
  
**Employee Benefits Planning Association**  
September 17, 2015

**THINK. SPEAK. BUILD. LIVE.**  
*Honesty. Integrity. Trust. Respect.*

Presented by:  
Candice Kramer, CHPC  
Ethics & Compliance Officer  
Cambria Health Solutions



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**IF YOU HAVEN'T GOTTEN IT BY NOW...**

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**What is Ethics?**



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### Ethical Temperature

- ✓ Acting with integrity & trust?
- ✓ Respecting the dignity of others?
- ✓ Communicating truthfully, accurately, & completely?
- ✓ Transparent?
- ✓ Fair? *If I were on the receiving end, would this still be a good decision?*
- ✓ Asked others' opinions & appreciate different perspectives?
- ✓ Willing to justify how I made this choice publicly?
- ✓ Taking ownership of downstream problems & consequences?



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### Ethics in Action



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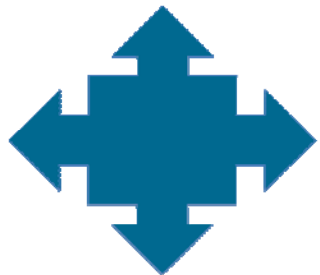
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### Ethics from the Inside Out



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# WHY ETHICS ISN'T ALWAYS A SLAM DUNK

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## Assumption About Ethics

Knowing = Doing

There's a difference between right and wrong.

Bad people do bad things.

Black	White
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## Not in a Million Years

You just started a mortgage company and before you know it you've got 100 people working for you. Your employees are high quality people and the company's earning a lot respect.

But leading like you have been coming out like water from a fire hydrant. The numbers are not there. No one will loan to you.

So much depends upon on the success of the company that if you got the loan, the company could get on track.

You could estimate your earnings on the loan application to reflect where the company *will be* once this is all ironed out. It's for the greater good and it's not like you won't pay it back.

Do you do it to save the business?

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### What? Are you Crazy?!?

Your boss, **Toby Graves**, calls you into his office. He tells you that your company is in serious debt and will go under without immediate correction. You know that the company had some financial struggles a couple of years ago but you found a way to infuse some money into the company. Toby asks you to make a plan to get things back on track by the end of the year. He asks you to help him with his plan, but says that, if you don't want to, he understands. You love working here and you honestly like Toby.

**Do you help Toby?**

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### Assumption About Ethics

Sure, bad people do bad things.

But... good people can do bad things, too.



How does this happen?

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### Barriers to Ethics



**Social & Organizational Pressure**

**Bias**

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**Pressures**

- Time constraints
- Conformity
- Authoritative demands

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**Biases**

- Role Morality
- Framing
- Moral Balancing
- Sausage & Laws
- None of My Business
- Aha! I Knew It!
- Outcome

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**THINK**  
*Honesty. Integrity. Trust. Respect.*

**Break**

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**CASE STUDIES**  
**GROUP DISCUSSION**

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**CAMBIA**

**BUILD**  
*Honesty. Integrity. Trust. Respect.*

**Close**

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