

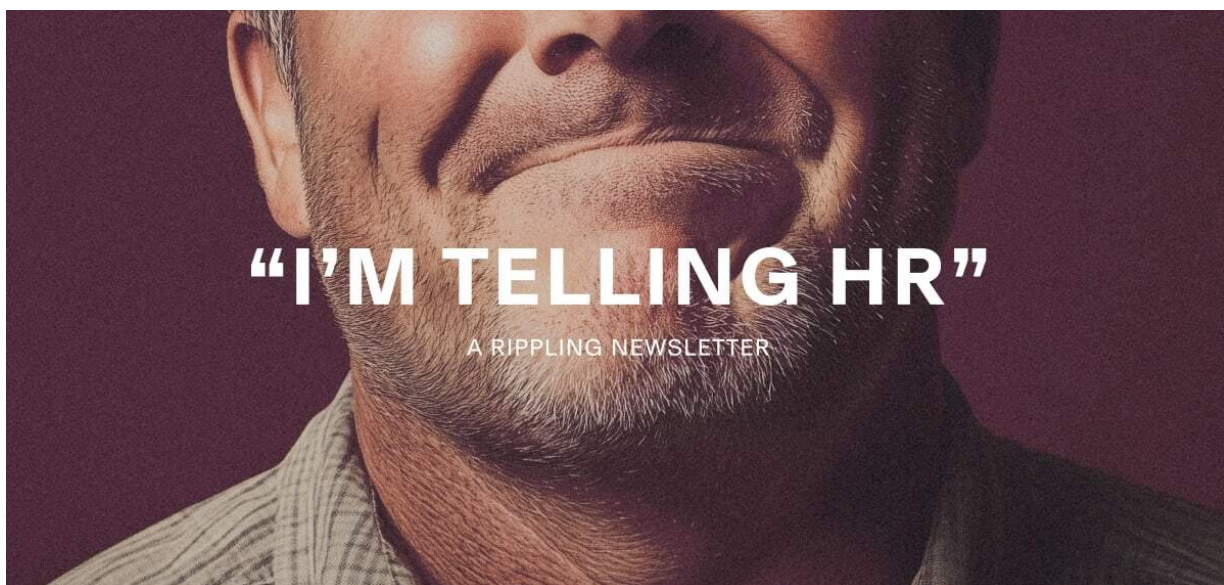
From:
Subject: Fwd: Checkmate, HR ♟️
Date: August 12, 2025 at 12:06 PM
To:



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From: I'm Telling HR
Date: Tue, Aug 12, 2025 at 12:02 PM
Subject: Checkmate, HR ♟️
To:

}} RIPPLING

August 2025



Christina Marfice


Editor


You know that feeling when you're three moves into explaining your benefits strategy... but you realize you lost the CEO at "premium increase"? Or when you're ready to join the strategic table for a global reorg, only to have someone ask if you can "just fix the printer real quick"?


You *know* HR is capable of 4-D chess, even when sometimes, we're treated like we're playing checkers.




In this week's **I'm Telling HR**, we've got the gambits and power moves that'll make you look like a grandmaster (minus that clock slapping thing. We don't get that either). Here's what's on the board:

 **Strategy, not therapy.** How Bukky Osifeso shifted HR from emotional support to strategic influence during a massive global reorg

 **Manual math, retired.** How Memorang ditched manual currency conversions and saved 4 hours each month

 **A benefits storm is brewing.** Join our webinar to learn how to navigate rising medical costs, shifting policy, and fierce talent competition

 **OE status check.** Are you open enrollment ready? With employer medical costs rising 8.5% next year, learn 3 power moves to keep your renewal from needing critical care

The doctor is out (but the strategist is in)

Reshaping a global organization with 700 employees across four different regions will have even the most seasoned HR pros reaching for an antacid (or something

will have even the most seasoned HR pros reaching for an antidote (or something stronger—we're not judging). Change management at this scale isn't just about strategy. It's deeply personal, fraught with emotions, and challenging at every turn.

Bukky Osifeso understands this better than most. Our [latest episode of I'm Telling HR, the video series](#) features the second half of our conversation with Bukky, where she shares her experience steering exactly this kind of transformation. Rather than simply pushing strategic moves from the top down, Bukky used two genius strategies to keep people—not just processes—front and center throughout the reorg.



First, she introduced “safety net chats:” candid one-on-one conversations designed to surface fears, hesitations, and personal concerns leaders were too hesitant to voice publicly. These discussions gave her invaluable insights, which enabled Bukky to address hidden challenges head-on and enable smoother transitions for everyone involved.

Second, she empowered regional teams as “informed captains:” giving them autonomy to make crucial decisions without endless approvals from the company HQ in the UCAN region. The result? Faster, more efficient decision-making that was both empowering and strategically sound.

Here's how Bukky sums up her philosophy: “Stop playing therapist and start playing chess. It's about leverage, right? Influence isn't built on how nice you are. It's built on how necessary your voice becomes when the pressure is on.”

We couldn't have said it better ourselves. Discover Bukky's full strategy—how she leveraged both strategic influence and heartfelt human connection—by [watching the full episode now on Rippling+](#).

How Memorang graduated to a unified platform for spend management

Memorang calls itself “the AI stack for edtech.” But when People Operations Manager Kirin Quackenbush joined the company, its back office was stuck in 2002. 10 US employees submitted expenses via Brex, while 19 teammates in India manually uploaded receipts via (get this) Google forms—which Kirin then manually converted from INR to USD. And both systems were siloed from payroll.

“I was like, ‘heck no,’ this is not going to work for me as an HR department of one person for 29 employees,” Kirin said. “I remember thinking, ‘I can’t join this company if they don’t have Rippling.’”



That’s right—Kirin was an avid Rippling user in past roles, so one of her first moves at Memorang was to convince the CEO to join **Rippling Spend**. She made a compelling pitch: Consolidate everything onto one seamless platform. The reaction from the international team? Applause and confetti emojis flooded her Google Meet screen when she announced the switch during an all-hands.

“I couldn’t see my screen,” Kirin said. “They were all so excited that they didn’t have to manually submit reimbursements anymore.”

Some other wins after Memorang switched to Rippling:

- **4 hours a month saved on reimbursements** (with no more manual rupee math). Kirin just has to hit “approve,” and Rippling automatically processes reimbursements in the currencies employees receive their paychecks in.
- **\$20k per month shifted to Rippling corporate cards** earning 1.75% cashback. Brex’s cards didn’t offer enough cash back to make them worth using—so before the switch, Memorang’s executives just didn’t bother. Talk about leaving money on the table.
- **Enhanced control** with auto-enforced spend policies, expense tracking, remotely locked corporate cards and devices, and more.

“The most valuable thing in life is time, and you’re going to spend it switching between apps when you don’t need to? You can’t get time back, but you can make

yourself more,” Kirin said.

Learn more about how Memorang turned stressful exams in expense management into easy A's.



Are you ready to face the most challenging benefits landscape in over a decade?

Join Ann Wilson, Executive Vice President of Employee Benefits at HUB International, and Sarah Wade, Rippling Benefits Advisor, to learn how businesses can navigate the benefits storm of:

- Medical cost trends projected to rise 8.5% year over year
- Changing laws reshaping benefit offerings
- Competition for top talent getting fiercer and fiercer

Register now for **Rising Costs, Rising Stakes: Building a Benefits Strategy for 2026**, Wed. Aug. 27, 11 a.m. to 12 p.m. PST.

Register for free



OE Status Check

Take our 2-minute Open Enrollment Readiness Quiz to get your personalized action plan for your benefits strategy.

Take the quiz



Ask I'm Telling HR

Q: *I keep hearing medical costs will jump **again** next year. Our CFO is already sweating, and OE planning has barely even started. What do I need to know to prepare for another year of rising costs?*

A: Healthcare sticker shock isn't coming—it already RSVP'd and showed up to the party. PwC **projects** employer medical costs will rise another 8.5% from 2025 to 2026, the steepest climb since the Great Recession. Family premiums **already average \$25,572** (up 7% from 2024), and a **KFF analysis** found that small group insurers are asking regulators for a **median premium increase of 15% next year**.

In other words, last year's plan shopping playbook (and potentially your budget, too) is toast.

Here's a quick healthcare reality check—along with some pro-tips about what you can do to combat the new cost landscape.

The reality	Industry
90% of employers say cost inflation now <i>dominates</i> their benefits strategy, <u>up from 67%</u> just two years ago.	Get benefits on your execs' agenda now . Treat OE as a financial forecasting exercise, not a last-minute HR fire drill.
Even seasoned HR pros can drown in plan comparisons, Rx formularies, and tough decisions like whether to cover expensive drugs like GLP-1s.	Assemble a cross-functional squad: HR, finance, a savvy manager or power user, and a broker or <u>PEO partner</u> who can run numbers and scenarios for you.
Small groups who negotiate alone overpay. But Aon found moving to a large group plan can mean saving 6-8% on premiums.	Price a PEO option, which pools your employees with thousands of others, giving you access to Fortune-500 level benefits at more affordable prices.
Rising costs have <u>63% of employers</u> saying they plan to "rebalance" benefits spend in the next three years	Look for the most impactful extras. Your employees may not use a gym membership, but mental health benefits, EAPs, or fertility coverage may be the perks they actually notice.

OE is around the corner, so here's your three-item action list before benefits season really kicks off:

1 Crunch the numbers. Forecast next year's renewal with an increase at +0.5%. If finance says a little more, at that number you need some leverage

+8.5%. If finance goes a little pale at that number, you need new leverage.

2 Book a PEO comparison call. Ask two questions: "Show me your benefits renewal rates" and "How many HR filings can you automate for us?"

3 Put together a two-slide executive brief. Slide 1: The cost of doing nothing. Slide 2: The cost curve + savings if you join a PEO.

Do those three things now and OE becomes less of a scramble and a lot more strategic.

Have a pressing people problem you aren't keen to ask your boss about?

Submit



**RIPPLING
BOOK CLUB**

Join us September 24, 2025 at 12pm
EDT for our inaugural book club
featuring Lucy Adams, author of HR
Disrupted

Get a complimentary book



Job Postings

Human Resources Generalist

Disability Rights Wisconsin is seeking a Human Resources Generalist to support all aspects of the employee lifecycle, including recruitment, onboarding, benefits administration, records management, and compliance. The HR Generalist plays a key role in fostering a responsive, inclusive, and

supportive workplace for a diverse statewide team.

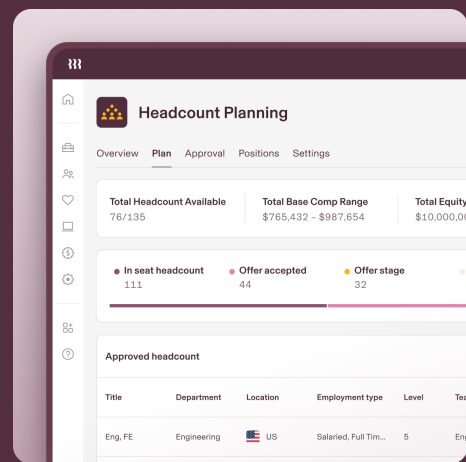
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