

# Nayya - Global Benefits Program Manager at J.R. Simplot Company

Interview conducted on April 13, 2023

## Topics

Mental Health Support, Rural Areas, Non-Utilizers, Preventive Care, Total Benefits Package, Talent Recruitment, Employee Feedback

## Summary

The Tegus Client speaks with the Global Benefits Program Manager at J.R. Simplot Company, who has 15 years of experience in the health and welfare realm and is responsible for the strategy and design of global health plans for the company's 15,000 employees worldwide. The company primarily works internally to evaluate what is working and what is not working, but they also work closely with vendors to monitor the performance of third-party solutions. The company is currently evaluating its health and welfare strategy and offerings and is open-minded to different alternatives, including plan choice and different plan designs. The manager explains that total benefits packages are crucial to talent recruitment and that they work closely with the talent team to ensure that they can make compelling offers to candidates. The manager also discusses their current concerns, including the lack of mental health support for their scattered workforce and the high percentage of non-utilizers in their plan.

## Expert Details

Current Global Benefits Program Manager at J.R. Simplot Company (a manufacturing company).

Current Global Benefits Program Manager at J.R. Simplot Company a manufacturing company. The expert is responsible for leading, designing, and implementing health and welfare programs. The expert provides expertise and recommendations to ensure each country's plan(s) is in alignment with market practice, company conditions, and employee expectations. The expert has over 16 years of experience with J.R. Simplot Company. The expert began her career as HR Manager and worked her way to Global Benefits Program Manager, overseeing all benefits and compensation policies, programs, and administration.

The expert can speak to employee benefits including health insurance, retirement programs, leave and disability programs. The expert can speak to health care coverage for their organizations employees specifically coverage for chronic conditions like sleep apnea.

Q: Are you making benefits software changes in the coming year? If so, how are the changes positioned against your benefits strategy?

A: We just changed the benefits administration software as of 1/1/23. I completed the RFP and implementation in 2022. Part of our benefits strategy is to outsource as much administration as possible to free our team to work on strategic and global initiatives. So we chose a new Ben admin solution that could take on more of the work.

Q: What % of your current software budget sits with: Data Analytics? Candidate Attraction/New Hires?

A: assuming you are asking about the company budget and not the benefits budget, we use other software products outside of benefits to handle data analytics and candidate attraction and retention. I do not have visibility to those budgets.

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## Tegus Client

Hello, thanks for speaking with us today. We're looking to learn more about the benefits industry. Just to get

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us started, could you please share an intro of your experience and then maybe get into how many employees are currently at J.R. Simplot?

**Global Benefits Program Manager at J.R. Simplot Company**

Sure. So, I have been in the health and welfare realm for about 15 years now and most of that time spent working on our health plan. I currently have responsibility for the strategy and design of our global health plans. So, I do the work to monitor how the plan is performing. I identify gaps and needs, find vendors and solutions, make recommendations, implement those and then monitor their performance.

Of course, most of that work occurs in the United States, but I do that for the globe. As we are a global organization, we have about 15,000 globally. In the United States, we're right around 9,000 today.

**Tegus Client**

Got it. And you said you help design, identify gaps and needs, find vendors. And how do you go about assessing what is working and what is not working? Are there any vendors that you partner with to get this analysis or is it all internal?

**Global Benefits Program Manager at J.R. Simplot Company**

It's primarily internal. Obviously, so being a self-funded plan, we've chosen to have an ASO relationship with a carrier. So that carrier is really a wonderful partner for us. And we regularly review the plan claims information and data coming out of the plan to identify those gaps in needs.

So, some of that does come from just utilization or perhaps lack of utilization of the plan in certain areas. Of course, with any solutions, third-party solutions that we've put in place, we do work closely with each of the vendor providers of those solutions to monitor the performance of those as well.

And we're actually in the middle of a project doing this for one solution right now, if we see that there has been a potential impact on claims data as a result of the solution that we've put in place, then we will ask the carrier and the vendor to work together to perform an analysis to see if there's any kind of causation or correlation that could be made between the two things.

So not all solutions have a direct impact on claims activity, and so you evaluate that solution on its own. But where there is that kind of cross-reference that can be made, we do ask them to work together to report back on their findings.

**Tegus Client**

Got it. And just to clarify, when you mean the solutions or third-party vendors, are you referring to point solutions or digital health solutions?

**Global Benefits Program Manager at J.R. Simplot Company**

Both. So, we have a number of point solutions and digital health solutions, and we're adding more for next year as well.

**Tegus Client**

And at what timeline for both the medical side and the digital health side, do you work to reevaluate whether you want to add, take out any? What time of the year do you do this assessment?

**Global Benefits Program Manager at J.R. Simplot Company**

So, I do it year-round, technically, it's an annual endeavor. Our fiscal year runs September through August, and our benefits year runs as a calendar year, January through December. So actually, I am neck-deep in the middle of all of that evaluation right now and have been for several weeks because I am working on the budget for 2024 right now. And in order for me to know what my budget ought to be, I have to already know what solutions I might be adding or removing for 2024 so that they can be budgeted for accordingly.

So, while all of that work really occurs year-round so that I'm ready when push comes to shove this time of

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year, I really have been quite focused since January on identifying and narrowing down and making recommendations on the solutions that I'll be adding and removing. And those decisions are by and large complete now, as is the majority of my budgeting work. So, 2024 is basically set by the time we head into the end of April, and then I'll start the process again at the beginning of the calendar year.

**Tegus Client**

Got it. Given that decisions are pretty set, are there any new analytics services that you're planning to onboard in conjunction with all the different solution changes?

**Global Benefits Program Manager at J.R. Simplot Company**

We are not this year, but part of the work that I'll be engaged in later this calendar year is kind of going back to ground zero, so to speak, and reevaluating our health and welfare strategy and the offerings that we want to have going forward. So, basically, we put 10-year strategy plans in place as kind of a guide for the plan design and the sorts of things that we want to cover and accomplish in that course of time.

So no, to answer your question directly, we're not putting any analytics in right now. But as we do that 10-year review and decide what our plan design and our kind of strategy is going to be going forward, that may be a necessary component to add in because I have a suspicion that we will be complicating our world as opposed to uncomplicating our world as we go into that strategy work.

**Tegus Client**

And what do you mean by you say complicating our world? Is this in terms of plan design getting more complicated or the solutions that you're offering are more complicated?

**Global Benefits Program Manager at J.R. Simplot Company**

Sure. A little bit of but primarily on the plan design side. So, our organization made a decision that was implemented in 2015 to move to a full-replacement, high-deductible plan with an HSA. So, our 10-year strategy that we have been working with has been a single-plan strategy using that HDHP. And that has worked very well for us.

But times have changed, and expectations of employees have changed. And the flexibility or inflexibility, if you will, that comes along with a high-deductible health plan is making it difficult for me to avail ourselves of some of the newer trends and solutions that are out there that I think would be very beneficial for our employee base.

So, a large part of that work that I'll be taking on this summer is to say, okay, should we have a single-plan design, or should we have choice of plans? What should those plans look like if we have a choice of plans? Do we still offer a high deductible with HSA, or do we do something entirely different? So, coming from a world of one single-plan design to potentially a world with more than one plan that would be of different designs is a pretty big complication in my world. It's going to require a lot more administrative effort and a lot more oversight.

**Tegus Client**

Totally. And when you say plans, I mean, you might mean that was what the authority is saying. But then you're moving at HMO network plans, maybe EPO health plans. Like are those the type of changes? I also read there are newer co-pay plans.

**Global Benefits Program Manager at J.R. Simplot Company**

We're actually very open-minded. The only thing that wouldn't work for us would be an HMO just because of where our employees live and work across the United States, that's not an option for most of them. But we are, by necessity, very open-minded to what the alternatives might look like. I think an easy option would be to have plan choice, perhaps have two plans, keep our high-deductible plan and then offer a more traditional PPO alongside it.

But there are other options. And even inside those two options, there are more design strategies that can be

employed will it be narrow network, will it be a wide network, are we going to do some value-based design, things like that. So, we are extremely open-minded as we go into that.

**Tegus Client**

Got it. And then a couple of questions related to like benefits design. If you had to choose between three buckets of data to help you with the strategic project this year between benefits enrollment or benefit utilization or employee insights and preferences, which do you think would be the most valuable to setting up the strategy?

**Global Benefits Program Manager at J.R. Simplot Company**

It's really kind of a tossup between utilization and employee preferences. But a big part of the reason that we're undertaking this work is because of employee preferences, and so that would probably have to be my number one.

**Tegus Client**

How do you currently assess internally, I'm assuming, but if you use other like a broker, what have you, current employee preferences today.

**Global Benefits Program Manager at J.R. Simplot Company**

So today, it's internal, and it's really mostly informal, to be honest. Everybody in the organization knows that I'm the person, so they've not been shy over the years in coming to me and talking to me about what's working, what's not working, what their wish list is.

More recently, I've started working with our employee resource groups. And while those employee resource groups might be a subset of the employee population, they are much more willing to give feedback and have a variety of feedback. So, there's a lot of places that I get it from, but employees tell me what they like and what they don't like.

Obviously, I do look at utilization, let's take a point solution, for instance. I can put in the best point solution in the world, but people are going to give me feedback by whether they choose to use it or not use it.

So, if I find that something is being underutilized, then it's obviously not resonating, it's not valuable to people, and so therefore, I need to do something different. I either need to redeploy those resources to something altogether different or that particular vendor or platform maybe isn't working for people, so I consider that.

Also, within our global organization, we do an annual employee engagement survey. In fact, we just finished one and got the results. And there are questions on there, they're a little more open ended, around how people feel about their total rewards package, which is inclusive of benefits.

And then there are several free-text fields. And we got hundreds of comments, good and bad, about various sorts of aspects of things that they appreciate or perhaps don't value so much about that benefits package. And so, we are sorting through those right now as well and using that as feedback.

**Tegus Client**

Got it. And just to clarify, you said people go to you directly. Is this like an extreme administrative burden for your team? And could you shed some light there on what the process looks like to address these hundreds of comments?

**Global Benefits Program Manager at J.R. Simplot Company**

Yes. Well, luckily, the comments from the engagement survey, they're all written, and they were submitted anonymously, so there's no expectation on anybody's part that there's a response back to anybody. So, there's no administrative burden that way.

In terms of people, though, just maybe e-mailing me directly throughout the year or calling me or complaining about something that makes its way over to me, I don't feel that it's an administrative burden.

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It's obviously not something I'm getting day over day. It's here and there.

And generally, I find it actually pretty awesome that people are willing to be so open and honest and appreciate that feedback. And so, I take the time to talk with them, but we're not making any promises, of course. But no, I don't feel like it's an administrative burden based on the volume that's coming through and the way that it's coming through today.

**Tegus Client**

Got it. So, seeing that you have overseen total benefits packages, have you ever worked historically on how important a total benefits package is to talent recruitment? Or has that not come up?

**Global Benefits Program Manager at J.R. Simplot Company**

Oh, it's definitely come up. I do work with our talent team, I just don't get into their numbers or anything like that. But they are some of the resource of the feedback that I get because, of course, we're all aligned. If we find a great candidate, we want to be able to make them a compelling offer. And candidates are very candid about what they need and what they desire and what they consider to be competitive.

And so, I get that information and that feedback and those requests and those questions from our talent team all of the time. And that is part of what we consider when we take a look at how competitive are our plans. And we have actually implemented some point solutions as a result of the inquiries that I've gotten from the talent team. So, it's a very important part of the feedback loop.

**Tegus Client**

Got you. And I think from there, you mentioned types of questions of the talent team defers to you. Could you maybe elaborate more on the types of questions you commonly get from that team and your process for addressing them?

**Global Benefits Program Manager at J.R. Simplot Company**

Yes. Sometimes the questions are very specific to an individual. They want to know if our plan covers a particular health condition that's within their family or if we cover a particular service or prescription, that sort of thing. But on a more generic basis, we will get questions or requests for clarification around, well, how do we support particular life events or how does the company accommodate life events and things like that.

So, it's been through the talent team and requests from our candidates that we've done a lot more on the family-building side, so adding more leave of absence when a new child is added to the family, adding fertility benefits, we'll be doing that next year, adding some travel benefits for breastfeeding women, things like that.

It's also through the talent team that I get feedback about how candidates view the fact that we only have a single plan design and that it happens to be a high-deductible health plan. For some people, that's not a barrier. And for others, it is, and it's something that I will occasionally talk with candidates about to answer their questions, set their mind at ease, those sorts of things.

**Tegus Client**

Okay. And with all these, from specific to generic questions, are there any tools that you use today to help address those questions? Or is it relatively manual?

**Global Benefits Program Manager at J.R. Simplot Company**

It's pretty manual.

**Tegus Client**

Have you encountered any tools that help to do this just happen to implement it at J.R. Simplot?

**Global Benefits Program Manager at J.R. Simplot Company**

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Well, no. And based on the nature of our conversations so far, these are all kind of unanticipated inquiries or, like I said, maybe more of a personal or very specific nature, so I don't know that tools would apply or even be necessary.

However, to the extent that candidates may express that they feel our package is not competitive or something like that, we do not have a tool in place today, but I could see there being value in us having something to share with them that would show how we benchmark against others in our industry and their offerings just so that there can be that quick comparison without us just having to try to sell ourselves.

**Tegus Client**

What sort of material do you provide candidates today about the total rewards packages?

**Global Benefits Program Manager at J.R. Simplot Company**

So, we do make sure that our talent folks are fully trained and able to answer any general questions about our benefits package. So, a lot of that happens verbally. We work with them to have standardized language to put in our offer letters that talks a bit about the package that they will be eligible for.

We have a total rewards statement. I shouldn't really call it a statement, but we have a tool. We have a total rewards template that our talent team can fill in for an individual candidate when necessary that goes through the process of showing them what their total package would look like.

And so, it kind of outlines here's your salary, and here's your potential bonus. Here's how much the company pays towards your health plan, and here is how much you would pay toward that. Here's retirement and other perhaps executive programs and things like that so that they can see the total value that it's more than just their salary. And so, we do empower them to use that.

And then with benefits specifically, we have also chosen to put all of our benefits information into a single website for ease of use for both our employees and for candidates. And so, we will give candidates access to that because we have nothing to hide. We're very proud of our benefits program, and so we will give them access to that website and let them go out and review it in as much detail as they want in addition to all of those other items.

**Tegus Client**

So, just to clarify, you said to employees and to anybody who gets an offer letter or was it specific to new hires?

**Global Benefits Program Manager at J.R. Simplot Company**

No, the website with all of our benefits information is equally available to existing employees and to candidates.

**Tegus Client**

Alright. I'm curious, just in general from your purview, what are your top want to have? So, ignoring the conversation we've had so far, just generally, what's on your plate, what sort of gives you the lowest heartburn?

**Global Benefits Program Manager at J.R. Simplot Company**

I am extremely challenged right now with mental health support. That's really weighing heavily on me right now because my workforce is scattered, so those 9,000 people are scattered across like 46 or 47 states, primarily in rural areas. And there is such high demand for mental health services and not nearly enough providers of that. And that's really complicated when you look at where my employees live and work, being in primarily rural areas. And we are having a lot of challenge with that.

And I'm hearing from employees, in fact, that was the number one topic that came out of the engagement survey results that we just got within this past week is that they feel like there are insufficient mental health resources available to them, and they really want them.

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So, then that leads into my second concern, which is cost. We don't make our benefits packages decisions primarily on cost. Cost always has to be a consideration, but there is a lot that we choose to do simply because it's the right thing to do, because there's a need or because it makes us competitive or because that's part of our company culture. But there's still limitations to how much money can be spent.

And I can't address everything. And mental health in particular, while extremely important, is also one of the most expensive things outside of cancer and MSK and things like that for us to help try to address. So those things kind of go hand in hand, and that's what's bothering me.

The other thing that keeps me up, and it's related to mental health but it's more about on the physical health side, is, again, because my employees are scattered everywhere and because they're primarily in rural areas, I have probably a bigger percentage than the average plan of non-utilizers. So, people that in any given year don't go to the doctor, not a single time, don't bill a single prescription, just never interact in any way that I can see with the medical system.

And that's not good. We want people getting in and getting their preventive care. And there's probably things that aren't being diagnosed or aren't being treated or whatever. And so, I'm very eager to buy into the whole direct primary care model, but I'm unable to do that with my existing plan design. So that's another thing that is on my mind and that I'm trying to plan ahead for.

### **Tegus Client**

Thank you for the detail. I think from mental health being the top concern for you right now, what is the process? Does it look like you would find another mental health solution? Or is the current one not working? Or would you enlist a broker to help you with this process?

### **Global Benefits Program Manager at J.R. Simplot Company**

All of the above. So, it's actually an active conversation right now. And I think, first, if I can get the company's approval to put some dollars toward it, I have a really big ask in terms of monetary needs. So, if I can get the approval on the dollars, then my next step is going to be vetting providers.

I think what we will end up doing is adding a mental health solution as opposed to replacing something that we already have today. In my mind, we've got this big gap. We've got an EAP on one end, which is by necessity limited both in number of sessions and the types of issues that they're able to deal with.

And then on the other end, you've got the health plan, which subject to deductible and coinsurance, of course, that will cover people that have an ongoing need or needs for which the EAP is inappropriate, assuming that it is medically necessary.

But not all mental health issues fall into a medically necessary bucket. I mean, maybe it's, I don't know, marriage issues, those are not medical, and they're not going to be through an EAP. There's going to be limited resources for that. So just as an example, that kind of falls into this middle of nowhere.

I've got this huge gap in the middle where the EAP is not enough or isn't right, and the health plan either isn't right or the person doesn't have the money to spend on the deductible and coinsurance for those very expensive appointments, so what do we do to bring services to people at an extremely affordable price point wherever they are in the country, which probably means some sort of a virtual solution.

So, I'm likely to go about that process on my own. I don't use a broker or a consultant on a contingency basis. I do all of that work myself, but I do have wonderful relationships with consulting firms that I hire on a project basis.

And so, if I get to a point where I feel like my efforts are insufficient in vetting these out and getting something implemented, then I will hire a consulting firm and have them help me on a project basis with that. So, I'm really hopeful and optimistic that it's a project I'll be able to take on even later this year, perhaps. But that's really the steps that I would take.

### **Tegus Client**

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Great. Well, thanks again for your time and help today. Take care.

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