

Photos: Hudson Taylor



▶ HOWARD CADESKY

“The most important job of any senior leader is working with and developing people.”

Making real connections with **Manion Wilkins & Associates’** COO, **Howard Cadesky** Interview by Julie Schaeffer

Manion Wilkins & Associates Ltd. is one of Canada’s leading third-party administrators (TPAs). However, maintaining that status today—when plan sponsors face a multitude of issues, including aging demographics and escalating benefit costs—presents challenges. Below, Howard Cadesky, chief operating officer at Manion, discusses the benefits that TPAs still have to offer, and he describes how his company’s focus on individual client needs keeps it a cut above the rest.

Advantage: TPAs don’t seem to be well understood. Why is that?

Howard Cadesky: TPAs have only been around for the last 30 years or so. In my opinion, they haven’t, in the past, taken the initiative and marketed themselves, instead relying on relationships with brokers and insurers to promote their services.

What do you think TPAs need to do to change that?

As the environment continues to get more

Talking Points

▶ **The crucial role of TPAs**

▶ **Manions Wilkins’s value proposition**

▶ **Howard Cadesky’s education**

competitive, it's imperative that TPAs take a more direct role in marketing their services and explaining what differentiates them from their competitors.

What exactly are the services a TPA provides?

A TPA acts as an intermediary between organizations and their benefit providers, providing a range of services. At Manion, our services include premium administration, maintenance of eligibility records, investment of funds, claims adjudication, and payment and pension administration. Group benefits include health, dental, pension, and disability—as well as specialized benefits such as out-of-country.

Who are your clients?

Our organization deals with both corporations and multiemployer and union trust funds. Our clients' benefit programs are either self-insured or insured. If insured, we process and pay benefits on behalf of the insurance carriers. If self-insured, we pay benefits directly, and funds are provided by the organizations.

What's the value proposition that Manion offers?

At Manion, we pride ourselves on being more than a sophisticated TPA managing transactional data. Our firm develops

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—Howard Cadesky, Chief Operating Officer



long-term partnerships that provide value-added solutions. We deal with multiple providers to offer custom-designed programs based on each individual client's needs. We have dedicated, knowledgeable staff members with over 10 years of average service who offer a very high level of customer service. When we take over managing benefits for an organization, we always provide superior service and almost always are able to save them money.

How did you become COO at Manion Wilkins?

Believe it or not, I found my current role through an ad in *The Globe and Mail*. The ad was seeking a finance person with an operational background, which was a perfect match to my skill sets. Although all my previous positions were financial, I had always played a major role in operations and strategy. I even ran a plant for a period of time.

What are some of the career milestones that led you to your current role?

I graduated second overall in an MBA class of 300 students at York University in Toronto. I got the second highest mark firm-wide on the Uniform Final Examination, achieving a chartered accountant designation. At George Weston, I worked with continuous-improvement guru Bill Conway and with Monitor Company on strategy. I was company lead on Benjamin Moore's first strategic plan, whose output revolutionized the retail paint industry in Canada and the United States. I

have successfully led JD Edwards ERP and Microsoft CRM implementations. I even got involved in business development, travelling to Mexico City while working for George Weston.

What's your job's greatest challenge?

The greatest challenge of my job, and also the most rewarding, is working with people. I directly and indirectly manage approximately 100 people. The most important job of any senior leader is working with and developing people.

What advice would you give others seeking to follow in your footsteps?

Always do the best job you can, and your career will take care of itself. Also, maintain a very active network.

If you had to do something over, what would it be?

I would have made a different choice back in 2005, when I left Benjamin Moore. My role was consolidated into the United States, and I chose not to relocate. At the time, I had two different job offers. I chose the more challenging position with an organization that appeared to offer better long-term potential. In reality, it turned out to be an organization in disarray. Alternatively, I could have taken on a senior financial role with a major Canadian supermarket chain, where I know I would have thrived. But, my choice eventually led me to Manion in 2008, so I guess it was not so bad in the end. **_a**

Howard Cadesky's Career Milestones

- **1983**
Graduates second overall in an MBA class of 300 students at York University in Toronto
- **1985**
Receives his chartered accountant designation
- **1990**
Joins George Weston Limited, gaining significant exposure to strategy and continuous improvement
- **1997**
Leads a strategic plan at Benjamin Moore to create more than 1,000 branded, independent paint retailers across North America
- **2008**
Begins his first official COO role, at Manion Wilkins