



Cape Cod Human Resources Association

HR NEWS

Cape Cod Human Resources Association P.O. box 665, Hyannis, MA 02601

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www.cchraonline.com

Benefits Cost Containment

Mike McCullom, President and CEO of Custom Benefits Group in Boston, provided a detailed presentation on Benefits Cost Containment at the October 25th CCHRA meeting. As many of us are already aware, there has been an 82% increase in healthcare costs in the last five years. Reducing and containing these costs is a priority for many human resources managers. In his presentation, titled *Hints for Reducing Healthcare Costs*, Mr. McCullom identified the two distinct health market segments: Credible (50 or more eligible employees) and Non-Credible (under 50 eligible employees) and how cost containment strategies differ for these groups.

There are fewer options for Non-Credible market segments, since there is not as much incentive for corporations to target to fewer numbers. Still, some options include: submitting your best census (specifically improving age), confirming your Dunn and Bradstreet SIC code, possibly offering incentives to join a spouse's plan, changing dental plans to Blue Cross Blue Shield or Guardian with Harvard Pilgrim Health Care, considering "Off-Calendar" renewal rates/dates,

and quoting preferred plans.

For Credible market segments there are more options, including researching and creating claim's footprint using a three year historic database, considering alternative providers, and getting bids for rate flexibility.

For both market segments, Mr. McCullom emphasizes aligning oneself with a consultant or broker and interviewing brokers to determine what approaches they will use to reduce costs and approach renewals. He also stresses the importance of negotiating costs down utilizing data. Through his presentation it became obvious that there are many factors that contribute to plan rates and there are multiple factors that can be reduced when researched and negotiated properly. There is probably more you can do to reduce costs.

Copies of Mr. McCullom's presentation handouts are still available. If you have not already received a copy of the file from Carolyn Ninivaggi, please email her at cninivaggi@c-map.com or email Kristina Ierardi at kierardi@capecod.edu. ■

What's Next?

Join us at the next CCHRA meeting on Thursday, December 6th to hear author Bill Roiter speak on *Retaining Your Most Valuable Players*. William Roiter, Ed.D. is a seasoned corporate executive, consultant, Psychologist author and the founder of the MVP Research Group; a boutique consulting firm which specializes in helping corporate and public sector organizations identify, manage and retain their "Most Valuable Performers".

Who's Who in CCHRA?



Laurie Colwell is the Director of Human Resources at Onset Computer Corporation in Bourne. Laurie started her career in HR in 1998 in San Jose, CA. Since then her work has taken her to Colorado, the MetroWest, and finally Cape Cod. Laurie has worked for both high tech and biotech companies. Most recently her focus has been on the strategic business issues facing Onset Computer and working with senior staff to develop the company's business plan. At home her focus is on Nicki, 11 and Brooke, 3.5. Her husband, Doug, is a Software Engineer for an international medical device company. The family enjoys summers at Nauset Beach and frequent trips to Vermont. ■

Raffle Winners

Susan Baker of Outer Cape Health Services was the winner of this month's book raffle. Congratulations, Susan! ■

CALENDAR OF EVENTS

Meetings

December Meeting

December 6 - Retaining Your Most Valuable Players with Bill Roiter

January Meeting

January 31, 2008 - Designing Employee Orientation & Training Programs with Charlotte Kells

February Meeting

February 28 - Recruiting – Outsourcing with Elizabeth Harris

March Meeting

March 27 - Succession Planning with Ann Egan

April Meeting

April 24 - Integrating Corporate Values into the Performance Management Process with Carol Keleher Traber

May Meeting

May 29 - Dealing with Employee Relations' Triple Demons with Tom Saltonstall

June Meeting

June 19 – Legal Update with Katherine Hesse

Meetings are held at the Holiday Inn, Route 132 Hyannis at 7:30 a.m.

Other Events

SHRM Global Conference & Exposition

March 31 – April 2, Boston, MA Boston Marriott • www.shrm.org

MEMBERSHIP

Don't forget to join or renew your membership for the 2007 – 2008 year. Rates are \$60/\$165. For more information contact Laura Johnson, Membership Chair at ljohnson@shepleywood.com or 508-862-6291.

SCHOLARSHIPS AVAILABLE

The Scholarship Reimbursement Program is available to CCHRA members and students who are residents of Cape Cod, pursuing education in the human resources field. For members, up to \$200 per fiscal year is available to attend any scholarship committee-approved HR-related workshop, course, or conference or an industry-specific workshop. For students (members qualify), scholarship funds can be used for CCHRA membership and meetings and/or for human resources-related books and coursework (up to \$100 per school year). Apply today at www.cchraonline.com. ■

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