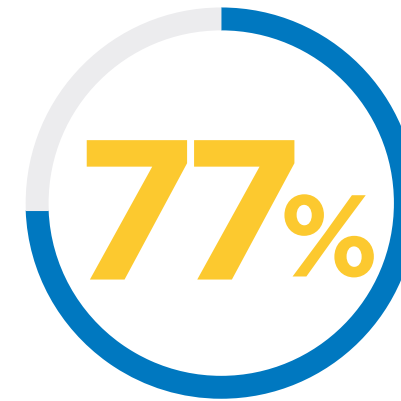




How (and When) to Give Your Employees the Benefits They Want



of employees want voluntary benefits.¹

But with so many options available in today's market, it's crucial to choose the right benefits, based on your employees' demographics, claims history, and expressed wants and needs.

To get you started, here's an overview of trending voluntary benefits, and when top employers are offering them. Your HUB advisor can help you create a portfolio of benefits tailored to your employees' needs, with a multi-year rollout strategy to encourage enrollment.

YEAR 1 COVER THE GAPS

As employers shift to high-deductible health plans to counter rising premiums, employees can be exposed to gaps in their coverage. Voluntary medical benefits help cover the gaps.

52% of employees would have to borrow to pay unexpected health care costs.¹

- HOSPITAL INDEMNITY**
Hospitalization costs go beyond doctors' fees. Hospital Indemnity pays a direct-cash benefit for inpatient and outpatient stays, and helps employees avoid financial hardship.
- ACCIDENT INSURANCE**
Accident Insurance covers employees and their dependents for injuries that occur outside of work (and thus are not covered by workers' compensation).
- TELEMEDICINE**
Employees with 24/7 access to medical professionals save time and money that would otherwise be spent at a doctor's office, urgent care center or ER.

YEAR 2 ENHANCE FINANCIAL WELLNESS

Illness, accidents and the unexpected can lead to unpaid time off work with serious financial consequences. Support your employees' financial wellness with these voluntary benefits.

1/3 OF WORKERS will be diagnosed with cancer in their lifetime.²

- SUPPLEMENTAL DISABILITY**
Supplemental Disability Insurance helps pay living expenses so employees can focus on recovery from accidental injury or illness.
- CRITICAL ILLNESS INSURANCE**
Employees suffering from cancer or another covered illness can use Critical Illness benefits to pay for second opinions, specialists, and even experimental therapies.
- IDENTITY THEFT PROTECTION**
Identity theft is on the rise, and the costs to an employee can be severe. Identity theft protection helps contain those costs and maintain productivity.

YEAR 3 EXPAND PERSONAL CHOICE

Most employees don't look for insurance beyond their employer's benefits plan. Help your multi-generational workforce build the benefits portfolio that meets their personal needs.

1/4 OF PEOPLE NOW IN THEIR 20s are likely to become disabled before they retire.³

- LIFE INSURANCE WITH LONG-TERM CARE (LTC)**
LTC costs can devastate family finances. Life Insurance with an LTC rider is an affordable way for your multi-generational workforce to prepare for the future.
- PURCHASING PROGRAMS**
Enable your employees to make major household purchases with interest-free installments deducted from payroll — and avoid credit cards or payday loans.
- PET INSURANCE**
Pets bring proven health benefits to your employees. Pet insurance can help pay for veterinary care, medication, boarding and more.

1. Health and Voluntary Workplace Benefits Survey, EBRA, 2015 2. 2016 AFLAC Workforces Study 3. American Cancer Society, 2010 Facts and Figures 4. U.S. Social Security Administration, Fact Sheet, February 7, 2013

Your HUB benefits advisor can help you create a multi-year rollout strategy with a portfolio of voluntary benefits that's tailored to the needs of your employees. ▶

Contact your HUB advisor today