



Small Business Success: Recruiting and Retaining Talent

Employee benefits can help you attract the right employees for your business, and they don't have to cost you a penny

As a small business owner, you understand that finding and keeping the right employees are essential to your success. And you're keenly aware of growing and protecting your bottom line. So, how do you accomplish these goals while remaining competitive? The answer may surprise you: Offer your current and potential employees affordable benefits that they can only get through you – their employer.

What are Group Voluntary Benefits?

Group Voluntary benefits are supplemental insurance options that help employees and their families protect their finances when unplanned expenses associated with a medical event arise. Types of Group Voluntary coverage include Accident, Critical Illness, Disability, Life and Hospital Indemnity. Additionally, legal support and ID Theft protection are rapidly becoming popular choices of Voluntary insurance. Insured employees, covered family members or their beneficiaries may use their Group Voluntary cash benefits for copays, deductibles, travel costs or for anything they wish. There are no restrictions as to how the money is used.

While it may not be possible to offer large salaries to your associates, perks such as Group Voluntary benefits are increasingly becoming attractive solutions for employees and employers. Lydia Jilek, director of voluntary benefits for Willis Towers Watson offers this compelling support for Group Voluntary, "These benefits are a cost-efficient way to provide additional coverage to employees, and they can help employers attract and retain talented employees, many of whom tend to migrate to employers who offer choice and flexibility,"ⁱ she says.

Group Voluntary benefits help protect your employees' finances and help differentiate you from the employer field. Plus, they're employee-paid so there's no effect on your bottom line. Additionally, employees realize the savings of added protection with discounted pricing. "Employees on the other hand, see great value in voluntary benefits, which they are able to purchase through their employer at a lower group rate compared with on the individual market," says Jilek.

Why Offer Group Voluntary Benefits?

Employee Advantages	Employer Advantages
➔ Pays cash benefits that correspond with covered conditions, accidents, diagnoses, loss of a primary provider and more	➔ No impact on your bottom line; premiums are employee-paid
➔ Benefits can be used for gaps in major medical coverage, transportation costs, or however the covered employee wants to use them	➔ Rounds out benefit packages, helping you (choice employer!) recruit and retain top talent,
➔ Affordable group premiums are only available through you, their employer; convenient payroll deduction	➔ Improved employee satisfaction and workplace engagement

Ultimately, Group Voluntary coverage options can help give financial support to your employees when they need it most. And, as options grow, employees are given greater flexibility and choice in the voluntary market. To learn more about protecting your business and showing your employees that you care, watch our [Mayhem Accident video](#).

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¹ Eisenberg, Amanda. Employers, employees view voluntary benefits as mandatory. 2018. Employee Benefit News. <https://www.benefitnews.com/news/employers-employees-view-voluntary-benefits-as-mandatory>