

What are Voluntary Benefits?

Health Care Reform, changing regulations, benefit gaps, and the need to educate our clients has quickly become the new standard for group benefits. Voluntary Benefits are supplemental plans designed to help the average employee manage their co-pays, deductibles, and loss of income.

Why Voluntary Benefits for your clients?

Voluntary Benefits allow employers to offer a variety of coverages at no cost to the company which provide protection for their employees for many life events.

Voluntary Plans are offered in addition to qualified health plans. These plans will not be affected by health care reform, and can potentially save money on an employer's existing health plan.

Education is Key! Use voluntary enrollments to help with benefit communication across the board: health care, dental, vision, and any other ancillary plans will be further communicated by our internal Enrollment Team.

Misconceptions about Voluntary Benefits

Not Worth the Effort: Employers are looking for solutions. Voluntary plans can help clients manage the increasing cost of insurance while not sacrificing coverage for the staff. Carriers are reaching out to our clients heavily to introduce their products and services.

Too Complicated: Now that we have a dedicated department for Voluntary Benefits we will provide you with End-to-End Service. We will source, enroll, and even manage service issues after enrollment is complete.

Examples of Different Voluntary Benefit Options

Hospital Bridge Plan: Pay employees directly to help with deductibles and co-insurances. More importantly a great resource to save money on exiting health care premiums. Employers can offer more for less.

Disability: Flexible and inexpensive options that allow employees to protect their income when a medical situation occurs and they are not able to work.

Accident: A simple effective plan that helps an employee cover the numerous bills that come along with an accident. Options include benefits for doctor office visits, hospital stays, surgeries, appliance, plus anything associated with treating the employee for the accident.

Cancer: A plan that focuses solely on Cancer treatment. Benefits paid for cancer treatment across the board from hospital stays, chemo, or surgeries.

Critical Illness: Provides a range of coverage (typically from \$5,000-\$75,000) to employees in the event of an unexpected critical illness such as an heart attack, stroke or transplant for example. Great plan to pair with a High Deductible Health plan.

Life: All life options on a voluntary basis with group rates. **Employees will also receive great underwriting advantages normally reserved for larger clients.**