

INTERVIEW WITH KAY CURLING

Learning from Benefit Managers

A two-minute Q&A preview of what you'll hear at the **Benefit Management Forum & Expo** in Dallas on September 17-19.



Today's employee benefit managers rely more than ever on their brokers for everything from employee benefit communication to wellness programming to plan administration. Similarly, managers also rely today on employee empowerment to cut benefit costs. The 20th annual Benefits Management Forum & Expo in Dallas from September 17-19 provides plenty of learning opportunities to give you an edge in both topics.

Among the speakers: Kay Curling, acting director of human resources for Fairfax, Va.-based technology and strategic consulting firm SRA International, whose clients include the U.S. Department of Defense and civil government agencies. Curling, a licensed insurance agent and consultant, will share tips for getting workers to care about the value of health care dollars. She also offers advice for getting the most out of broker relationships.

Q: You're an employee benefits manager *and* a broker. Why did you decide to become an insurance agent?

A: To best represent the interests of my employer, I always thought it was important for me to be as smart as the folks delivering services to me. I didn't want them driving the process; I wanted to drive the process. The only way you can do that is to be knowledgeable. Anything you can do to expand your skill set to help your employer in the world of wellness and health is a good thing. Unknowledgeable employers potentially leave a lot on the table and perhaps pay too much money for their products and services.

Q: How do you find a good benefits broker?

A: Ask brokerage firms to give you references of clients that are similar to your company. Who out there does a lot of call center work? Who understands the needs of employees in construction? Who serves people that do a lot of traveling overseas? If your industry has professional associations and conferences, go to the conferences and start asking around, "Who do you use?" Honestly, you can even pick up the phone and call your competitor. I do that all the time. I'm very honest about who I am and why I'm calling. When you start doing that, you get "intel" you wouldn't otherwise get from your broker. You can also go to FreeErisa.com and pull up any company's Form 5500 Schedule A statement, which shows who their broker is.