

Resolve to improve your benefits in 2020

Enrollment season may be over, but that doesn't mean it should be out of sight, out of mind.

The beginning of a new year is the perfect time to evaluate what benefits your employees actually want, what will attract talent to your company and ways to improve your enrollment process so that you and your employees get the most out of the protections you offer.



Use this checklist to identify how you're protecting your employees and ways you could be doing more to attract and retain the people that work hard for you every day.

CORE BENEFITS PROVIDE NECESSARY COVERAGE

- MEDICAL
- DENTAL
- VISION



ESSENTIAL TO HAVING AN APPEALING BENEFITS PORTFOLIO

Dental insurance is one of the most popular workplace benefits — in fact

96%

of employers now offer dental coverage.

SHRM, 2017 Employee Benefits.

VOLUNTARY BENEFITS COVER UNEXPECTED EXPENSES

- LIFE
Provides the financial support your loved ones need if you pass away.
- DISABILITY
Replaces a portion of an employee's income if they are sick or hurt and unable to work.
- ACCIDENT
Benefits paid directly to an employee that can help pay expenses if a covered accident occurs.
- HOSPITAL INDEMNITY
Can pay a benefit directly to an employee for hospital stays or outpatient surgery, in addition to any medical insurance they have.
- CRITICAL ILLNESS
Provides a lump-sum benefit if employees are diagnosed with a covered illness.
- CANCER
Helps offset out-of-pocket expenses incurred from initial diagnosis through recovery.



CANDIDATES MAKE DECISIONS BASED ON BENEFITS

78%

of employees said they are more likely to stay with their employer because of their benefit program.

Willis Tower Watson, 2018 Employee and Employer experience Survey.

PROVIDER SERVICES SIMPLIFY THE BENEFITS EXPERIENCE

- BENEFITS EDUCATION
- ENROLLMENT ASSISTANCE
- INTEGRATED HR TECHNOLOGY
- CUSTOMIZED COMMUNICATION
- 1-ON-1 BENEFITS COUNSELING



BETTER UNDERSTANDING MAKES FOR BETTER BENEFITS

4 out of 5

employees who attend benefits counseling see it as a valuable, positive experience.

Colonial Life, Consumer Survey, 2019. 1,505 U.S. consumers working full-time responded to the survey from January 29-February 1.

ADDITIONAL PROGRAMS EMPLOYEES WANT

- STUDENT LOAN REIMBURSEMENT
- WELLNESS PROGRAM
- PET INSURANCE



GO THE EXTRA MILE TO RETAIN TALENT

86%

of working millennials would stay at their millenium for 5 years if a benefit were offered.

SHRM, Employers Explore Repaying Student Loan Debt, 2018.

STAY ON TOP

Are you doing enough? If you're not offering some combination of the benefits listed above, you have gaps in your coverage – and your employees are lacking the protections they need.

Adding additional benefits is easier than you think and can be done at no cost to you! You can learn more with our free Buyer's Guide to Voluntary Benefits eBook. Download it today.

[Download the ebook](#)