



**DSK**  
CONSULTANT



# EMPLOYEE FLEXIBLE BENEFITS

## Who we are

DSK was established in 2016 as an innovative consulting company that have developed a holistic approach to the Human Capital problems, and insurance solutions.

DSK have a wide range of specialist staff that can analyse and provide solutions to Human Capital and Organizational problems, by offering complete solutions and strategies.



## How does it work

In a flexible benefit plan, employees contribute to the cost of these benefits through a payroll deduction of their before-tax income, reducing the employer's contribution.

In the short term, companies obviously benefit from sharing costs with employees. But a business may also choose to cap its future contributions to benefits by passing along increased costs to employees through these plans.

## What is Flexible Benefits

A Flexible benefit insurance plan allows employees to choose the benefits they want or need from a package of programs offered by an employer.


## Your current plan

Most companies provide their employees with traditional benefits plans. These traditional programs offer a limited range of coverage to a group of employees that has very diverse and varying health needs—which means that you can never really accommodate all of your employees.

*“Everyone gets the same plan, which might not work for everybody”.*

But choosing a group benefit program can be challenging—you want to give your employees a competitive and comprehensive benefits package, but you do not want your costs to become difficult to manage while doing so.

*“The answer to this age-old conundrum is enrolling in a flexible benefits plan.”*



# FLEXIBLE BENEFITS

## Why I need it

- **Meeting Employee Needs**

Having a diverse workforce regarding culture, age and personality has advantages and is becoming the norm in the workplace. With a diversity of employees comes a diversity of needs for employers to meet. Each employee is not like another, and neither are their needs; both inside and outside of the workplace.

If an employer shows the effort to meet their employees' needs, it can lead to greater productivity, improved employee morale, and reduced absenteeism.

Additionally, if an employee already has their specific needs met, they will be healthier, which leads to a reduction in the number of sick leave days taken.

- **Talent Recruitment and Retention**

Businesses, especially small businesses, need to find a way to stand out to potential employees and encourage them to join the business. Flexible benefits tend to be something that potential employees are looking for right now, as it allows them to have more control over the issues that they have in their lives. Providing flex plans may be one way for employers to stand out amongst the competition and allow them to recruit top talent.

Once employers find top talent, flex plans can help keep the talent. Turnover is a major expense that employers want to avoid and employees will be far less likely to leave a business when they are having their needs met in a practical way that does not require much effort on their behalf.

- **Financial Control**

Flex plans allow for the employer to set a spending limit for each month, which leads to the business understanding exactly how much they will be spending every year on their plan. This control helps with budgeting at the end of the year and becomes a constant and expected expense for employers.

## Employee Advantages

1. **Control of benefits and expenses**

Flex plans give control to the employee that allows them to meet their own needs or their family needs.

2. **Better Plan, Better Life**

While having a healthy and happy staff is an advantage for businesses, being happy and healthy as an employee is also advantageous.

3. **Employee happiness and awareness**

Because employees are in the driver's seat when it comes to picking and choosing options, they will feel in control of their own plans, and they will feel like they are covered for what they need, making them happier employees.

## Implementation

This customized program is created through a health spending account (HSA).

This self-funding plan is simple to use. You set a pre-determined value, provide the funds to the 3rd party administrator to be placed into a health spending account, and the provider then reimburses the employees for their dental and health expenses through that account. Employees can even carry over any leftover credits into the account or onto the next year of the plan.

## What to do next

Contact a helpful consultant at DSK to make an appointment.

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