

Children's Crisis Treatment Center

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Benefit Services for Those That Serve Others

With over 40 years in business, Children's Crisis Treatment Center (CCTC) is a behavioral health and mental health agency that serves approximately 3,500 children and families in the Philadelphia area. According to the organization's website, over the past half-century, CCTC has been a safe place for healing for over 100,000 children in crisis. Their focus, "helping generations of children reach their full potential," has led to significant growth for the organization over the past several years, with more expansion planned.

Dr. Joanna Vazquez, Director of Organizational Development, has been with the organization for 22 years and manages learning, staff and leadership development, compliance, succession planning, and performance management. In her time at CCTC, the employee count has grown sixfold to its current level of 500+.

The organization has a strong commitment to its work, and the HR team also has a strong commitment to those who do it. "We have this model called Sanctuary, which is a trauma-informed model. It basically creates a place of empathy, a place of healing, and it's woven amongst our policies and our benefits. In HR, we say we serve those who serve others, and so our clients are the employees," said Joanna. "Our reputation in the community is because of the people who work here. Our goal, especially here in HR, is to help them not sweat the small stuff so that they can do their job, because it's a really challenging job to do."

In its efforts to serve its employees well, the HR team found that it needed to learn how to effectively process a Flexible Spending Account (FSA) and the best ways to educate its workforce on this benefit. PrimePay was introduced in 2010, and the CCTC team got started.



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NON PROFIT



PHILADELPHIA, PA

500+
EMPLOYEES



FLEXIBLE SPENDING
ACCOUNT (FSA)

Initial Challenges

- Wanting to bolster employee benefits package by offering a Flexible Spending Account (FSA) option
- Seeking employee empowerment and ease of use with account visibility and information access
- Aspiring to have the HR team's time hyper-focused on high-value-added activities

Solution

To support its growing base of over 500 employees, Children's Crisis Treatment Center deployed an FSA offering, which resulted in employee and employer tax savings and time savings for the HR team.

Benefits

- Educates and engages employee base on FSA status and resources via mobile app
- Saves valuable time for Benefits Specialist to reallocate to strategic initiatives
- Allows employees to set aside pre-tax money through payroll deductions throughout the year to pay for qualified expenses
- Provides employer with FICA tax savings on the employees' elected amount



The Expectation and Benefits

An FSA has both employee and employer tax savings and is an account that allows employees to set aside pre-tax money through equal, consistent payroll deductions throughout the year to pay for qualified expenses. These include:

- Health FSA covers out-of-pocket costs for medical, dental, vision, and any 213(d) expenses for employees and qualified dependents
- Daycare for children under the age of 13
- Commuter expenses - transit and parking

With a growing employee base of over 500 employees and 20+ years of HR experience at the organization, Joanna knows the importance of providing a strong benefits package to the team. "There's always an expectation when it comes to benefits that you have everything from a 401(k) to flexible spending. It's helpful to explain to employees why the flexible spending account is important and that it's easy to use," she noted.

But FSAs benefit more than just the employee. In addition to helping attract and retain talent, providing a more robust benefits program with tax advantages can also help offset administrative costs. Another employer benefit of an FSA is that the FICA tax savings on the employees' elected amount can help offset administrative costs.

Transparency, Access, and Time Savings

One of the biggest benefits Joanna sees from the FSA is the time savings that she and her team gain due to the transparency and availability of the FSA information available. Access to information is an important feature for the HR team's support structure, and the FSA mobile app accomplishes just that for the team and the app users.

Joanna has found that users benefit from seeing the information in one place as they utilize the mobile app. "Even with something as basic as knowing your balance, you can go into the app and know what you can carry over," she noted.

"When you have your account in the app, it's the ease in which they can get their information without needing to call us. The app has been really great," said Joanna. "It has been a game changer for us with less calls to my Benefits Specialist such as 'I don't know what my FSA balance is,' or 'Who do I contact when I can't get a bill paid?'"

And that ease of access has major implications for the HR team in terms of time savings. With the FSA app, gone are the days of needing to call the HR team with time-consuming questions and requests that the employee can now view and action on their own time.

"There was a point where my Benefits Specialist was mainly answering employee questions, and she's very detail oriented. She will not only give you one answer, she will give you all the options so you can choose your best route forward. She wants to make sure that all of our staff get what they need." With the team regularly fielding benefits questions previously, Joanna noted, "One question could take 10 or possibly 20 minutes. Now, it really frees up her time to do the other things that she needs. I can tell you that in terms of quantifying the impact, I just see the relief."

While PrimePay offers a comprehensive support model that includes phone, email, and self-service support, this additional time means that the CCTC HR team can focus their time and efforts on other activities that add value and accelerate CCTC's support of the community. The time savings allow them to extend their mission to more children and families.

"It gives us time back so that we can do things that are a bit more complicated or more strategic for the organization. It allows us to have longer conversations with our staff about things that are important to them rather than something that's administrative," said Joanna.

How an FSA Serves Both the Employer and Employees

Another feature that drives time savings and compliance for organizations is that the FSA software and debit card includes smart technology that auto-substantiates copays as well as prescriptions and over-the-counter products using IAS (Inventory Information Approval System) verification. This means that employees can be confident in their FSA usage, and employers can be sure that purchases are made within FSA compliance and regulations.

Providing employees with the opportunity to have an FSA can be a huge value-add when it comes to the benefits package that businesses offer. While employees realize an increase in their spending power and substantial tax savings, FSAs can also save an organization thousands of dollars a year on FICA taxes.



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