



Employee Benefit Strategic Planning



CPI
BENEFITS • PAYROLL • PLANNING
enhancing people & profit



BAN
Benefit Advisors Network



HR Focus and Trends

Historical	Emerging
<ul style="list-style-type: none"> • Cost center • Defined benefit • Internal administration • Cost • Separate: Compensation & Benefits • Reducing out-of-pocket expenses • Early stage technology 	<ul style="list-style-type: none"> • Productivity enabler • Defined contribution • Health promotion and self-care • HR more strategic focused • Consumer accountability • Focus on cost drivers • HR accountability to ROI • Total compensation • More advanced technology