

Does Your Team Have a Leader?

In business, much is written about the value of teams and their ability to accomplish great things. Over the years that I have acted as the executive director of a non-profit agency committed to providing "effective and efficient" mission focused service to high risk populations, I have struggled with the concept of "team." While I recognize their strengths including the ability to tap into a wide range of ideas leading to solutions and the ability to generate enthusiasm and commitment, I struggle with the process. It seems that too many teams don't appreciate the importance of a good leader. Every team needs a leader.

Can you imagine the Red Wings with out a coach? And while many business leaders, hmmm coaches, are in place, they have little knowledge of their role. Much of the literature speaks to the role of the leader as one that focuses on the needs of the team's individual members. It speaks on how to motivate them; how to build morale and how to encourage them. Little is said about outcomes and the value of process. No wonder some teams flounder, never produce any meaningful products and become disenchanted with the process.

While I do not want to diminish the importance of the above mentioned roles, I think good

leaders move beyond this focus and implement strategies that actually make teams a powerhouse of energy moving the business along toward productive ends.

The strategies include the following:

While diversity should be embraced, recognize that all employees do not have the potential to be good team members. Negative personalities can sabotage an otherwise great team. Weed them out.

Define the characteristics of good team members. Are they excited about your project? Are they good listeners and willing to compromise? Are they willing to go above and beyond to insure success? Overly sensitive or rigid employees do not fit well into a team.

The goal of a team is to accomplish a task or to "win." Be clear about the goal and what is expected to be accomplished. Establish time frames and make every effort to abide by them.

Be firm about expectations. Leaders who expect teams to win do not accept slackers. Be kind but firm.

Let team members know, up front, who gets to make the final decisions. While all input is appreciated and valued, the leader needs to make the final call.

Just a word about nonprofits:

The image, for some, is that

nonprofits are managed by do-gooders always begging for money and functioning with weak operational structures. In these days of doing more with less, I can assure you that the future of nonprofits, as well as for profit and public agencies, are dependent on strong leadership willing to make the hard decisions. No fluff is allowed. It is only then that we can positively impact those that we intend to serve whether we call them residents, clients, patients, customers, consumers or students.

Kathleen M. Rager

President & CEO

CARE of Southeastern Michigan

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Reduce My Employee Healthcare Costs!!

This is the cry of every employer, whether in a public or private entity and one for which we receive multiple calls during the course of the day, especially in this incredibly hectic renewal season.

There is no question that the world of employee benefits has been plagued with an uncontrollable escalation in costs, whirlwind changes in plan design and overwhelming bureaucracy and governmental intervention.

Employees are frustrated, as their contributions increase exponentially, while coverage is constantly reduced. Employers are wrestling with controlling the bottom line and maintaining some level of positive morale amongst the work force. And, all of this in the name of managing a company's employee benefit plans!!

There are answers. There are strategies to reduce both administrative costs and insurance premiums and it is up to your servicing agency to be nimble and creative enough to stay one step ahead of the turbulence. Of course brand flexibility is very important, but so is a cutting edge awareness of the latest carrier offerings and alternate funding mechanisms. All of the big names in our market, ie BCBSM, HealthPlus, Priority Health, HAP and so on have released some very exciting opportunities to reduce costs with a varying range of plan

designs. Lifestyle based programs reward employees for adopting a healthy way of life and can reduce costs by a significant margin. Results based plans of the same genre are more stringent in design, but reduce costs even further and simultaneously cultivate a healthier, more efficient workforce. If you haven't considered these programs, they are worth a look and are available at a wide variety of coverage levels and price points.

In the world of alternative funding, regardless of the carrier behind the insured program, Flexible Spending Account, Health Savings Account and Health Reimbursement Account's continue to garner interest, despite the recent impact of Healthcare Reform regulations. A very exciting development in this arena is that of the Insured HRA, offering the employer a chance to guarantee a savings when adopting the HRA plan design by insuring the liability, rather than just rolling the dice on it. In this scenario, the potential upside is not quite as high as having an unfunded HRA liability, but there is a guarantee on the downside, which still makes for a financially advantageous solution when compared to it's fully insured, standard counterpart. Insured HRA's are user friendly and highly effective in the right setting.

Retiree benefits have been under fire for some time, with many employers opting to discontinue offering them entirely in order to reduce or eliminate corporate legacy costs. For those employers private or public still making retiree benefits available for it's former employees, consider the Group Medicare Advantage contract, which we have seen reduce costs by up to an astounding 70%, while still

providing a very comprehensive level of coverage for those age 65 and over. Additionally, when a group MA contract is in place, the retiree population can be removed from the employers roster for the purpose of calculating claims experience, significantly reducing costs on two major fronts!

Finally, there are opportunities to reduce administrative and HR costs by using an agency that provides a host of complementary services, in addition to providing knowledgeable and economical plan solutions. Michigan Planners has specialized in the sales and service of employee benefit plans since 1962. Our unlimited carrier affiliations and strategic partnerships are complimented by a host of plan support services that employers are otherwise forced to hire outside vendors to provide or use HR manpower to accomplish. MPI includes everything from COBRA administration to customized employee benefit guides and identification cards to significantly ease HR burden and improve employee communication and plan acceptance.

John DiLorenzo, President/Sales

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