

# Executive summary critical narrative



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Additionally, a flexible spending plan allows employees to pay for out-of-pocket medical expenses, for themselves and dependents, not ordinarily covered. C also uses a cafeteria plan. However, their plan includes options such as vacation packages, on-site concierge, and the company fitness center. Use of a point-based plan allows employees to self-tailor their benefit package.

While maintaining a consistent dollar value across plans.

**Individual Benefit Package Weaknesses** The HCI plan allows employee flexibility in selecting their options. However, these options are limited and would not be as well received by a more diverse demographic than the one contained at HCI. The C plan is perk centric and also allows much employee flexibility, but it does not cover retirement packages, dental insurance, or life insurance. As with HCI, the C plan would not be as well received by a more diverse demographic.

**Recommendation** Conduct a survey amongst HCI and C employees to determine which current options are the most popular.

Next, merge the plans into one overarching benefits package covering all HOC employees. The new plan, still using the cafeteria plan structure, will reduce the options among benefits that were available to employees prior to the merger; however, it will keep in place the most popular and frequently used benefits.