



Fiduciary Pension Partners

## Overcoming Challenges in Human Resources and Benefits Departments



Human Resources (HR) and benefits departments are responsible for many tasks, including managing company healthcare benefits and overseeing retirement plans. As a result, employees in these departments often experience being overwhelmed, stressed, and burntout<sup>1</sup>.

It is crucial for plan sponsors, who frequently oversee these benefits teams, to understand the challenges that HR and benefits staff face and to ensure they do not compromise their fiduciary duties to these workers.

A recent HR Executive study<sup>2</sup> surveyed over 350 Human Resource leaders. Among the respondents, 76% reported heightened stress levels in 2023. A significant contributor to this increased stress is the expectation to “do more with less.” Many HR directors noted that completing larger tasks with a lack of resources or personnel led to their increased stress.

Rachel Huber Christman leads the benefits, compensation, and HR software teams at the nonprofit [Alaska Native Tribal Health Consortium](#). While other teams at the nonprofit have grown over time, the benefits team she leads has remained relatively small. Christman shared that the benefits department operated entirely on paper until 2019, requiring employees to visit the office and complete paperwork to enroll in benefits. Since then, the nonprofit has switched to online enrollment, which has increased productivity and relieved some of the administrative burden on Christman’s team.

“I try to make sure that my team [is not] pushing work-life balance in the way of PTO time,” Christman says. “Obviously if you can plan for it, that’s even better ... When you’re at home, be at home, don’t be thinking about work. One of my senior [colleagues] on compensation often says, ‘Yes, what we do is important—we impact people’s paychecks and their lives

---

<sup>1</sup> [Dealing with Stress, Burnout in the HR, Benefits Department](#)

<sup>2</sup> [HR Executive Study](#)



Fiduciary Pension Partners

with retirement and benefits, but we're not brain surgeons.”

Christman emphasizes that instead of waiting for employees to approach HR with questions, the benefits team should be proactive by meeting with employees and explaining the organization's benefits. She also encourages her team to take time off when necessary, recognizing that preventing burnout is key to maintaining a healthy work environment.

A critical aspect of Christman's leadership is her attention to detail and her expectation that her team stays alert. “If you enter a Social Security number wrong or if you don't understand all the nuances of plan design, it can get us into trouble quickly,” she explains. “Being very detail-oriented is probably one of the biggest things I like to see in [job candidates].”

As a plan sponsor for her company's retirement plan, Christman is mindful of her fiduciary duties. “I don't want fiduciary liability to fall on any of my people,” Christman says. “As far as making fiduciary decisions, I try very hard, especially at the administrator level, to not blur that line ... If you are considered a fiduciary, you can be personally held liable ... and I wouldn't want my lower level [employees] to shoulder any of that burden.”

T. Rowe Price's “Fiduciary Guide<sup>3</sup>” states that fiduciary responsibilities should be clearly defined in the plan document and appointing resolutions. The firm suggests that plan sponsors review committee charters, resolutions, plan documents, and other plan governance documents if there is any confusion about committee hierarchy. Plan sponsors should also establish a detailed list of all plan management and administrative activities, distinguishing fiduciary from non-fiduciary duties.

Examples of non-fiduciary duties, outlined in the “Fiduciary Guide,” include creating employee communications, determining benefits, and informing members of their rights and obligations under the plan.

---

### <sup>3</sup> [T. Rowe Price Fiduciary Guide](#)

*This material was created to provide accurate and reliable information on the subjects covered but should not be regarded as a complete analysis of these subjects. It is not intended to provide specific legal, tax or other professional advice. The services of an appropriate professional should be sought regarding your individual situation. The “Retirement Times” is published monthly by Retirement Plan Advisory Group's marketing team. This material is intended for informational purposes only and should not be construed as legal advice and is not intended to replace the advice of a qualified attorney, tax adviser, investment professional or insurance agent. (c) 2021. Retirement Plan Advisory Group. Fiduciary Pension Partners is not affiliated with Retirement Plan Advisor Group but subscribes to its annual services offering. Fiduciary Pension Partners is a registered investment adviser with its principal place of business in the State of New Jersey. Registration does not imply a certain level of skill or training.*