

Offer more to your employees!

With the option to offer Ancillary coverage as either **employer sponsored** (where you help subsidize the cost of your employees' insurance) or **voluntary** (with 100% of the cost paid by employees — and at no cost to your business)

Here are some of the Ancillary options you can offer your employees:

Dental

More than two-thirds (67%) of small firms and 97% of large firms offer Dental benefits to their workers.¹ Offering dental can help you to compete more effectively when it comes to employee recruitment and retention.

Vision

Nearly half (47%) of small firms and 82% of large firms offer Vision benefits.¹ Vision benefits are often offered on a voluntary basis, since not all employees need this coverage.

Life

The Bureau of Labor Statistics reported in 2017 that **just over half of civilian workers (59%) have access to Life Insurance as an employee benefit**; among full-time employees, the number jumps to three-quarters (75%).

Disability Insurance

Nationally, according to a Harris Poll and survey by financial services firm OneAmerica, **only about a third (34%) of employees say they have Disability coverage.** However, more would likely consider it if it were offered at work.

You can help fill that void for employees with both Long Term and Short Term coverage options.

Worksite Voluntary Benefits

In new findings from a *Willis Towers Watson's 2018 Emerging Trends: Voluntary Benefits and Services Survey*, **two-thirds of employers (69%) said they believe voluntary benefits will be a very important component** of their total rewards strategy in three to five years.

As more employers make a move toward Worksite Voluntary Benefits, you can, too. Give your employees the opportunity to personalize their benefits — by adding options for Accident Insurance, Cancer Insurance, Hospital Confinement Indemnity Insurance, Life Insurance, and Critical Illness Insurance.

More Coverage, One Source

I represent a wide variety of Dental, Vision, Life, Disability, and Worksite Voluntary carriers and administrators. Whatever you and your employees are looking for, don't hesitate to contact me.

1. "2017 Employer Health Benefits Survey." The Henry J. Kaiser Family Foundation, The Henry J. Kaiser Family Foundation, 19 Sept. 2017, www.kff.org/health-costs/report/2017-employer-health-benefits-survey/view/print/.