



Benefits Guide for NONPROFITS



Bernard Benefits

BENEFITS GUIDE FOR NONPROFITS

Do you have the right strategy for your group health plan? Nonprofits face particular challenges when it comes to finding the right approach to building a sustainable benefits package.

Benefits and other HR needs are important to you and your employees, but with many traditional approaches, value can be hard to find. Bernard Benefits has a decade of experience working with nonprofits, and we offer a suite of innovative products and services to help your employees make the best choices when it comes to healthcare.

Here are three areas of need that nonprofits face when it comes to benefits.



COSTS



RECRUITMENT



LIMITED HR

COSTS

Developing a cost-effective benefits strategy is key for most employers, but especially nonprofits. Bernard Benefits employs a variety of funding strategies to create sustainable benefit plans, but we find that HRAs or association health plans are the most cost-effective options for nonprofits.

What is an HRA? A **Health Reimbursement Arrangement** is a tax-advantaged, employer-sponsored account that allows employers to reimburse employees for medical or insurance costs.

For small organizations with less than 50 employees, employers can reimburse for the cost of individual health insurance premiums. For larger employers, the accounts can be used to help employees pay for out-of-pocket medical costs.

One way to use an HRA alongside a group plan is a strategy Bernard Benefits calls “self-insured lite.” Under this strategy, the employer chooses the highest deductible plan, but reimburses employees for expenses incurred above a certain level.

For example, you double the deductible from \$2,500 to \$5,000, but reimburse employees for any dollar spent over \$2,501 using an HRA. If you have high-utilizers, they’ll be protected from increased costs, while the employer avoids over-insuring their lower-utilizing employees.

Another strategy for nonprofits are association health plans. AHP's are a new strategy, but one backed by the Trump administration, which will allow associations to provide health insurance to members across state lines.

Associations can band together to take advantage of group bargaining power for their employees, but nonprofits should expect to be underwritten if pursuing this strategy. This means employees must fill out health questionnaires to determine premiums and other details.

Bernard Benefits is experienced in developing group plans using these and other strategies.

RECRUITMENT

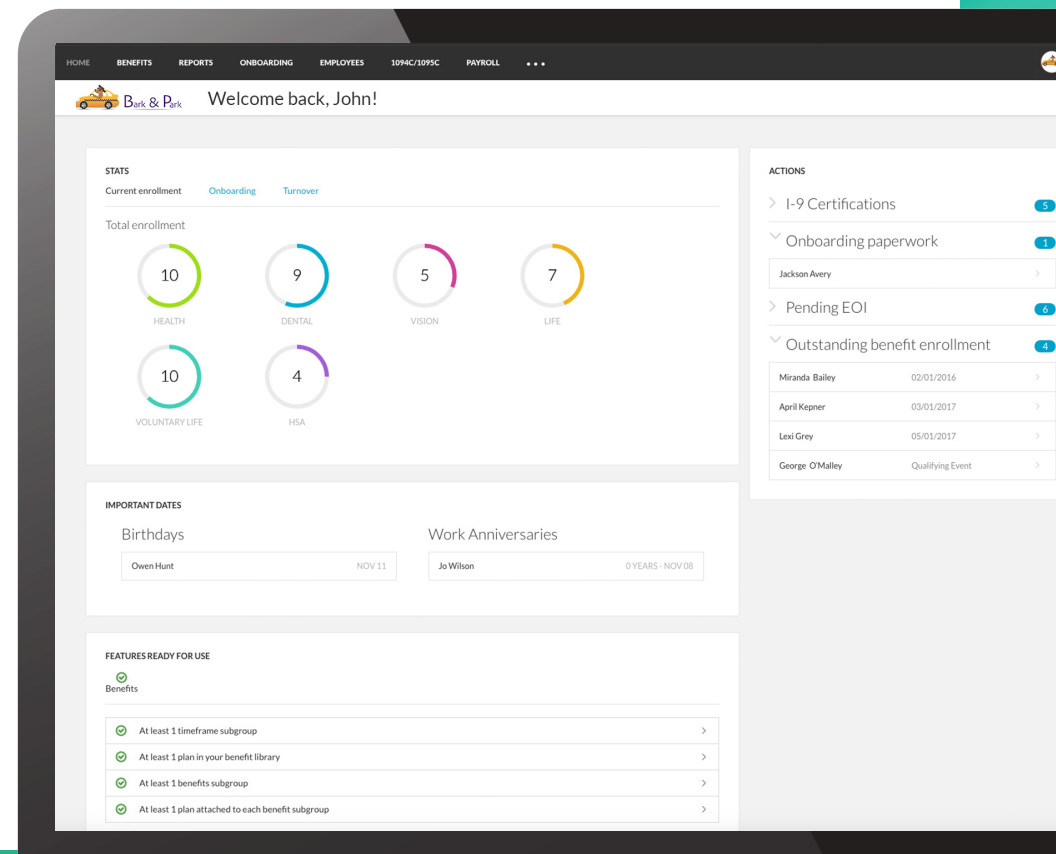
Nonprofits often face a competitive hiring pool and have to build their benefits packages with an eye toward recruitment. Bernard Benefits also helps small and mid-sized employers expand their benefit offerings options through software to become more competitive at little cost to the employer.

Bernard Benefits clients have access to BerniePortal, a leading benefits administration and HR software platform. BerniePortal makes it easy to offer more lines of coverage without increasing your costs.

Many employers mistakenly think hard dollar costs prevent them from offering additional lines of coverage, but many voluntary benefits can be offered at little to no cost to the employer.

Rather, what keeps most employers from expanding their benefit packages is administrative costs. There are simply too many options to administer on paper.

BerniePortal eliminates the administrative burden associated with offering more lines of coverage. Employers are able to offer benefits packages that can compete with Fortune 500 companies, and employees feel well taken care of.



LIMITED HR

Nonprofits often don't have a dedicated HR department, which can make it difficult to feel confident about recruitment and retention, let alone whether HR tasks are being administered correctly and in compliance with state and federal regulations. This is of particular importance for nonprofits, who are held to stringent compliance standards.

In addition to benefits administration, BerniePortal is a fully comprehensive HR platform. BerniePortal solves the transactional challenges of HR, including time and attendance tracking, onboarding and offboarding, paid time off, and applicant tracking, which frees up business owners and managers to spend more time on compliance and organizational success, including recruitment, retention and mission development.

NUMBER OF EMPLOYEES	REGULAR	OVERTIME	TOTAL
3	57 hours, 37 minutes	1 hour, 18 minutes	58 hours, 55 minutes

EMPLOYEE	REGULAR	OVERTIME	TOTAL
Martinez, Pedro	14 hours, 3 minutes	0 hours, 0 minutes	14 hours, 3 minutes
O'Brian, Allison	40 hours, 0 minutes	1 hour, 18 minutes	41 hours, 18 minutes
Stone, Joseph	3 hours, 34 minutes	0 hours, 0 minutes	3 hours, 34 minutes

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THE BERNARD BENEFITS APPROACH

If you want to take control of your healthcare costs while giving employees more options than ever before, we can help.



Software

We provide Bernard Benefits clients with BerniePortal, a benefits and HR software with more than 120,000 users across the country. BerniePortal makes benefits a breeze by streamlining enrollment, integrating with carriers and providing HR solutions to make your life easier.



Strategy

Employers have more choices than they realize when it comes to financing their employees' healthcare. Employing defined contributions, optimized HSAs and maximized ancillary benefits can save your organization tens of thousands of dollars.



Service

Our client support goes above and beyond what other agencies can provide. We use a systemized approach to track client satisfaction, backing up our customer service with empirical data. Further, we have a nurse on staff to help employees price-shop prescriptions and noncommissioned advisors to answer employee questions and help them evaluate the alternatives available outside of your group plan.

Ready to learn more about how Bernard Benefits can improve your benefits strategy?

Call us at 1-800-505-0750 or [click here](#).