Role of Benefits in Human Reward Systems

By

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Abstract

A reward system consists of a number of interrelated processes and activities which combine to ensure that reward management is carried out effectively to the benefits of the organization and the people who work there. The major categories of benefits reviewed in this study include mandatory protection programmes, pay for time not worked, optional protection programmes, private retirement plans and a wide variety of other services. The study concluded that issues related to employee benefits have become a major topic not only in most organizations but also at the national level. The study also recommended that employee benefits should include mandatory protection programmes, compensation for time not worked, optional programmes, and private retirement (pension) plans in organizations.

Key Words: Benefits, Reward Systems, Human Resource, Organizations, Management, Incentives.

Introduction

Once a large neglected issue, the topic of benefits has become front-page news in the past decade. Childcare, healthcare costs and coverage, flexible benefits, and changes in pension benefits are among the most dynamic compensation topics today (Okere, 2019). Whereas the issue of executive compensation has receded from the front page over time, issues related to benefits continue as news of the day. Robert and Russel (1983), says a major reason for the increased attention to benefits is cost. Fifty years ago, indirect compensation cost less than 5% of the direct compensation offered to most employees. As depicted in Figure 1, increases in wages and salaries have averaged between 3% and 4% over the last 10 years. The cost of benefits has increased at a faster rate, averaging 5% in recent years. At present time, benefits equal 30% of the cost of direct compensation for companies with 500 or more employees (Bureau of Labor Statistics, 2001). Most of the increase does not reflect new benefits but rather the higher costs of legally required payments, for example the employer's share of Social Security, and optional benefits, especially health insurance; the costs for both doubled over a twenty-year period. The breakdown of the cost of benefits is shown in Table 1. Of course, the 30% figure that is, benefits as a percent of direct compensation, is an average. It is much higher for some major companies. For stance, 2000 Annual Report (2001) shows that for Ford Motor Company, benefits have averaged 46% of direct compensation, almost half of the total compensation package.

The increased cost of benefits has created something of a value gap, while the costs has gone up, employee satisfaction with benefits has gone down, and the value of benefits in meeting strategic organizational goals has diminished (Emmett, 1999). Because benefits are contingent on membership in the organization, they help a company attach and retain employees. Benefit programmes do not directly motivate increased employee performance, for the link between performance level and benefit level is virtually zero. All employees receive similar benefit coverage, regardless of their performance levels.

Employees gain several advantages by receiving part of their compensation in this indirect form. For example, even though employees may contribute to or even pay the entire cost of benefits such as insurance, the cost associated with the group coverage of all employees is likely to be considerably lower than equivalent

insurance purchased individually. In addition, some benefits are given favourable tax treatment; the employee need not pay tax on the value of health insurance, for example.

Types of Benefits

The major categories of benefits include mandatory protection programmes, pay for time not worked, optional protection programmes, private retirement plans, and a wide variety of other services.

Mandatory Protection Programmes

Several benefits are provided to employees because either the federal or the state government legislatively mandates them. The most notable required protection programme is specified by the Federal Insurance Contribution Act, better known as the Social Security Act. Social Security is designed to protect employees and their dependents by providing retirement income; disability income, healthcare (Medicare), and survivor benefits. Other mandated protection programmes include workers' compensation and unemployment. For many employers and employees, social security is the most expensive benefit purchased. According to Herman (1992) social security is not funded on an actuarial basis, as are most pensions or insurance programmes. In other words, the contributions are not invested in such a way as to grow and thereby cover the promised pension. Instead, many collected from currently employed individuals is used to meet the programme's monthly obligations to those who are now retired or disabled.

Kevin (1992) opined that "although a long way from approval, there is much discussion about a system whereby people would buy their retirement income coverage privately and tax subsidies would be used exclusively to boost the retirement incomes of low-income people". This could be achieved through a two-tired system, where the first tier provides a flat or means-tested benefit for the elderly and the second tier involves something like a mandated Income Retirement Account (IRA) (Franco, 2001). One thing is certain: The Social Security system will continue to be debated and analyzed.

Unemployment Compensation: The Social Security Act also established a system of Unemployment Compensation Insurance (UCI). Unemployment compensation

insurance provides, at the rate of 50% to 80% of normal pay, to out-of-work employees who have been laid off with the state employment office in their area and are expected to accept work commensurate with their skills. The benefit period is a function of the length of prior employment, up to a maximum of twenty-six weeks of benefits (Okere, 2019). Workers who are fired for misconduct, quit voluntarily, or do not actively seek employment generally are not eligible for unemployment compensation insurance benefits. Unemployment compensation insurance is handled by the states in accordance with federal guidelines. As a result says Emmett (1999), the exact details of employer contributions, employee eligibility for coverage, and amount of benefits vary considerably. Franca (2001), observed that "in most states, employers finance this benefit by paying a small tax of an employee wages". The size of the employer's contribution varies on the basis of past claims against that employer, thus providing an incentive to employers to avoid frequent layoffs. The experience based tax rate also provides an inducement for employers to keep careful records of the reasons that employees leave and to document all discharges due to misconduct. In periods of an extended economic downtown, it is not unusual for the twenty-six week limit on benefits to be extended (David, 1996; Bob, 1996). In 2002, just such as extension was enacted by U.S.A. Congress and signed by the President as part of the economic stimulus for unemployed workers in the aftermath of the September 11, 2001, terrorist attack (Okere, 2019).

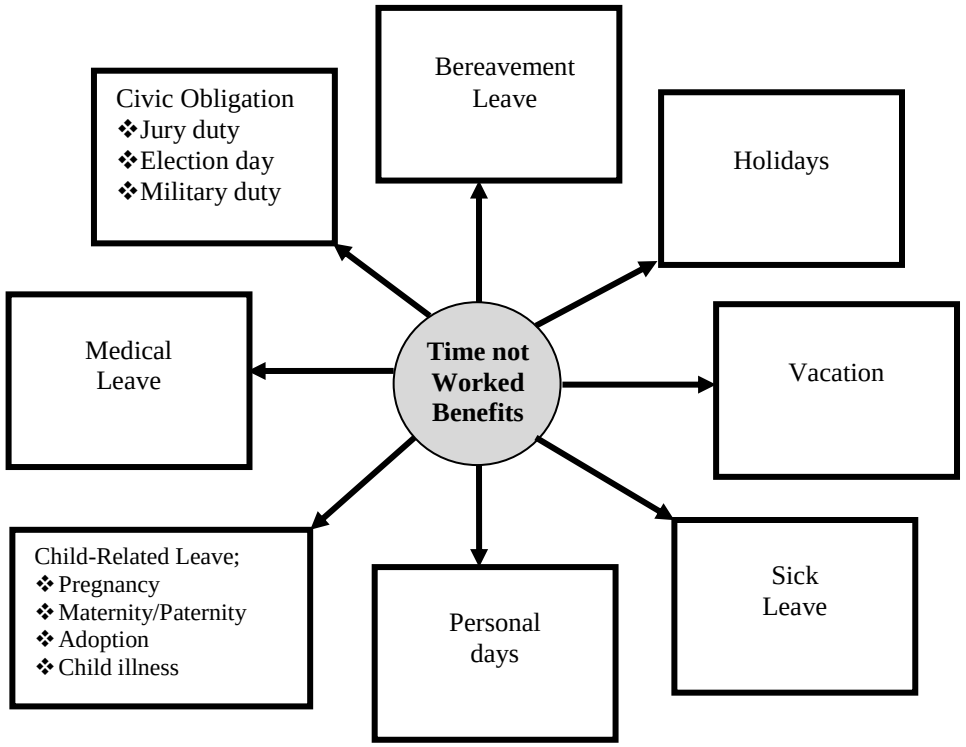
Workers' Compensation: Workers' compensation that includes disabling worker injuries and worker deaths are becoming more common. Most workers deaths have no avenue to redress and no employee benefits if they are injured on the job. Injured workers and their families simply go without compensation, and employers were not accountable for workplace hazards, which were often very great. As with most insurance, the cost to employers is based on injury experience. The costs of medical treatment, rehabilitation programmes, and disability income can be high, especially in cases of serious injuries. As a result, employers have an incentive to encourage employee safety. Karen and Sandra (1991) reported that "unlike other mandated protection programmes, workers compensation is handled entirely by the state, with no federal standards or involvement. Consequently, the specific benefit provisions vary from state to state". Many organizations and states are experiencing problems with workers' compensation.

As presently conceived, there is substantial discontent with workers' compensation, that is discontent on the part of work for, and insurers (Karen and Sandra, 1991). Worker compensation incidents inevitably involve medical treatment; thus the organizational and insurer discontent is related to rapidly escalating medical costs (James, 1992). Employee discontent is related to concerns over possible loss of income, since workers' compensation benefits are generally less than actual income. Additional worker concerns have to do with job security as well as possible medical and legal hassles.

Compensation for Time Not Worked

Kenneth (1997) argued that almost all employers provide full-time employees with some payments for time not worked. Figure 1 depicts a wide range of such benefits.

Figure 1: Payment for Time Not Worked



Holidays: Virtually all employers pay employees for major national holidays. Employers that must operate on holidays e.g. hospitals or police departments, generally provide over-time pay to employees who work on holidays.

Vacation: Most employers offer paid vacations to their permanent employees, the amount depending on length of service. A majority of employers stagger vacation schedules to remain well staffed throughout the year, whereas some schedule a plant short-down and have all employees take vacation at that time.

Sick Leave: A usual pay-for-time-not-worked benefit is sick leave. Many employees accrue sick leave in proportion to days worked. For instance, one half day of paid sick leave may be given for each fifteen days worked. Some firms allow unused sick leave to accumulate over the years, to be used in case of extended illness. Another popular alternative is to pay employees for unused sick leave as an incentive to come to work regularly and to use sick leave only when t is really needed.

Personal Days: Some employers offer one or two personal holidays each year. Employees can decide when to use these days off-for instance, to celebrate a birthday. Personal days off are sometimes called "mental health days", for the occasional times when one has to get away from work or "go crazy".

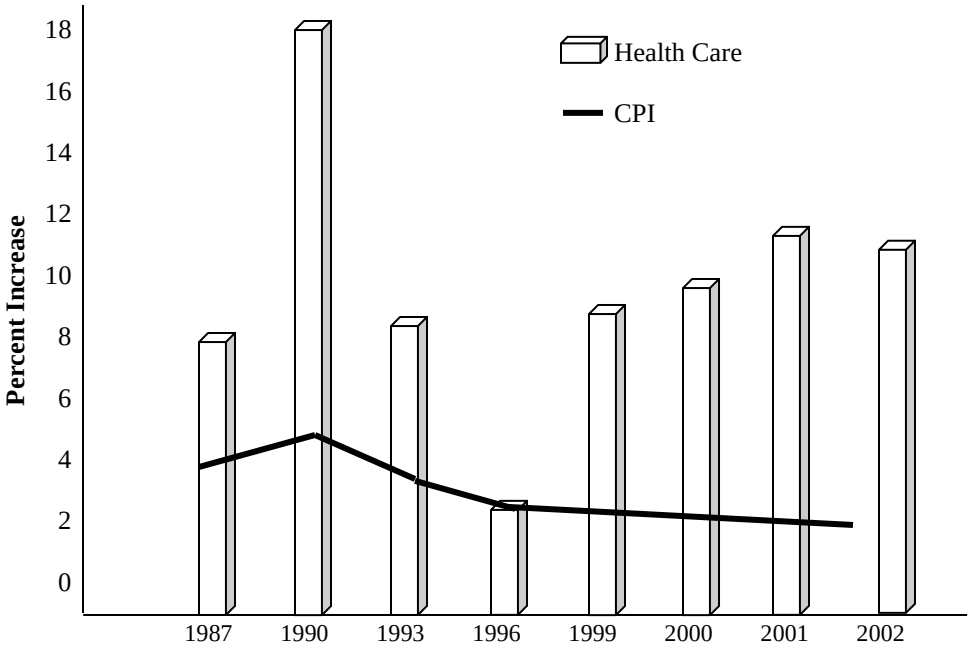
Other Leaves: Joel (2000) considered the Family and Medical Leave Act in their study as important leaves established by law in America in 1993. This act mandates unpaid leave of up to twelve weeks, with benefits and reinstatement rights, in the event of the birth or adoption of a child or serious illness in the immediate family, including parents. Health benefits must be maintained for employees on this type of leave. Leave is available to employees who have worked at least 1,250 hours in the previous twelve months of employment with the same employer. The importance of leave and other child-care benefits was highlighted in September, 1992, when a consortium of 137 companies and non-profit groups, including 11 major corporations, announced that they had formed the American Business Collaboration for Quality Department Care. The goal of the consortium is to raise $25 million to fund a variety of child-and elder-care projects across the United States.

As shown in Figure1, additional leave benefits can include medical, civic, and bereavement leave. Medical leave says Kenneth (1997), allows employees extended time off for major medical reasons. Frequently, such leave is unpaid and takes effect when all sick leave days have been exhausted. Leave for civic obligations includes time off for injury duty, part (or all) of the day off to vote in national or state elections, and leave for military duty, such as National Guard or reserve military service. Bereavement leave allows the employee time off for a death in the immediate family.

Optional Protection Programmes – Health Insurance

Optional protection programmes are not mandated by law but are offered to make the employer more competitive in the labour market and to improve employee satisfaction and quality of life (Okere, 2019). Medical or health insurance is a major optional protection benefits offered by most employers. The goal of health insurance as argued by Joel (2000), is to provide partial or complete coverage of medical expenses incurred by the employee and the employee's family. In practice, this means either paying directly or reimbursing the employee for hospital charges, surgery, and other personal or family medical expenses. Many plans also pay for dental care. Health plans vary in their comprehensiveness of coverage and specifics of funding, but rapidly costs have made health insurance a major concern in most organizations (Joel, 2000). As demonstrated in figure 2, health care expenditures will continue to rise to a faster rate than either the gross domestics product or the consumer price index (Kenneth, 1993). For example, in 2000 health insurance increased by 10%, a rate that is faster than it has ever been in relation to the overall rate of inflation. For a decade, premiums increased at twice the rate of inflation but are now rising at four times the rate of inflation (Robert and Milton, 2001). The simple fact is that most organizations cannot afford to provide as much coverage as they have done in the past. Cost-containment strategies have included the redesign of medical plans, a search for funding alternatives, and other approaches aimed at showing the increase in health care costs.

Figure 2: Parent Change in Health Spending and Consumer Prices, 1987 – 2002.



Source: Adopted from Joel E. Miller, Déjà vu All Over Again: The Soaring Cost of Private Health Insurance and its Impact on Consumers and Employers (Washington, DC: National Coalition on Health Care, May 2000).

Health Cost-Containment Strategies

1. **Health Plan Redesign:** In the past, healthcare insurance was typically regarded as a total package shielding employees from all healthcare costs. Increasingly, however, the goal is shifting to protection of employees against major and catastrophic costs. Instead of reimbursing employees for all medical bills, many employers have begun using deductibles, copayments, coordinated coverage as ways of containing costs. Many medical plans have a "deductable" of ₦1,000 to ₦4,000 or more for each family member each year (Okere, 2019). Only expenses over this amount will be reimbursed by the insurance fund. Thus, a person in good health, who makes only one or two medical or dental visits in a year, may receive no reimbursement. "Copayment (Coinsurance)" means that expenses

beyond the deductible are shared, usually in a ratio between 50:50 and 80:20. Employers are increasingly concerned with "Coordinating benefits" as a way of containing costs. The objective is to prevent duplicate payment for the same healthcare service. For instance, an employee may be covered both by his or her employer's plan and by a working spouse's benefits. Careful checking is necessary to ensure that reimbursement is made only once.

2. **Health Funding Alternatives:** Another approach to cost containment has been to seek funding alternatives. Instead of relying on insurance companies, some employers have begun to self-insure or to use preferred provider organizations or health maintenance organizations. By self-insuring, an employer sets aside funds to pay health claims in lieu of insurance coverage. If the base of employees is large enough to spread the risk, the employer can achieve significant savings (Ranald, 1983). A Preferred Provider Organization (PPO) is a limited group of physicians and hospitals that agree to provide services in accordance with competitive fee schedules negotiated in advance (Anthony and John, 1992). The physicians and hospitals benefit from knowing that they have a guaranteed customer base. Employees are free to use any physician or hospital that is part of the preferred provider organization or another provider if they are willing to pay any difference. Many employers have organized PPOs in communities located near their facilities (William et al, 1992). Ronald (1983) also said that a Health Maintenance Organization (HMO) provides complete medical care for employees and their families at a fixed annual fee. Supplemental policies typically cover hospitalization for those HMOs not associated with hospitals. Since doctor visits are not charged on a per-visit basis, individuals are more likely to seek preventive care, thus reducing the incident and costs of more serious illness.

3. **Legal Requirements for HealthCare:** Health benefits programmes have been relatively free government regulation, although healthcare and the public role in its delivery have been the topic of widespread public debate in the last several years. George and Ron (1995), observed that Health Maintenance Organization Act requires that companies with at least

twenty-five employees living in an area served by Health Maintenance Organization offer Health Maintenance Organization membership as an alternative to regular group health coverage. Consequently, the number of Health Maintenance Organizations and their participants has increased dramatically. Further, a more recent trend has been a merging of Health Maintenance Organizations to form giant managed care facilities serving millions of people in multistate territories (George and Ron, 1995).

4. **Health Benefits for Retirees:** There are some companies that provide continuing coverage for retirees. Such continuing coverage is coordinated with Medicare, which provides certain benefits beginning at age sixty (Okere, 2019). Companies try to cover the costs, and there are many, not paid by Medicare. Anthony and John (1992), believe that retiree medical benefits have gone from a long-accepted and little-noticed element of a benefit package to a front-burner issue in terms of impact on profits. The strategic, legal, accounting, and financial constraints will be weighed against general Human Resource practices of doing nice things for retires as organizations reevaluate the level of medical benefits they will provide for retired workers.

5. **Health Benefits for Non-Family Members:** Given the general trend to control and cut back on the expense of healthcare, why would organizations offer to extend, coverage to other people besides employees and their legal dependents? Research has shown that many companies have moved to provide what are called "domestic-partner benefits"; that is, the same benefits for the long-term partners of homosexual employees as it provides for the spouses of heterosexual employees. More than 145 (29%) of Fortune 500 companies now offer domestic partner benefits, more than quadruple the number that offered in them in 1997 (Robert and Milton, 2001). Of the 100 best companies to work for, nearly half (forty-seven) offer domestic- partner benefits. Thus, the rationale for domestic partner benefits is simple: Studies showed that committed homosexual couples are at no greater risk of illness, including the catastrophic illness of AIDs, than are married heterosexual pairs (Okere, 2019). On a cost-benefit

basis, those companies offering such benefits feel that the value in terms of attracting and retaining employees outweighs the cost of the coverage.

Optional Protection Programmes-Life and Disability Insurance

Jerry and Victor (1986), says many companies offer life insurance as a benefit, providing support for the employee's family in the case of the death of the wage earner. By purchasing a group package, the employer can obtain coverage at far lower rates than would be available to individuals. Coverage is generally based on annual earnings, and for many employees, coverage is offered for twice annual earnings. Some organizations allow employees to purchase additional life insurance at the group rate. Also, Jerry and Victor (1986) continued by positing that many employers provide long-term disability insurance to guarantee income for employees who become disabled and are unable to work-an event for more likely than death of the wage earner. Disabled employees and their families are entitled to payments from Social Security, but most need additional income to approach replacement of prior earnings. Long-term disability payments typically do not begin until the employee has been unable to work for a specific period, usually three to six months.

Private Retirement/Pension Plans

A very important benefit to most employees is a private pension plan. In some cases, pensions are funded entirely by employer contributions, but most involve both employer and employee contributions. Okere (2019) described pension as essentially an investment to which contributions are added at regular intervals. Invested funds, along with interest, dividends, and/or capital gains, grow and accumulate to provide income during retirement. Under some plans, an account identified as belonging to the employee is established. With other pensions, funds are pooled, with a known share reserved for the employee on retirement. Pensions are subject to intricate financial, legal, and tax rules and considerations. Virtually according to Jerry and Victor (1986) all pensions are qualified, that is, they conform to stringent Internal Revenue Service requirements. Both employer and individual contributions to qualified plans are exempted from income tax, and interest, dividends, and gains are allowed to accumulate tax-free. Retired employees must pay income tax on the pension payments they receive, but often their tax rate is lower than when they were working and had a larger income. Thus, employee

contributions are a valuable means of deferring tax on income. In this context pensions are deferred wages: rewards for long service. However, James et al (1992) observed that, if an employer wishes to implement a pension plan for a selected group of employees, such as key executives, the plan must be non-qualified. This approach is frequently use to provide supplemental retirement benefits for executives. In the opinion of Allen (1987) retirement plan are expensive costing the employer an estimated 10% of payroll, including the company contribution to Social Security and Pensions. The amount that the employee will receive on retirement is usually based on length of service with the company and salary level. Benefits average between 20% and 30% of preretirement salary for most plans. The pension plans in use today can be categorized into three broad types (1) defined benefit plans, (2) defined contribution plans, and (3) capital accumulate plans (Allen, 1987).

(1) **Defined Benefits Plans:** The defined benefit plan is the most prevalent type, comprising 9% of all plans in industries (Allen, 1987). Under a defined benefit plan, retirement benefits depend on a formula that includes length of service and average earnings in the final years of employment. Such plans have the advantage that employees know the amount of their retirement benefits ahead of time. Employer and employee contributions are determined by actuarial calculations.

(2) **Defined Contribution Plans**: A less expensive, and less widely used-type of pension is the defined contribution plan, also termed a "money purchase plan". Contributions are made at a fixed rate to an account established for the employee. Benefits are a function of contributions plus gains, or losses, as a result of interest, dividends or capital gains. Profit-sharing plans and ESOPs fall into this category. Defined contribution plans offer less security and predictability of retirement benefits because the employee, not the company, assumes the risk of investment performance (Okere, 2019).

(3) **Capital Accumulation Plans:** Through capital accumulation plans, employees have the opportunity to establish individual retirement accounts. The principal capital accumulation vehicles are thrift plans and 401(k) plans. Employees may make tax-deferred contributions, which,

under thrift plans, may be matched by the organization. A common matching rate would be ₦1 of employer contribution for ₦2 contributed by the employee (Okere, 2019). Barbara (1988) is of the view that thrift plans were popular in some industries for many years and then became the basis for 401(k) plans as a part of the Internal Revenue Act. Although they involve no employer match, 401 (k) plans allow employees to set aside salary and participate in tax-deferred earnings. Barbara (1988) also commented that in some years ago, employee contributions to 401 (k) plans were limited to 20% of salary, up to a maximum of approximately $10, 500 a year, a figure that is adjusted annually for inflation.

Other Benefits

Many organizations offer additional benefits, some of which provide innovative opportunities for employees. Included are such benefits as vision care, prescription drugs, concierge services, e.g. dry-cleaning pickup/delivery, legal counseling and financial counseling (Alarice, 1999). Also, many organizations have established employee assistance programmes (EAPs), offering short-term counseling for employees under stress as a result of work or non-work problems (Albert and Ellen, 1995). Other important benefits include:-

1. **Wellness Programmes:** In an effort to stimulate wellness, many employers provide exercise or recreational facilities for employees or reimburse employees for health club memberships (Alarice, 1999). Other companies provide incentives in the form of monthly stipends or similar payments for employees to participate in exercise programmes, quit smoking, lower blood pressure or cholesterol, or take similar steps toward good health (Wall Street Journal, 1991).

2. **Educational Assistance:** Another important benefit is "educational assistance". Typically, employees are reimbursed for tuition and possibly for books or other associated costs. In general, educational assistance is limited to courses or degree programmes that are job-related.

3. **Child-Care Assistance:** It is likely that every major company will soon consider offering child-care assistance as an employee benefit. Such assistance can take the form of on-site childcare, financial assistance, or information and referral. The number of women in the labor market has increased dramatically. According to U. S. Department of Labour (2000), as of 1999, 70% of all mothers with children three to five years of age and 61% with children under three years of age were in the workforce. Furthermore, Pamela (1997); Stephen et al (1990); Ellen and Victor (1992); Judith and Bradley (1992), observed that satisfaction with child-care arrangements has been found to be related to less work-family conflict and to lower levels of absenteeism but unrelated to performance. Robert and Milton (2001) stated that twenty-six of the 100 Best Companies to Work offer on-site daycare, many more offer assistance and/or referral. Even though said Karyn-Siobhan (2001), the total number will be growing as a part of a little-known tax credit. However, some research suggest that offering child-care benefits can cause resentment among childless workers and/or workers with children who do not take advantage of the benefits (Harris, 1997; Janner, 1994). A study by Teresa et al (1998) found that current, past, and anticipated future use of child-care programmes were related to more positive attitudes to child-care programmes, but not to more general attitudes or behaviours. The so-called family-friendly backlash was not a serious problem.

Conclusions

Issues related to employees benefits have become a major topic not only in most organizations but also at the national level. Greater interest in benefits stems from the overall costs. Employee benefits include mandatory protection programmes, compensation for time not worked, optional protection programmes, and private retirement Pension plans. Mandatory protection programmes include Social Security, unemployment compensation, and workers' compensation. Many employees receive pay for holidays and vacations. Pay for time not worked may also include sick leave, personal days, and leaves for maternity and infant or elder care. Other protection programmes include health insurance, life insurance, and disability insurance. As a result of the skyrocketing costs of healthcare, employers have been forced to redesign plans by increasing deductibles, splitting some costs

with employees (coinsurance), and exploring alternatives such as preferred provider and health maintenance organizations. Pension plans are funds established by employers to provide income to employees after retirement. Some plans require contributions by employees in addition to those of employers. Plans vary, with most providing defined benefits. Others define contributions, with benefits being a function of investment growth. In addition, many employers provide other types of capital accumulation plans, such as thrift plans or 401 (k) plans that allow employees to invest pretax money toward retirement.

Recommendations

The study recommend the following:-

1. Employee benefits should include mandatory protection programmes, compensation for time not worked, optional protection programmes, and private retirement (Pension) plans in organizations.
2. Workers should be paid for time not worked such are as holidays, vacation, sick leave, and personal days.
3. Medical or health insurance should be considered as a major optional protection benefits to make employer more competitive in the labour market, and also improve employee satisfaction and quality of work like.
4. Health cost-containment strategies such as health plan redesign, health funding alternatives, legal requirements for healthcare, health benefits for retirees, and health benefits for non-family members.
5. Defined benefits plans, defined contribution plans, and capital accumulation plans should be adopted by organizations as they are very important benefits to most employees in a private pension plan.
6. Organizations should offer life and disabilities insurance to the employees to support their families in the case of death or permanent disability.
7. Organizations should establish employee assistance programmes like wellness programmes, educational assistance programme, and child-care assistance.
8. Organizations should also establish counseling unit for employees under stress as a result of work or non-work problems.

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