

I'm excited to announce that our agency has recently teamed up with **Combined**, a Chubb Company, to help bring voluntary benefits to your employees.

In today's labor market, it's becoming more and more difficult to recruit and retain employees. Having the ability to customize their benefits package by adding voluntary insurance products will not only enhance your attractiveness to existing and prospective employees, but do so at little to no cost to you! Employees typically desire to have a choice in selecting benefits that meet their lifestyle and their budget.

With Combined's products, I'm able to bring an added boost to your overall benefits program. I'll be in touch to set up some time for us to review in greater detail soon.

Sincerely,



SHEILA MITCHELL
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The Combined Advantage

With over a half-century's worth of experience, Combined excels in delivering additional protection for employees and their loved ones when they need it most.

Combined gives you (and your employees) access to a wide range of voluntary insurance products that pay cash directly to your people — and provides administrative and communications support throughout its simple enrollment process.



Accident



Critical Illness
& Cancer



Disability



Hospital
Indemnity



Life

