**Importance of benefits in attracting and retaining**

**employees within A military organization**

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**Abstract**

*Employee benefits are major and burdening components of business today. Effective competition with companies for the same employees is a challenge that keeps emerging in front of large and small companies as well as a military organization.*

*All professionals involved in the compensation management agree that a good benefits program helps to create a motivating environment that will encourage individuals to look for a job in the organization and to remain there. Thus, the question is how modern military structures respond to that and what benefit options they are ready to offer to their employees in order to stay as much as competitive in the labor market.*

**Keywords**: benefits, attract, retain, motivation

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**1. Introduction**

Benefits, or as some other authors call them indirect monetary compensation, stand as the second key element of the Total Compensation System (Caruth, 2001., p. 153). This element comprises various products and services which companies provide to their employees, in addition to salaries and wages. Indirect monetary compensation represents the most complex field of compensation program design, implementation and administration. Besides, this includes a great deal of laws and regulations. The analysis of tax liabilities and privileges concerning employers and employees also imply the benefits complexity. Due to reason that in many countries most employee benefits are nontaxable we can claim that benefits are cost-effective and the benefits price contracted for a group, such as in case of life insurance, is lower than the price when individually contracted (Galetić, 2015.). However, benefits cost is on the continuous rise. On average, from 30 to 40% of payroll expenses are benefits related, and in highly unionized manufacturing they may be over 70%. Research done in the USA show that the cost of benefits rises, sometimes faster than the inflation rate (Mathis, 2011., p. 426). In this connection employers are facing the challenge how to balance the ongoing benefits cost rise and their implementation in attaining organizational goals. Furthermore, a part of the challenge has to be focused on the proper communication with employees about the benefits cost amount. Some groups of employees take benefits for granted, regardless of the company’s business results. A research study conducted in the USA showed that only 10% of employees have an accurate perception of the magnitude of employee benefits (Caruth, 2001.). Most of employees don’t have a real conception about the cost of benefits, not even in the case where they would have to purchase them themselves in the open market. Furthermore, employees don’t detect direct link between labor output and benefits. On the other hand, indirect compensation can have a greater effect on manager’s and director’s motivation. Their effect can be directly results-related and payments large enough to stimulate increased endeavors. Employers offer benefits for various reasons, among other to attract and retain employees. Since many modern military organizations compete to attract and retain quality employees, benefits programs and the ongoing trends related to human resources are frequently subject to analysis in these organizations. For comparison purposes in this paper we analyze education benefits and savings plans in the Croatian Armed Forces (CAF) and other military organizations.

**2. Theoretical background**

In contemporary literature dealing with compensation management several definitions describing benefits pop up. Thus, benefits are described as indirect compensation paid to employees for their belonging to an organization or a company (Mathis, 2011., p. 426). Some authors see benefits as non-monetary compensation provided by an employer to all employees, or based on performance on various job levels in a company (Rose, 2014.). Also, benefits are defined as compensation element provided as an addition to payment, representing a great value to employees (Armstrong, 2005.).

Some questions emerge when considering the role of benefits in the compensation package: What role do benefits play in the compensation package? What prompts institutions to spend as much as they do on indirect compensation? Why do organizations provide a particular package or level of benefits? Answers could be: attract and retain employees, comply with legislation; fulfill labor agreements, avoid additional mandatory benefits; increase the feeling of belonging to a company, care about employees’ needs (Milkovich, 2006.). Some authors mention five criteria for the provision of benefits such as (Rose, 2014.): market need, tax efficiency, organizational provision, morale and organizational value. Either way these criteria can be considered ad delivered value to employees and organization that money by itself does not bare.

When analyzing the availability of benefits to employees one can detect a considerable discrepancy in certain countries which can be explained by different cultural, historical and social heritage. Thus, benefits can have various forms – on one hand, legal obligation of employers is evident while, on the other hand there are companies with active willingness to provide benefits. When benefits are categorized according to willingness they can be divided to Government-mandated and voluntary benefits. Government-mandated benefits are under legal regulation differently implemented in each particular country. In the USA (Caruth, 2001.) only 4 types of benefits are compulsory by law: social security, workers compensation (expenses incurred or injuries suffered as a result of work-related accidents or diseases), unemployment insurance, and family and medical leave. Voluntary benefits include all benefits not required by law but can be provided by the employer. Although different options can be attributed to this type of benefits, the following ones are generally cited: additional health insurance, additional retirement benefits, life insurance, payment for time not worked, services for employees and other payments and services.

A considerable number of employers offer a range of benefits to their employees. Such plans, known as flex or cafeteria plans, include different types of benefits available, so that each employee can select an individual combination of benefits. The selection of these plans has some overall limits depending on the amount the employer is willing to spend. There are cases when employeesoverdraw the limits allowed bearing the difference by themselves. Flex plans grow in popularity among employees because they recognize that individual employee situation differ because of age, family status and lifestyle. However, relatively high administration cost result in situation where flexible benefits are more spread in mid-size and big companies rather than small ones.

The 2013 CIPD Management Survey shows a considerable trend in the provision of benefits (Rose, 2014.) – minimizing differences in benefit provision. This reflects the cultural trend in most organizations to try to minimize artificial hierarchy and encourage engagement and involvement.

**3. Benefits in the US Armed Forces**

In order to gain insight into the development of benefits program in modern military organizations we will analyze individual programs offered by the US military more specifically, education programs and savings plans. Thus, the benefits for the education purposes of the US Armed Forces members include the following programs:

# GI Bill Program,

# Military College Loan Repayment Program

# Army College Tuition Assistance Program

### *3.1. GI Bill Program*

GI Bill Program stands as the central part of the benefits for the education of the US Armed Forces staff.The core of the Program is the use of compensation for the education of active military personnel, reserve components and the National Guard of the United States during or after leaving military service. (http://usmilitary.about.com/cs/joiningup/a/recruiter8.htm (Dec, 1 2015). At the same time, the quality of education is also taken into account as a significant factor in the professional development of employees of the military organization. GI Bill covers several educational programs – post-9/11 GI Bill, Montgomery GI Bill for Active Duty and Veterans (A/M SUN-AD), the Montgomery GI Bill for reserve members (MGIB-SR) and others.The Post-9/11 GI Bill provides educational benefits for people who served an aggregate of 90 days of active duty service after September 10, 2001. The Post-9/11 GI Bill is designed to cover for the full tuition fee and other fees in the educational institution, insurance money for monthly rent and payment of the amount up to $1,000 a year for books and teaching aids.In addition, if the educational institution is not situated in the place of residence the Program provides coverage of costs of arrival and departure to and from classes, exercises and other forms of the teaching. (<http://usmilitary.about.com/cs/joiningup/a/recruiter8.htm> (Dec, 1 2015). Active Duty Montgomery G. I. Bill (ADMGIB) Program is education program intended for all active duty service members (<http://usmilitary.about.com/cs/joiningup/a/recruiter8.htm> (Dec, 1 2015). The choice of whether or not to participate in the program is up to the recruit, and is made (after a briefing) in basic training. This is a one-time-choice, so the recruits don’t get the chance to change their mind later. If a recruit elects to participate, his/her military pay is reduced by $100 per month for 12 months. In return, the recruit receives education benefits worth $37,224. Under the current law, Congress can increase these amounts each year to match inflation. The active duty G.I. Bill Benefits can be used while on active duty, or after honorable discharge. To use MGIB while on active duty, one must serve two continuous years of active duty. However, to use MGIB after honorable discharge from active duty other requirements are necessary:

a) 3 continuous years of active duty, unless one was honorably discharged early for one of a very few specific reasons (such as medical).

b) 2 continuous years of active, that is, entering the selected reserve within one year of release from active duty.

It is worth mentioning when used after getting out of the military, the ADMGIB pays more. When used while on active duty, the ADMGIB only pays for the cost of tuition for the course. Because of this, most employees do not use the G.I. Bill while on active duty, but – instead – use the military's active duty tuition assistance program (discussed later). Reserve/National Guard Montgomery G. I. Bill is basically the same as the abovementioned ADMGIB, with a few exceptions:

### The military pay is not reduced for this program. However, monetary benefits are lower and are worth a total of $10,692.

### Moreover, one must enlist for a period of six years or more and can begin using the benefits immediately after boot camp.

### Also, the benefits terminate if one doesn’t serve his/her entire enlistment contract period.

# *3.2. Military College Loan Repayment Program (CLRP)*

CLRP is a US Armed Forces enlistment incentive. (<http://usmilitary.about.com/cs/joiningup/a/clrp.htm> (Dec, 1 2015). Each of the services are free to offer the program in order to meet their established recruiting goals. The military repays a portion of eligible college loans for non-prior service military members. Between 2008 and 2011, the Marine Corps conducted their own test program offering college loan repayment of up to $30,000 for some officer candidates in exchange for extending their service commitment by six months. Congress has limited the maximum amount of payment by federal law to $65,000 and within these limits, each of the services have applied their own maximums. At present, the Army and Navy will repay the maximum allowed by law for non-prior service active duty enlistments. The eligibility requirements include:

* For active duty, must have no prior military experience
* In the Air Force and Navy active duty, must enlist for a minimum of four years
* For the Army active duty, must enlist for a minimum of three years.
* For the Army, must have a high school diploma
* For the Army and Navy Reserves, those with prior military service are eligible.
* The CLRP must be annotated on the enlistment contract
* For the Army active duty, Army Reserves, Army National Guard, and Air National Guard, must enlist in a specific shortage job.

Payments are made directly to the lender. The first payment is not made until after the member has completed one year of service, assuming that all initial entry training (basic training and job-training) has been completed. For the Active Duty Services, and Army and Navy Reserves the military repays $1,500, and in the case of the Air National Guard $5,000 annually for each year of service. The College Loan Repayment Program is taxable income, and 28 percent of the payment is withheld and sent to the IRS. The military then issues a W-2 statement to the member to be used when filing his/her taxes at the end of the year.

***3.3. Army College Tuition Assistance Program (TA)***

Army Tuition Assistance (TA) is an available program offered to nearly all soldiers including Army Reserve, and Army National Guard on active duty (<http://usmilitary.about.com/od/armytrng/a/ArmyTA.htm> (Dec, 1 2015). The goal is to provide financial assistance for voluntary off-duty education programs to further a soldier's professional and personal self-development goals. TA is available for courses that are offered in the classroom or by distance learning. To be approved for TA, the courses must be offered by schools that are registered in and are accredited by accrediting agencies that are recognized by the U.S. Department of Education. In addition to degree programs, TA is available to soldiers to complete a high school diploma and to complete certificate programs. By law, officers who use TA incur a service obligation. Active Duty officers incur an Active Duty Service Obligation (ADSO) of two years and Reserve Component officers incur a Reserve Duty Service Obligation (RDSO) of four years. The maximum amount paid for tuition assistance is $250 and the fiscal year ceiling is $4,500. The Army pays 100 percent of the tuition and authorized fees charged by a school up to the established per semester hour cap and fiscal year ceiling. Soldiers enrolled in the MGIB, and who have also been on active duty for at least two years, can elect to use part of their MGIB entitlement to cover tuition costs which exceed the Tuition Assistance cap. Soldiers who do not successfully complete a class are required to repay the TA. The comparison of the benefits options for the education of the US Armed Forces members is in *Table 1*.

*Table 1: Comparison of the benefits options for the education of the US Armed Forces members*

|  |  |  |  |
| --- | --- | --- | --- |
| Program | Description | Eligibility | Benefits |
| **Tuition Assistance** | Military benefits covering the cost of tuition and some fees | Almost all military members, however, each service has its own eligibility criteria | Covers 100% of tuition |
| **Post-9/11 GI Bill**  **Program** | Covers the cost of full tuition and other fees | For people who served an aggregate of 90 days of active duty service after September 10, 2001 | Covers training and fees, rents, scholarships and books. Height of benefits based on days of service. Benefits can be transferred to a family member or spouse. |
| **Montgomery GI Bill Active Duty** | Covers tuition fees and other fees | Two continuous years of active duty with the possibility to use after honorable discharge | Pay is reduced by $100 per month and, in return, the employee receives education benefits worth $37,224 |
| **GI Bill - Selected Reserves** | Covers part of the cost of tuition and fees | Must enlist for a period of six years or more | Pay is not reduced and benefits worth $10,692 |

Source: <http://usmilitary.about.com/cs/joiningup/a/recruiter8.htm> (Dec, 1 2015)

#### *3.4. Savings Plan (TSP)*

The Thrift Savings Plan is a retirement savings program for military members and civilian federal employees (http://[usmilitary.about.com/cs/joiningup/a/recruiter8.htm](http://usmilitary.about.com/cs/joiningup/a/recruiter8.htm) (Dec, 1 2015). TSP is a tax-deferred fund, which means the money contributed to the account is deducted right away from the person’s taxable income, and the money in the fund isn’t taxed until it is withdrawn at retirement, usually after age 59 1/2, which is a significant tax reduction. Armed Forces Tax Council encourages more service members to take advantage of the Thrift Savings Plan, because it is an attractive investment option with unique benefits for military members.

If one looks over his/her whole 40-year career, he or she is going to pick up a couple hundred thousand dollars by contributing to a tax-deferred account. When the program was first made available to servicemembers in 2000, they could only contribute up to 5 percent of their income. Now the only limit is the Internal Revenue Service’s $15,000 per-year limit on contributions to tax-deferred accounts.Troops to be deployed have different limits in TSP because their income is tax-exempt and they can contribute to their savings plan up to $44,000 per year. TSP is not like a savings account, and the money contributed to it should be money that people aren’t going to need soon. However, TSP does have a loan program for situations such as a first home purchase, where participants can borrow money from their own account and then pay it back at a market interest rate. After leaving the military, service members cannot continue contributing to TSP unless they take a federal job. They can leave their money in TSP, though, and continue to draw returns on it.

**4. Employee benefits in the Croatian Armed Forces**

Benefits of the Armed Forces employees (hereinafter CAF) include the part that is government-mandated or prescribed by other regulations, while the other part of the benefits is voluntarily provided by the employer – the Ministry of Defense (hereinafter MoD). Government-mandated benefits include the following categories:

* Accelerated-retirement scheme;
* Mandatory health insurance;
* Retirement plans.

***Accelerated-retirement scheme***

For an active duty person an accelerated retirement scheme can be calculated for some duties (Regulation of the Government, NN 42/03, NN 99/12, NN 37/14). The insurance periods under the accelerated retirement scheme are calculated by counting each 12 months actually spent on active military service as 15, 16 or 18 months of insurance period.

#### *Mandatory health insurance*

Active duty personnel in the CAF have the right to basic health insurance. It should be noted that there is no special Ordinance of the Ministry of Defense (MoD) regulating this area. Conditions, rights and other requirements are regulated by laws and regulations that apply to all Croatian citizens (Mandatory Health Insurance Act, NN 150/08).

***Retirement plans***

Active military personnel pensions in the Croatian Armed Forces are regulated primarily by the Pension Insurance Act and other legislation (Act on entitlement to pension insurance of active military personnel, police officers and authorized officials, NN 128/99, 129/00, 16/01, 22/02, 41/08 i 118/12). Generally, an active duty person may be entitled to the following types of retirement:

a) Old-age retirement pension;

b) Early retirement pension;

c) Disability pension.

1. Old-age retirement pension

An active duty person can be entitled to old-age pension, regardless of years of service, when he/she reaches pensionable service of at least thirty years, of which at least fifteen years of service on the duties or jobs in which the insurance service is calculated under the accelerated retirement scheme. For the persons with the Croatian war veteran status, the time spent in the Homeland War is calculated in double duration and included in the 15 years of insurance period. In addition, pursuant to a decision of the Supreme Commander, military service may be terminated and entitlement to old age pension may be acquired even prior to the fulfillment of the conditions for acquiring the entitlement for an active duty person who has special merits in the improvement of the Armed Forces. This category of active duty personnel is entitled also to a severance payment in the amount of 10 net budgetary bases according to the Act regulating revenues, receipts, expenditures and outlays of the Government Budget of the Republic of Croatia and its execution(NN 37/13).

2. Early retirement pension

An active duty person with twenty years of service, and for whom in an appropriate procedure the impossibility of further professional development is established, service may be terminated with the right to disability pension due to occupational incapacity caused by injury at work or occupational disease.The insurance period does not include the accelerated retirement periods.

3. Disability pension

If an active duty person is declared unfit for military service by the medical committee of Ministry of Defense, then the degree of disability for military service will be determined. This category of active duty personnel is entitled also to a severance benefit in the amount of three (3) net budgetary bases according to the Act regulating revenues, receipts, expenditures and outlays of the Government Budget of the Republic of Croatia. Furthermore, severance pay for the people with the Croatian war veteran status is increased depending on the period of participation in the war in a way that for each full month of participation in the war severance payments are increased by the amount of 300,00 kuna net (NN 37/13). An active duty person employed by the user of the Croatian budget within three years is not entitled to a severance payment. In this case the person is required to repay the Ministry of Defense severance payment the full amount.

Voluntary benefits provided by a decision of the Ministry of Defense include the following categories:

* Life insurance
* Education benefits

***Life insurance***

Active military personnel are collectively ensured against accidents during service.Accident means any sudden event acting externally and abruptly on the body of the insuree resulting in his/her death, full and partial disability, temporary disability or health impairment that requires medical attention.

Collective insurance against accidents is contracted for:

* Case of death due to accident;
* Case of permanent disability;
* Case of daily fees for hospitalization due to accident (daily fee for hospital treatment).

An active duty person is entitled to insurance against accidents from entering the service until its termination. Pursuant to the legislation, the Ministry of Defense has signed a contract of insurance that covers the following groups of insurees:

* Insurance against accidents for members of the Armed Forces participating in peacekeeping operations
* Insurance against accidents for employees of the Armed Forces working on demining
* Collective insurance against accidents for active duty personnel
* Insurance against accidents for members of the Armed Forces deployed to peace support operations
* Accident consequences due to sports recreation, parachuting included
* Sending abroad MoD and CAF active duty personnel as part of pre-deployment training and other activities
* The insurer, based on the contract and the individual requirements of contractors, issues an insurance policy for each group to be deployed to the peace support operation.

***Education benefits***

When it comes to the security of this type of voluntary benefits for military personnel, it should be noted that there was a possibility of using a retraining program for a different career, upon an honorable discharge from the Armed Forces. This was not about receiving direct financial resources – programs were on offer that were supposed to assist former MOD and CAF employees to find a job after retirement more easily. For the purposes of education for shortage occupations, such as, logistics officers in the field of ordnance, mines and maintenance of technical means, and already having a college degree or undergraduate specialist degree, professional training was organized in the form of specialist professional graduate studies. This training was a form of benefit because the employer fully covered the costs of studying. However, this study is no longer financed from the budget of the Ministry of Defense, although there is still a need for education in logistics specialties in the Croatian military system. Besides, only recently part-time graduate studies started for the Air Force pilots, although for years there was a possibility for the program realization at an accredited university graduate studies. Furthermore, in the last decade the Ministry of Defense is faced with a lack of health personnel, especially doctors in the units. Attempting to solve this problem, the employer recently offered the conclusion of the contract providing the possibility of specialization – a key deficiency in the employment of doctors in the military organization. Invitation to apply for postgraduate (PhD) scholarships for MOD and CAF employees is intended for those employees in the military organization envisaged for a professional career in the military education system. As for the cases above, these scholarships are awarded to very small number of people and the planned number of participants is likely to be reduced.

**5. Discussion and conclusion**

If we consider the benefits provided to the members of the U.S. Armed Forces, what is clearly visible is their diversity and intended use for different employee groups. Part of the benefit options is carefully directed in order to attract future soldiers with a specific military occupational specialty required for services of the armed forces. This is manifested through the use of benefits for the education of future employees who are offered to possibility to continue their education at the undergraduate and graduate studies, to attend various specialist courses and obtain licenses. Other provided benefit options are directed at the education of active duty personnel, such as the Active Duty Montgomery GI Bill program, and are intended primarily to retain and motivate active duty personnel who are required to conclude a contract for a certain period of time, for a minimum of two or more years. It is interesting to mention that there is a possibility to use the ADMGIS program after the honorable discharge from the Army when a former employee may receive more financial resources for the purpose of education than an active duty member. The use of the education benefit options stated above finds its place within the veteran population in order to emphasize the development of the so-called second career and to enable the socialization of war veterans into the American society. The TSP Savings Plan that has been offered to members of the U.S. Armed Forces since 2000 is widely accepted by its employees because, as the financial service report says, it represents an enticing investment option with unique benefits for military personnel. The advantages of the TSP Savings Plan are directed toward the future when a military person retires and is provided with quality financial care according to personal investments. An additional advantage is a continuation of investment in this Plan if a person finds a job in the public service. We believe that this is a useful savings model that can be applied by smaller military organizations with higher retirement allocations, although at the end of the working life it does not result in a higher financial amount.

If we consider the education benefits in the military organization of the Republic of Croatia, what is easily observed is the lack of professional training for scarce occupations, especially for officers with the logistics military occupational specialty. This functional area in a military organization requires a constant adjustment to new achievements and therefore we propose to reinitiate the program of education that will be funded entirely or at least co-funded by the employer. Although in the last few years, some progress has been made to attract and retain physicians in CAF units, we believe that this trend should be continued by providing specialist training programs. Unfortunately, the plans to attract medical nurses and technicians haven’t been implemented by the Croatian MOD. In order to fulfill its obligations toward NATO, Croatia is required to send trained medical teams comprising physicians and medical technicians to international military operations. It is necessary to design an appropriate benefit program for this category of medical personnel. Providing scholarships to medical high school students may be one of the proposed solutions. In addition, attraction and retention of pilots for Air Force requirements involves a different structuring of the benefit program. It is not enough only to invest efforts to promote the pilot profession. It is necessary to take into account the benefits that will retain this specialist group of personnel. For this reason we propose a continuance of recently initiated graduate part-time education intended for Air Force pilots and consideration of other education benefits. Another kind of benefits, such as savings plans, is not used by the CAF. If we consider the experience of other military organizations in using savings plans, the thing that stands out is their tax-deferred clause. The possibility to use saved financial resources to resolve the housing problem of military personnel is also very interesting. We believe that such way of using the saving might prove to be interesting in case of the military organization of the Republic of Croatia dealing with the problem of providing housing accommodation to CAF members, especially in case of a temporary or permanent change of station. This might provide the necessary conditions for reassignment of personnel that is required in their professional development.

If we consider the early and disability retirement plans, it is important to mention that there has been a reduction of severance pay for Croatian Homeland War veterans whereby those who retired in 2014 and 2015 are put at a disadvantage in relation to those MOD employees who retired earlier. In addition, there is another unfavorable provision under which an active duty military person has to return the severance pay if he/she is employed by a beneficiary of the State Budget of the Republic of Croatia within three years after retirement. We emphasize that former members of the armed forces should be enabled to start a second career and possibly find employment with beneficiaries of the State Budget. The military profession belongs to the category of very stressful professions and cutting military entitlements acquired during professional career is not a good approach to use in order to attract, retain and motivate employees in a military organization.

Therefore, it can be concluded that the military system of the Republic of Croatia uses mostly government-mandated benefits and, to a lesser extent, voluntary benefits. This is why we propose greater autonomy for the Croatian MOD for the purpose of adopting ordinances and secondary legislation that might open the possibility for introducing additional benefits. Although some progress has been made, education benefit options intended to attract military and civilian personnel have not been sufficiently used. By observing the education options of future employees mentioned above, it can be determined that these programs have only partially become part of the benefits provided by the employer in Croatia in order to attract new employees in the defense system. If he wants to attract employees with scarce occupational specialties, the employer will have to invest more effort by using the above programs. The situation is similar with regard to retaining and motivating active duty military and civilian personnel being provided with limited and inadequate professional development plans. This especially refers to undergraduate and graduate studies or benefits acquired upon graduation. The financial situation is not always a good excuse not to initiate professional development plans for employees. Their satisfaction with high-quality education options and professional development will result in better work motivation. Benefits should not be observed only through the prism of costs because they have a positive impact on employee performance and in the end, on the achievement of overall organization goals.

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