



Employee Retention

Through Culture and Benefit Initiatives

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Who We Are

Risk management experts providing solutions to meet the unique needs of Michigan public schools. Programs are **member-owned** and **governed by superintendents** representing districts of all sizes throughout the state.

1971

Established

530+

Members

\$877K+

Scholarships & Grants

Property/Casualty Pool

- 530+ members
- \$170 million in net asset returns
- Provides: property, liability, auto, school violent acts, cyber protection

Workers' Compensation Fund

- 520+ members
- \$301 million in contribution reductions
- Features: customized safety programs, online claim reporting, personal claim representatives

Employee Benefits

- 400+ members
- Medical, Dental, Vision, Life, Disability, Long-term care, Pet insurance
- Voluntary benefits

SET SEG Foundation

- \$710,000+ in student scholarships and grants
- Promotes opportunities in student leadership, expanding educational programs, skilled trades, and risk management studies

Presenters



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Concept of Health Insurance

Three Primary Elements

Insurance is simply paying someone to assume risk on your behalf.

Three primary elements to consider:

- **Cost:** premium amounts/ employee cost share
- **Flexibility:** what doctors/ hospitals/ specialists you can use
- **Coverage:** deductible/ coinsurance/ copayments/ out of pocket maximums

Just like car or home insurance, when you enroll in a health insurance plan you agree to pay a specific rate/premium, for that policy. In return, the insurance carrier agrees to pay a percentage of your medical expenses for a specific list of medical services



Basic Terms

The Guaranteed Cost

Premium

The amount you pay each month to be enrolled in a health insurance plan.

This cost is due whether or not you use healthcare services.

Employee Cost Share

The portion of the health insurance premium paid by the employee, typically through payroll deductions.

It represents the difference between the total premium and the employer contribution.



Basic Terms

Cost-Sharing Mechanics

Deductible

The amount you must pay for healthcare services before your insurance begins to pay.

Once you meet your deductible, you typically pay copays or coinsurance instead of the full cost.

Copay

A fixed dollar amount you pay at the time you receive a healthcare service.

Copays often apply even after you've met your deductible and vary by type of care.

Coinsurance

The percentage of healthcare costs you pay after meeting your deductible.

Insurance pays the remaining percentage of the allowed cost for covered services.

Basic Terms

Using the Plan

Network

A group of doctors, hospitals, and providers contracted to offer services at lower, negotiated rates.

Using providers outside of the network usually results in higher out-of-pocket costs.

Preventative Care

Routine care intended to prevent illness or detect conditions early.

Most preventative services are covered at little or no cost when using in-network providers.

Diagnostic Care

Medical services used to diagnose symptoms or follow up on abnormal test results.

Diagnostic care is typically subject to deductibles, copays, or coinsurance.

Basic Terms

Protection & Control

Out-of-Pocket Maximum

The most you will pay in a calendar year for covered services.

Once this limit is reached, insurance pays 100% of covered costs for the rest of the year.

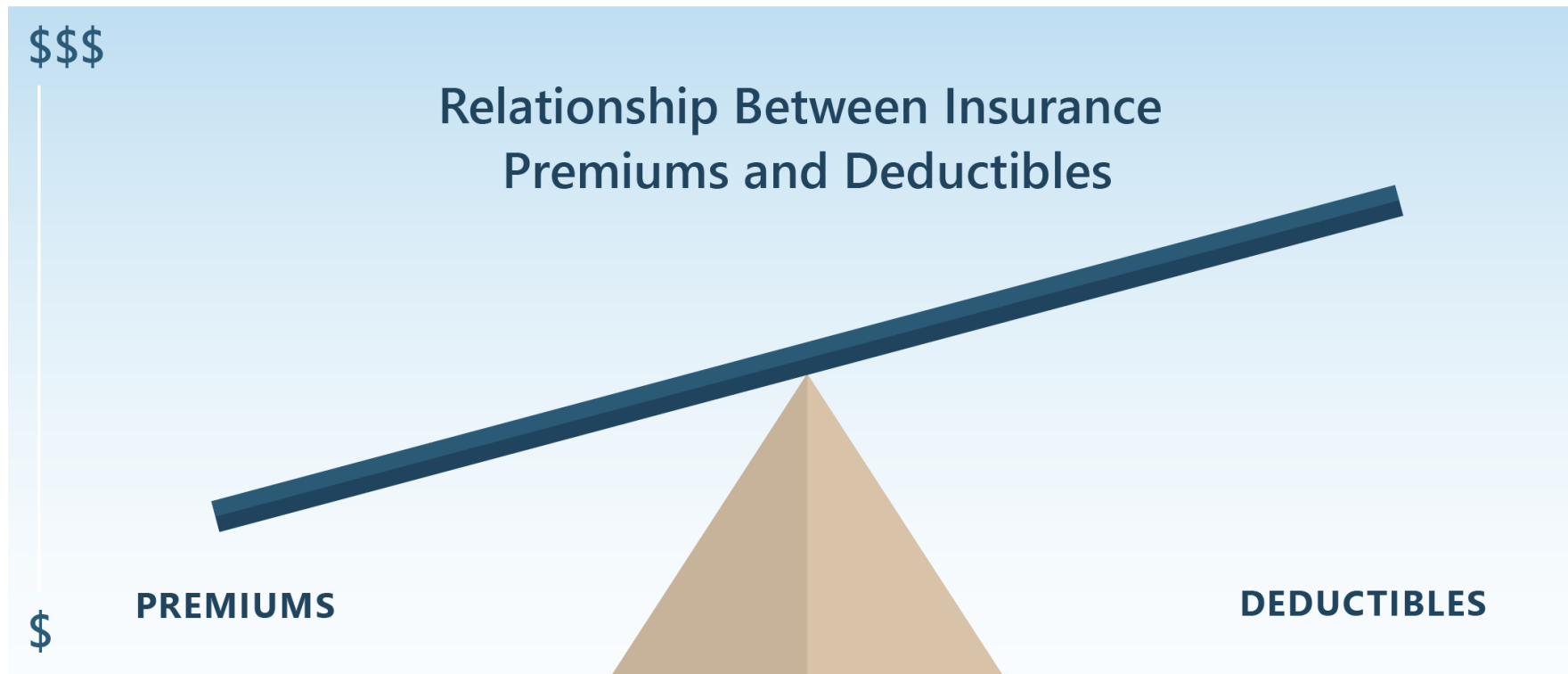
Rx Formulary

A list of prescription drugs covered by a health plan.

Medications are grouped into tiers that determine how much you pay.



Premiums and Deductibles



Job Market Landscape

2026

The labor market continues to cool (not a downturn, but more stabilization from 2023-2025 levels)

- Voluntary separation decreased to 13.5% in 2025 (24.7% in 2022)*
- Growth percentage of U.S. wages has outpaced inflation since mid-2023*

Health insurance affordability continues to be a primary concern for employees

- 1/12 of American adults owe medical debt (totaling \$220 billion)**
- 62% of Americans currently live paycheck-to-paycheck**

Mental health continues to impact employee performance

- The “Great Recession” has been replaced with the “Great Exhaustion”
- 82% of employees experience burnout
- 34% of employees express difficulty balancing work and personal life
- 47% of employees identify work stress as primary cause of deteriorating mental health

Source: *Mercer; **Zywave

Building a Strong Benefits Package

Items to Consider:

- Balancing act – Cost vs. Benefits vs. Access
- Address the unique needs of each bargaining unit
- Know your competition & what's trending
- Market your benefits
- Educate your staff

Cost vs. Benefit vs. Access

Carriers & Networks

- BCBSM/BCN
- Priority Health
- HAP
- MESSA
- WMHIP
- PPO
- POS
- HMO
- Narrow

Funding

- Fully-insured
- Level-funded
- Self-funded

Pharmacy

- 3-5 Tier
- Specialty Rx Programs
- Carve Outs

Address the Needs of Each Bargaining Unit

Understand the ratio of pay to benefit for each employee segment

- Wages vs. Cost Share
- Per Member Cost Equivalency

Understand employee demographics

- Age, Gender, Etc.
- On-site/Remote/Hybrid
- Geographic Location

Give employees the freedom to choose

- Insurance and healthcare are a very personal choice
- The needs within your team are different
- The resources within your teams are different
- The benefits offered to staff should reflect those differences
- Proactive communication with union leadership

Know Your Competition

- Districts are competing with larger labor market
- Benchmarking is vital to staying ahead of the curve
- Partner with those who understand benefits and districts



Trending Benefits

Long Term Care

What is it?

How does it work?

Why is it important?

Mental Health

EAP

Wellness

Financial & Legal

Professional
Development

**Not all are the same*

Direct Primary Care

What are they?

How do they work?

What are the
benefits?

Supplemental Health Benefits

Voluntary
Participation

Employee Covers
Cost

Meets Individual
Needs

"Rounds Out"
Benefits Package

Optimize Benefit Administration

Secure the best
& most affordable
coverages

Reduce admin. time

Seamless quoting

Extensive reporting

What's Your District's Story?

- What is your "Why"?
- What makes your district unique?
- How do you convey your story?

**Benefits and wages are important,
but culture and vision are critical**

Collaboration & Education is Key

- Collaborate with districts in your region or ISD
- Benchmark to other employers (local, regional, national) – include private employers
- Publish the cost of various healthcare items or Rx costs for awareness
- Understand the ratio of pay to benefit for the group bargaining
- Ongoing education is important – outside of open enrollment and/or bargaining
- Communication, communication, communication



Rebecca DePas

Director of Finance, VBISD



The Van Buren Intermediate School District Strives to:

- Provide the best quality of service available to the customers we serve.
- Provide for educational effectiveness, efficiency, and success of all learners.
- Continually monitor and adjust to the ever-changing needs of the educational landscape in providing programs/services to our constituents.

The Van Buren Intermediate School District is committed to providing appropriate services to the constituent school districts we serve, residents supported by these school districts, business and industry, and all agencies and organizations that are committed to providing educational and support services to children and residents of counties in our service area. It is also our goal to provide all customers with the following RICE principle:



RICE Principle

Respect for everyone

Integrity when making decisions

Compassion in helping people

Excellence in the services we provide

Recruitment and Retention Through Culture

Van Buren Intermediate School District

Family First

- Respect for the employee and ensuring that family is a top priority
- Work/life balance

Wellness Committee

- Monthly challenges (both physical and mental)
 - Earn points that can be turned in for \$\$\$
- Dance for families
 - Prizes, DJ, Photo Booth, Fun, Games

Workout/Wellness Space

- Gym with access to all employees

Breaks

- Encourage break time
- Walking outside

Recruitment and Retention Through Culture

Van Buren Intermediate School District

Great Job Award / Helping Hands Award

- Recognize staff for hard work and going above and beyond
- Monetary Prize

Opening Day

- Gather all staff together for professional development
- Recognition for service

Christmas Breakfast

- Admin serve staff
- Boxed breakfast for off-site staff

Flexible Work Options

- Summer Hours (i.e., 4/10s, early in, early out on Fridays)
- Remote options (depends on work type and responsibilities)

Recruitment and Retention Through Culture

Van Buren Intermediate School District

Benefits Package

- Self-funded dental/vision for non-union
- Health consortium to review health plans/vision/dental
- EAP
- Sick banks for all groups
- Quoted benefits to realize savings and enhance ancillary benefits

Bonus Payments

- Referral bonus
- Retention bonus for targeted groups

Regular Union Communications

- Regular meeting outside of renewal and bargaining periods
- Healthcare committees

Staff Retention Survey

Van Buren Intermediate School District

- District Improvement Planning Goal:

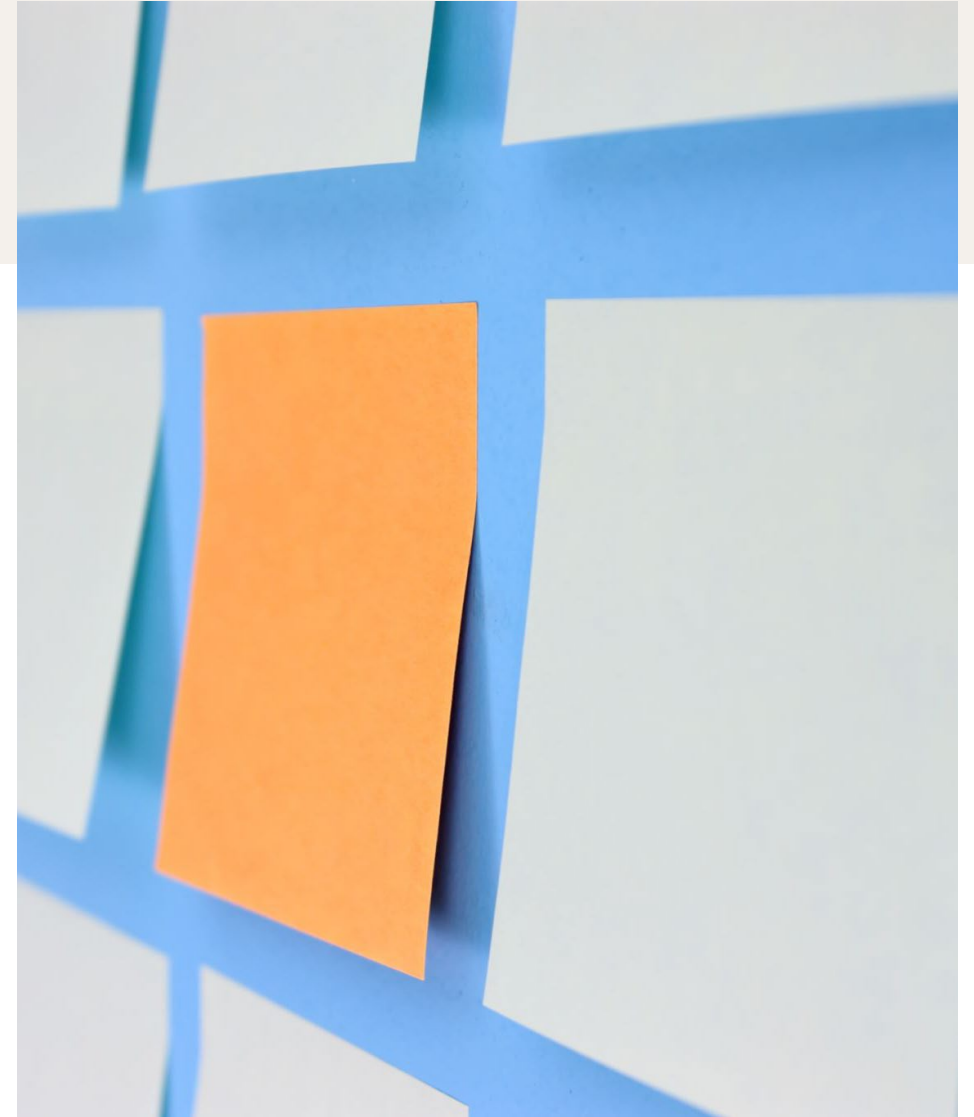
Beginning in January of 2026 and running through September of 2027, Van Buren ISD will enhance staff recruitment and retention by responding to staff feedback relative to targeted retention initiatives and increasing efforts to fill vacancies and substitute assignments.

- Continue to evaluate and adapt to retain and attract students



Key Takeaways

- ✔ Understand the market, and the individual needs of your district
- ✔ Build a benefits package that meets the needs of your unique team
- ✔ Define your story and tell it





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Questions?



Thank You

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