

Voluntary Benefits

Accident | Disability | Dental | Cancer/Critical Illness | Life | Telemedicine

What are Voluntary Benefits?



Voluntary Benefit policies are different than major medical - Coverage is focused on you, not the doctors or hospital.

Voluntary Benefits **Pay YOU Cash** when you or a covered family member has an injury or illness.

Voluntary benefits help fill the gap between what health insurance pays and where your out-of-pocket expenses begin.

Why Should my Business Offer Voluntary Benefits?

- **Enhance Existing Package:** Voluntary Benefits are a great way to augment your existing medical coverage
- **No Cost to Employer:** Voluntary Benefits are 100% employee funded
- **No Administration:** As your voluntary benefits consultant - Firmin Insurance & Benefits conducts all employee education, enrollment and ongoing claims assistance! *We may even be able to eliminate payroll deductions and invoice/billing!*
- **Increased Morale & Productivity:** 40% of employees say they spend 3 or more hours per week thinking about or dealing with issues related to personal finances. Voluntary benefits put money into your employees pockets when they need it most
- **Attract & Retain Talent:** 87% of employees say strong benefits influence employee loyalty

50%

Of Employees

Wish their employer offered voluntary insurance

55%

Of Employees

Say they are somewhat likely to take a job with slightly lower pay, but a more robust benefits package

65%

Of Employees

Have less than \$1,000 to pay out-of-pocket expenses associated with an unexpected serious illness or accident if one should occur today

69%

Of Employees

believe the rising costs of medical services are driving the need for voluntary benefits



EXPERIENCE THE DIFFERENCE OF AN INDEPENDENT CONSULTANT

Firmin Insurance & Benefits represents five of the largest and top-rated voluntary benefit carriers in the nation. Through our carrier relationships we will help identify the best carrier for your group. One which is easy for you to work with and provides the most affordable coverage with the richest benefits for your employees.