complex and often interact with each other and company policies. Therefore, it may be helpful to write down which laws and policies apply in various leave situations. For example, leave for giving birth, leave for knee replacement, leave for workplace accident, leave to care for an ill spouse, leave for medical treatment for a chronic illness

Divide the class into groups of 4-5 and have them create a matrix of leave requests and federal and state laws and mock company policies that may apply based on what they know about these laws. They can complete the list as a take home assignment using additional research.

Take Home Assignment

Leave It To The Courts. The FMLA is a litigation magnet. Consequently, tracking court decisions is the best way to understand how regulators intended the law to work. Students should find/review three (3) FMLA cases and describe what they learned about the law from the decisions and what, if anything, employers should include in their leave policies or practices based on these decisions.

Everyone Takes Leave Eventually. Have students write their own medical-related leave policy. They have to decide what types of leave are covered, how much time off is provided, leave notice and reporting requirements, etc. (Optional to share with students: the policy should have an introduction or policy statement, contact for more information section and should state what will happen if notice and reporting requirements are not met.)

Finding Your Place In The HR Department

Not every human resources (HR) professional enjoys administering employee benefit plans, and not every HR department recognizes the work of employee benefit professionals. Human Resource managers and generalists get most of the attention in many HR departments, but you can shine with the best of them. Don't let others pigeonhole you as the egghead who shows up once a year for open enrollment, learn how to get attention year round.

Main Ideas

- Recognize that many organizations fail to successfully integrate the employee benefits function with the rest of the Human Resources department
- Understand that employee benefit professionals must guard against self-imposed and forced isolation
- Understand that employee benefit pros get noticed by being accessible, helpful and knowledgeable

Discussion Questions

1. What can employee benefit professionals do to earn the respect of their HR colleagues and employees?
2. Why do you think some employee benefit professionals segregate from the rest of the HR department?
3. Should the employee benefits function be in HR or Finance/Accounting?

In-Class Activity

Big Personality Not Required. You don't have to be an extrovert to be a top employee benefits pro. In fact, many benefit pros identify as introverts. However, it may be helpful to know where you fall on the introversion-extroversion scale to address habits that may negatively impact your work and reputation, and to have a thorough inventory of your preferences. For example, introverts allegedly lose energy in social interactions. Displaying low energy in one-on-one meetings or group presentations may be misinterpreted as aloofness.

Extroverts on the other hand may have to guard against being boisterous or risk being labeled a fake, clown or just annoying.

Divide the class into groups of 4-5 students. Ask them to engage in small talk or ask each other the following question: "If you could teleport to any three places in the world, where would you go, why and what would you do?"

After each student has answered the question, have all the group members assess whether they think the person is an introvert or an extrovert based on their knowledge of the terms.

Take Home Assignment

Ask each student to take an online introvert-extrovert test.

Students can choose any introvert/extrovert test they like or take multiple tests, but here's one from Psychology Today:

<https://www.psychologytoday.com/test/1311>

One Step Forward, Two Steps Back – Feeling Overwhelmed

It's easy to get bogged down in the day-to-day administration of employee benefit plans. That, along with keeping abreast of new and changing laws and regulations can overwhelm even the most seasoned employee benefits pro. But there is a simple formula for addressing issues before they become a burden. Having written procedures and checklists can help, but so does copying, studying and improving on what was done before. Asking for help is another way to keep things moving in the right direction.

Main Ideas

- Understand that at every stage of your career as an employee benefits professionals, you will perform tasks without initially comprehending the subject matter
- Copying and studying the work of other benefit professionals are valid ways to learn how to perform employee benefit administrative tasks
- Understand the value of helping others and how helping benefits you by reinforcing knowledge and gaining a personal resource

Discussion Questions

1. Do you think it is okay to perform tasks you do not understand?
2. How do you determine when to copy someone's work and when to study or try to figure out things on your own?
3. Have you ever copied someone's work only to find out it was incorrect? What happened?
4. Do you think it is possible to learn by copying/studying other people's work?
5. Discuss an unpleasant experience you had when asking for and/or receiving help at work or school (or other setting)?

In-Class Activity

Personal/People Resources. We all need someone we can go to when we need help. Have each student create a list of connections they can go to when they need professional assistance. Write a brief autobiography of the person, how long they've known them, what type of assistance they may provide, contact information, and what the student brings to this relationship and how she or he may strengthen the relationship.

Take Home Assignment

MINI-MEs: Admiring others keeps us competitive and helps us set personal and career goals. Ask students to identify three people working in their chosen career field. Have them track the career of the three via blogs, Facebook, Twitter, LinkedIn, etc. feeds.

Create Your Own Free LinkedIn Network: Not everyone can afford a LinkedIn InMail membership or a subscription to the New York Times or Wall Street Journal. Without violating copyright laws or company policies, HR professionals can pool their resources to

help one another stay on top of the latest HR practices, policies, forms, communications, news and laws.

Have students create a network of professionals where they can share HR and employee benefits information and resources. Include a description of what resources you have to offer and the ones you seek.

The Stage Is Yours Benefit Pros

Many people base their decision whether to take a job on the employee benefits a company offers. Benefit professionals have the potential to have a positive impact on many lives. So, when the opportunity comes to show everyone what you are made of, don't blow it. Go all out like everything is at stake, because it is. Will you use your stage to *act* your way through a role, or will you use it to help others make good benefit plan (financial) decisions?

Main Ideas

- Employee benefit professionals have many opportunities to showcase their expertise or to fail
- The attention to detail and resources that go into hosting an employee benefit meeting or event, enhances the reputation of the benefits function
- When all is said and done, your chance to shine as an employee benefit professional is secondary to being a valuable resource to the workers you serve

Discussion Questions

1. Employee benefit professionals are often more visible than other HR pros, how can they use this fact to improve their status within the HR department?
2. First impressions are important for every professional. For employee benefit pros first impressions start with the new hire orientation. What do you think are the most important things a benefit pro can do to make a favorable first impression?
3. Not every organization has the financial resources to host extravagant employee benefit fairs. What kind of low- or no-cost activities can benefit offices offer to promote the value of their benefit plans and educate employees?
4. Workers say they have as much interest in learning about employee benefits as they do in getting a root canal. What, if anything, can benefit pros do to make employee benefit communications and events more engaging?

In-Class Activity

- **Oh Well(ness)!** Workplace health and wellness programs went from unpopular to popular over a two-decade time span. But lately they've come under scrutiny again with critics claiming they are not successful at controlling health care costs. However, employers and health insurers continue to promote them. Divide the class into four groups and ask each group to choose an unconventional theme for a wellness fair and brainstorm events for the fair that they will present to the class. (For example, Fitness Wearables: To Kickstart A Healthier You.)
- **Can You Do It Better?** Ask students if they ever participated in a new hire benefits orientation and what they learned, what they would do differently, and what was their impression of the presenter(s).

Take Home Assignment

Stage Fright. Have students interview three people in the employee benefits field and ask them to name at least three things they regret not doing to promote their work and/or the benefits department.

Ask the students to also question the pros about the special events or assignments they are most proud of doing and what they entailed. They should prepare a summary of their interviews to share with the class.

Claims, Claims, Everywhere There's Claims

What's a book about employee benefits, without a chapter on health plan claims? Besides, I didn't want to end a book that deals with programs that offer financial protection at Chapter 11. Get it?

Addressing health insurance claims issues (euphemism for unpaid medical bills) is a big time sucker for many workplace employee benefit departments. Knowledge about what you benefit plans cover may help decipher an EOB, but how do you deal with the emotions of employees and their dependents. Learn what to expect when offering assistance with claim disputes, and be clear about your role in resolving them.

Main Ideas

- Employee benefit professionals can spend a significant amount of time helping employees understand and resolve health insurance claim disputes
- Understand that employees may become emotional when discussing health insurance claim issues
- Never promise to resolve a benefit claim in the employee's favor, but make every possible attempt to do so

Discussion Questions

1. Should employers (benefit professionals) assist workers and their dependents with health insurance claim disputes?
2. How can employers get workers to resolve their own health insurance claim issues directly with the insurer?
3. Should medical professionals be expected to know what their patients health insurance policies cover?
4. When does an organization have too many claim disputes and what should it do to try to decrease them?

In-Class Activity

Health insurance and health care literacy are more important than ever. Employers and government expect individuals to assume greater financial and personal responsibility for their health insurance and health care needs. Some suggests teaching basic insurance and medical care concepts in high schools.

Divide the class into four groups and have them create a health insurance and health care curriculum. What would they teach and why?

Take Home Assignment

Many people are willing to share their private health care information in exchange for help understanding their insurance policy and medical bills. Have students ask 3-5 individuals they know well to share an experience with a medical claim or claims that they were unable to understand and sought assistance to resolve. Ask students to

summarize the insurance claim issue and resolution without including identifying information, and share their summaries with the class.

Summaries should include coverage information from the insurance policy, insurance claim explanations, resolution of the issue as well as how engaged the interviewee was in understanding his or her policy before and after care was provided.

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