



# Personalize Your Program with Voluntary Benefits

When it comes to benefits, one program does not fit everyone. Voluntary benefits are a cost-effective way for employers to expand their benefits program and offer employees choices that meet their unique needs.

## Contain Costs While Offering a Rich Benefits Program

In today's competitive job market, employers from all industries must balance containing rising benefits costs with ensuring employee satisfaction across generations, races, and gender identities. With many employers shifting to high-deductible plans, there's a growing need to offer voluntary benefits to help fill coverage gaps and provide employees with a necessary safety net for unexpected expenses.

We offer a broad range of benefits options in key areas to help you attract and retain top talent. Together, we will design a plan that provides your employees with the coverage they need to stay healthy and financially secure.

### Supplemental Health

- Accident Insurance
- Cancer
- Critical Illness
- Hospital Indemnity

### Financial Wellness

- Supplemental Disability
- Identity Theft
- Life Insurance with Long Term Care
- Student Loan Repayment

### Personal Protection

- Legal Assistance
- Universal and Whole Life
- Auto & Home Insurance
- Pet Insurance

54%

More than half of employees experience some anxiety about health care costs that aren't covered by their health insurance.

48%

couldn't pay \$1,000 or more for out-of-pocket expenses without relying on debt or credit if an unexpected serious illness or accident occurred today.

2020-2021 Aflac WorkForces Report.  
"Workplace Benefits Trends - Executive Summary." Accessed Aug. 31, 2021



# Strategic and Personalized Approach

**For 80% of employers, meeting the needs of employees across all life stages and the diversity spectrum is an important benefits objective.\***

At Alera Group, our four-step strategic process will help you identify and implement benefits that match the needs of your company and your employees. Your local Alera team will work with you to:

1. Conduct an opportunity assessment of your company's demographics, current benefits program and existing benefits administration system
2. Develop comparison modeling based on carrier quotes to determine optimal pricing
3. Consult with your team on carrier selection, product offerings and enrollment methodology
4. Partner with you to ensure a smooth implementation and ongoing service

Voluntary benefits can be offered at little or no cost to your business. As these benefits are selected and paid for by employees directly, they help educate employees to appreciate the value of their total benefits program.

To learn more, contact your local Alera Group representative or visit [www.aleragroup.com](http://www.aleragroup.com).

\*Metlife's 20th Annual U.S. Employee Benefit Trends Study 2022



## OPTIMIZED SOLUTIONS



## PERSONAL PARTNERSHIPS



## NATIONAL COLLABORATION