

Design and Funding of Benefits Plans

There is no one-size-fits-all when choosing a health and welfare program. Program structure and funding choices abound. You want to make the best choice for your employees' and organization's needs and budget. It is essential to have a solid understanding of the options, the details behind the acronyms, and current trends in funding mechanisms. You'll gain a concrete knowledge base and ideas to springboard action through the examination of various plan design considerations available for group health plans, voluntary benefits, prescription drug plans, and more. This course reviews basic funding mechanisms, definitions, and components of Section 125, FSAs, HRAs, and HSAs, and the role of wellness in strategic benefits design.

Learning Objectives:

- Analyze funding and design methods to determine which plan alternatives are best for your organization.
- Discuss the landmines of common wellness programs.
- Explore benefit trends and how to interpret survey data.
- Perform cost-benefit analysis.
- Understand Affordable Care Act developments and marketplace exchanges.
- Identify effective cost strategies.



CEUs:
0.7 (6.5 hours)

HRCI Credits:
6.5 HR (General)

SHRM:
6.5 PDCs

Learning Options:

- Classroom training
- At your location

Who Should Attend:

- Administrators and specialists in benefits and human resources
- Anyone new to employee benefits or seasoned benefits specialists

Learn. Grow. Succeed.

Delivery options include learning at MRA, at your location, or online.
Contact MRA to explore how this program may be customized to your unique individual and team training needs.



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Course Outline

- **Explore the managed care product spectrum**
 - ◆ Market dynamic, medical management, idemnity plans, health maintenance organizations (HMO), open access HMOs, accountable care organizations, among others
- **Review methods and considerations of benefit plan funding**
- **Analyze cost control strategies**
 - ◆ Including defined contribution and private exchanges
- **Recognize the components of plan design**
 - ◆ Design based on wellness and incentives
 - ◆ Analyze impact costs
- **Compare options for dental and vision plans**
- **Analyze the essentials of FSA, HRA, and HAS Plans**
 - ◆ Consider functions of these plans and consumer-driven health plans
- **Discuss voluntary benefits plans and when to use them**
- **Develop a health plan strategy**

“ This class was very helpful for better understanding not only the breadth of plans available, but also how what we have implemented currently affects those other options. Showed gaps and areas of abundance. Instructor was so informed and knowledgeable. I was so impressed with her vast experience and information! ”



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