



➤ April 26, 2025

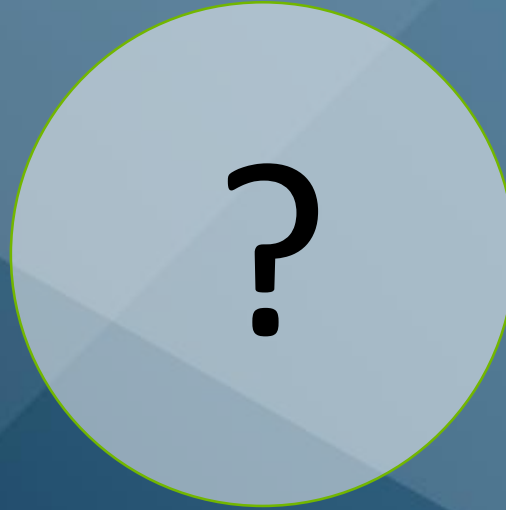
Empower Your Employees: Strengthen Engagement Through Workplace Giving



Before We Begin



We are
recording today's
webinar



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Coast to Coast Administration



**BASIC services over
20,000 employers
nationwide.**



Technology Driven HR Solutions to Take Your Company Further

Suite of HR Benefits, Payroll and Leave Management, and Compliance solutions offered individually or bundled.



➤ Presenter



Sandy Usina

Sandy is a Regional Sales Director at BASIC with years of professional sales experience. Employers and broker partners trust Sandy to find the right compliance and employee benefit solutions for themselves and their clients, knowing they'll receive personalized service and a level of expertise that exceeds their expectations.

➤ Today's Topics

- How Giving Accounts can enhance employee engagement and boost morale
- How employers can easily implement workplace giving programs and types of Giving Accounts
- BASIC's Solution

➤ Current Workplace Giving State

- **Corporate volunteerism continues to grow.** Companies that encourage their employees to volunteer, foster a culture of community involvement and social responsibility. This not only benefits the nonprofits receiving volunteer support but also enhances employee morale and job satisfaction.
- **Reinstating Matching Programs.** Several companies suspended their employee matching gift programs but starting up again in 2023, several companies have reinstated their initiatives, indicating a renewed commitment to employees.
- **Expanding with Disaster Relief Programs.** Companies who implement these programs showcase their commitment to their employees by helping in times of crisis and humanitarian need.



Source: NonProfitsSource.com, October 1, 2024

➤ Emerging Trends

- **Workplace Giving Software:** The right tools enable organizations to accomplish more through corporate giving. Explore everything nonprofits should know about workplace giving platforms, including how they help and what to look for.
- **Matching Gift/Donation Automation:** Automation is changing the name of the corporate philanthropy game. It increases the total dollars that employees contribute.
- Young professionals are rising as enthusiastic workplace donors and increasing their donations year-over-year **more than those in other age groups.**

Source: NonProfitsSource.com, October 1, 2024

How Giving Accounts Can Enhance Employee Engagement and Boost Morale

➤ Enhance Employee Engagement and Boost Morale

- Employees are still looking to their employers for help: mentally and financially
- Personal hardships and financial stress still impact work performance
 - Healthcare costs (expected to increase 5.8%)
 - 64% of adults say that money is a significant source of stress in their life.
 - Only 39% of Americans say they have enough savings to cover a \$1,000 emergency room visit or car repair.



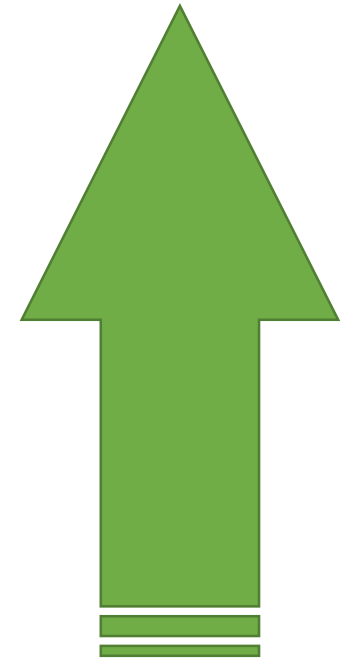
➤ Enhance Employee Engagement and Boost Morale

- Rising cost of education continues to stress out American families
- In 2024-2025, the average tuition and fees for full-time undergraduate students at public four-year in-state schools was \$11,610.
- Net Cost = Cost of Attendance less any form of “grant-based” financial aid (i.e., not a loan or subsidized work).
 - In 2024-2025, the average net cost of attendance for students was \$36,150 at private nonprofit four-year institutions.
 - For public four-year schools, the average net cost of attendance was \$20,780



➤ Boost Morale

- Workplace giving programs are associated with higher job satisfaction and factor into retention.
- 80% reduction in average attrition for the engaged workplace giving participants.
- In organizations offering workplace giving 8/10 say their company's values align with theirs.



Corporations Who Are Doing it Right

Philanthropic
Donations



Local
Communities



Donation
Matching



Volunteerism
Programs



➤ You Don't Have to be Big to Make An Impact

- Consider offering Volunteer Time Off (VTO). Employees can volunteer at a nonprofit of their choice.
- Matching employee donations can drive philanthropy, improve corporate social responsibility (or CSR), and better engage with team members and consumers alike.



Giving Accounts

➤ Giving Accounts Benefits Offerings

Give Now Feature

Giving Savings Account

Charitable Donation Account

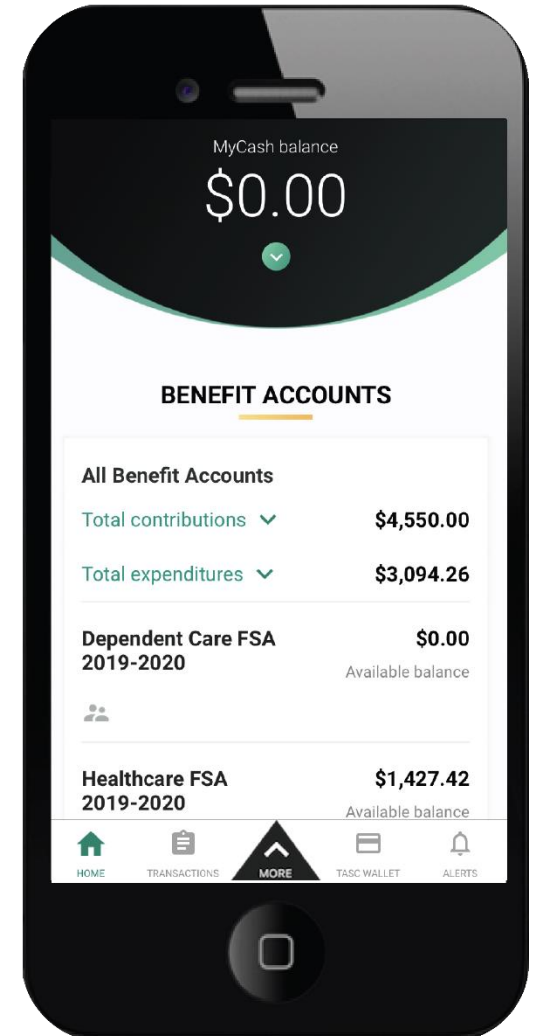
Scholarship Fund

Crisis Fund

➤ Give Now Feature*

- All participants with a BASIC CDA account now have access to Give Now
- Allows participants can donate funds from their MyCash balance to a charity of their choosing
- Accessible both online or in the BASIC mobile app

*Coming Soon



➤ Donor Advised Funds (DAF)

- Funds established exclusively for making donations to charity.
- Funds in a DAF are tax deductible when the funds are contributed.
- These funds are earmarked for donation, and they can only be used to make donations to a 501c3 or moved to another DAF.
- DAF funds cannot be withdrawn for any other reason.



➤ Giving Savings Account

- Non-DAF account offering
- The Giving Savings Account helps employees save toward giving goals.
- It offers flexibility for participants since funds contributed are not considered tax-advantaged until they are donated to charity.
- Allows employees to withdraw their contributions prior to donation should an unforeseen need arise.



➤ Charitable Donation Account

- The Charitable Donation Account is another great way to help employees with giving goals.
- Participants contribute to this account and contributions are tax-deductible because once funds are contributed they must be donated eventually.
- Participants can choose when to disburse funds to their chosen charity.



➤ Crisis Fund

- Between natural disasters and personal hardships, people want to do their part to help and a Crisis Fund makes it easy to respond.
- Employers can set up a fund in advance, then an employee may request funds for an applicable crisis, which can be disbursed if their request is approved.
- Both employers and employees can donate to the fund, and contributions are tax deductible upon donation, making it that much easier to help those in need.



➤ Scholarship Fund

- This fund supports education with scholarships for the dependents of employees
- Employer and employee tax-advantaged donations
- The employer sets the amount of scholarship dollars to be awarded and the criteria award recipients must meet, then approved recipients receive a contribution from the fund toward their education costs.
- It's a great way to empower your employees' giving ability while providing opportunities for their children.



BASIC's Solution

Consumer Driven Accounts (CDA)

➤ Introducing BASIC's Platform

- ✓ All COBRA & Benefit Accounts on **one platform**
- ✓ COBRA clients have **easy access** to “Endless Aisle” of CDA benefit accounts
- ✓ **Employee-Centric:** respond to & manage diverse needs of workforce at any life stage
- ✓ Vendor **consolidation**
- ✓ **Peace of Mind:** Audit Guarantee and Hold Harmless



➤ Consumer Driven Accounts (CDA)

- New integrated system allows employers and participants to manage all their benefit plans on **one card, one website, and one mobile app**
- Choose from a wide range of healthcare benefit accounts like FSA, Simple HRA, or HSA
 - Combine with Dependent Care, Transit, Wellness Rewards, and Education Reimbursement accounts



➤ New Features Customers Will Love

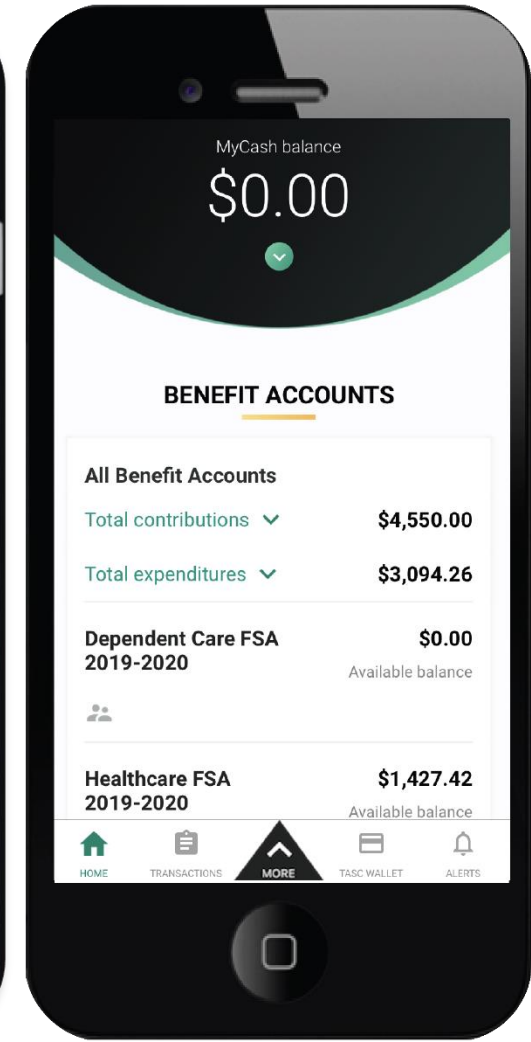
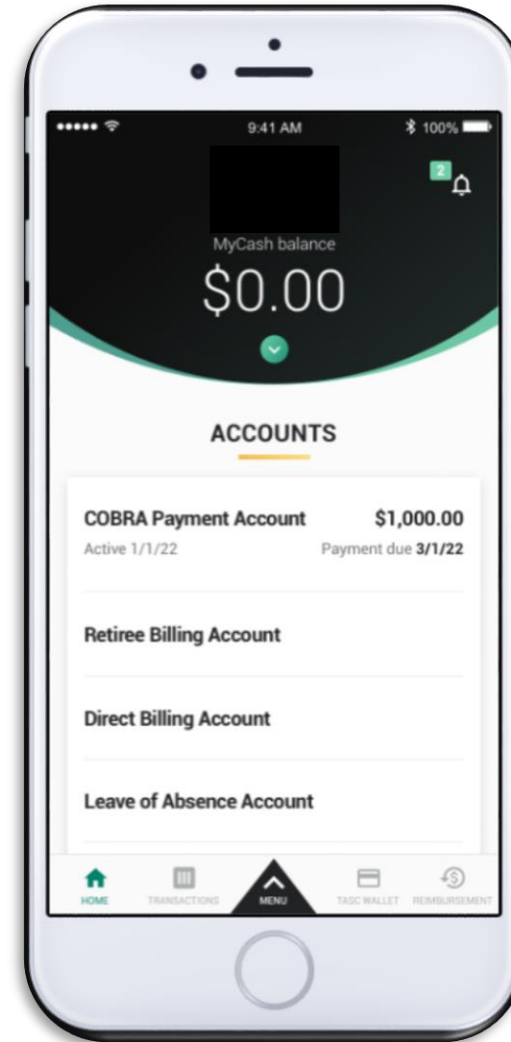
Improved Feature Functionality

- ✓ Single sign-on for **everything**
- ✓ **Better**, more responsive service
- ✓ Participants pay **their** way
- ✓ **Integrated** web-based & mobile participant experience
- ✓ **Industry-leading** security



➤ THE BASIC MOBILE APP

- Free download:
- Innovative Features:
 - Biometric Security: Touch ID and Facial Recognition
 - Mobile Alerts
 - BASIC Wallet
 - Receipt Repository
 - Card Management and Holder
 - COBRA participants can pay their premiums
 - Pay by Credit Card, check and/or ACH



Before Q&A



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the handout
section



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QUESTIONS

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www.basiconline.com/webinar.



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