

BEST PRACTICES *in HR*™

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Teambuilding Challenge Courses Take Employees to New Heights

Rowing a boat down a river can be a relaxing activity, but if you're depending on 24 of your colleagues to help you move the boat, it can be an exercise in frustration.

"The boat moves really well if everyone is working well together," says Charles Myers, director of events for Riverfront Adventure, a program that takes groups of 25 individuals aboard its 44-foot-long "dragon boats" to teach communication and teambuilding skills.

Groups usually struggle at first, but by the end of the session, they are cheering each other on as they glide down the Connecticut River, he says.

Climbing the Ladder of Success

Challenge courses provide experiential training that takes employees away from

workplace distractions and out of their comfort zones to enhance communication, teamwork, or other skills.

Riverfront Adventure is run by Riverfront Recapture, a private, nonprofit organization whose mission includes reconnecting metropolitan Hartford with the Connecticut River and providing community access to the waterfront in four nearby parks.

The program was originally created "to provide a safe environment for inner city kids to be involved in group activities in a positive way in a place that is their own," Myers explains. Two years ago, in a successful effort to make the organization financially self-sufficient, the program was expanded to offer training to adults. Area employers have

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Pet Insurance—Another Treat In Dog-Eat-Dog Recruitment?

The rising cost of health care is a burden for many employees—even if their employers provide medical benefits to employees and their families. And if that family includes a furry four-legged member, veterinary healthcare costs are also on the rise.

"Veterinary medicine is becoming as sophisticated as human medicine," says Katie Grant, marketing director for PetFirst Healthcare (www.petfirst.com), which provides health insurance policies for cats and dogs. With advancements in veterinary care come increased costs, she says.

Noting that many dogs have graduated from sleeping in the doghouse to

sleeping nights in the master bedroom and that many are included in family portraits, Grant says pet owners consider their pets to be part of their family. That "humanization of pets," coupled with rising costs, has prompted an increasing number of employers to offer pet insurance.

"Over 60 percent of people have a pet at home. Of those, 70 percent have more than one," Grant says. "Statistically speaking, it's going to affect the workforce in some way."

Increased Interest Among Employees

"Fortunately, we're seeing pets live longer and better lives because of

(continued on page 2)

Teambuilding (continued from page 1)

turned to Riverfront Adventure to help promote teamwork, leadership development, problem-solving, and communication among their employees, through both experiential and classroom-based training.

The experiential training includes having willing participants complete cooperative games and goal-oriented group initiatives, and working together to make their way across a steel cable suspended up to 30 feet off the ground!

Benefits Outweigh Costs

Although sending employees to a challenge course tends to be more expensive than offering in-house training, there are many benefits to using such a program, Myers says. For example, participants have fun, learn to work together and

communicate better, and gain a sense that they are part of their organization. "This is another tool for an HR professional to address some broad-based problems that may be difficult to address internally."

Here are a few tips to keep in mind:

- **Choose the right challenge course.** When selecting a challenge course, Myers recommends considering the value of the program, as well as whether safety is a priority, the trainers are experienced, and the provider is fully insured.
- **Ask for a sneak peak.** Arrange to visit the challenge course, and watch other groups participating in activities.
- **Look for a trainer that wants your input.** Training will be most effective if the trainer understands the challenges or problems you're trying to address.

- **Debrief after training exercises.** Be sure to include a debriefing session, so employees understand how their experience ties back to their jobs. "This is a critical piece," Myers says. "The debriefing session is the takeaway. It's the lesson learned."

To learn more about organizations that offer challenge courses, Myers suggests visiting the websites for:

- Riverfront Recapture (www.riverfront.org),
- The Association for Experiential Education (www.aee.org),
- The Association for Challenge Course Technology (www.acctinfo.org), and
- The Connecticut Challenge Course Professionals (thecccp.com).

Pet Insurance (continued from page 1)

advances in care and treatment," says Brent Hinton, CEO of PetFirst. "But that also means more visits to the vet and more costs associated with those vet visits, which is why we believe people are exploring pet insurance."

"We're hearing that, in recent months, pet insurance has become the most-requested [voluntary] benefit by companies' HR and benefits managers," says Hinton.

In most cases, employees are contacting their HR departments and asking for the companies to offer this type of benefit, Grant says, noting that pet insurance is "a feel-good benefit" that can be offered through payroll deduction at no cost to employers.

"Pet insurance is one of those things that add a lot of value to a benefits package without costing the employer a dime."

As part of a comprehensive benefits package, pet insurance can help attract and retain workers, she says. "It shows employees that their employer values their entire personal life."

How It Works

Pet insurance policies are offered as indemnity plans, according to Grant. The employee pays the full cost of the veterinary visit, has the veterinarian sign a claim form verifying that certain services were provided, and then is reimbursed according to the terms of the plan.

Depending on the provider and plan, covered services typically include veterinary visits related to accidents, illnesses, and routine care.

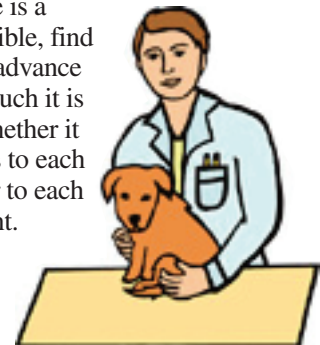
Before selecting an insurance provider, consider the following advice:

- **Find out how comprehensive the plan is.** "What does it cover, and what does it exclude?" Grant says.

Ask if wellness care and routine visits are covered in addition to visits related to accidents and illnesses.

- **Look at ease of use.** How complex is the claims process, and how quickly are claims paid?
- **Read the fine print.** Determine whether pet owners must submit information about a pet's medical history when applying for coverage and whether rates vary depending by breed, age, and geographic location.

If there is a deductible, find out in advance how much it is and whether it applies to each visit or to each incident.



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