



## MANITOBA CHILD CARE ASSOCIATION

# Understanding your Employee Benefits Pricing

We all agree that an employee benefits plan is an essential part of employee compensation and wellness. Choices abound as employers seek a competitive edge that will attract and retain employees at a cost beneficial to both parties.

Designing the right benefit plan for your employees is a complex task. There are many items to consider and finding the right vendors or administrators can be overwhelming.

### What makes the MCCA benefits program stand out?

The MCCA is willing to proactively manage its healthcare costs through benefit plan redesign and innovative delivery of care with a dedicated Benefits Committee, Benefits Consultant and local service team.

MCCA transitioned to HealthSource Plus in 2009 because the cost of its benefits program with the previous provider was rising faster than funding increases to child care facilities. HealthSource Plus has worked with MCCA to identify cost containment measures that provide the same plan coverage but at lower premiums. We are proud to report that over the years the renewal increases have been minimal. MCCA, alongside HealthSource Plus believes firmly that it is not necessary to reduce costs initially to acquire centers and then hit them with a significant increase at their renewal, but rather to effectively understand and manage coverage and costs through consulting and wellness initiatives.

### What makes MCCA the best option?

- Stable Pricing and Unique Plan Design
- Quarterly plan reviews with access to a dedicated Benefits Consultant
- Local service team
- Dedicated Benefits Committee
- Plan is consistently being reviewed and we routinely go to market every few years to ensure value and effective cost management, eliminating the hassle for individual centers to have to potentially manage this overwhelming responsibility on their own.

A good employee benefit plan protects employees and their families from economic hardship brought about by sickness, disability or death and should enhance the employee commitment to the organization. MCCA Association Plan recognizes the value for their members by providing them this unique offering to greatly reduce the risk of financial loss by providing their centers a benefits plan that meets the needs of their members with reasonable and predictable costs.

## If you get a cost comparative quote from other providers, be sure and ask...

1. What is the method used to determine the rates for my center? Will these rates be sustainable?
2. Are my rates determined based only on the number of employees in my center? What are the short-term and long-term risks for my employees with this pricing strategy?
3. What method is used to determine the initial savings? Will these initial savings leave my plan underfunded and faced with a significant increase at renewal time?
4. What are the qualifications of the Benefits Plan Consultant?

Learn more about MCCA and HealthSource Plus at [www.mccahouse.org](http://www.mccahouse.org) or contact HealthSource Plus at (204)940-3900. Contact us today.