

WHAT ARE VOLUNTARY BENEFITS AND WHAT CAN THEY DO FOR EMPLOYERS AND EMPLOYEES?

- A Voluntary Benefits program allows employers to enhance their benefit portfolio without having to fund the benefit program.
- Employees may choose from a menu of benefits at group rates that will meet their individual goals to protect their income and their families.
- Underwriting qualifications in a group setting are less restrictive. Qualified issue and guaranteed issue products are available.
- Employees can enjoy both pre-tax and after-tax payroll deduction, depending on allowances of various benefits by the IRS.
- Employer sponsored voluntary benefits have the added advantage of group rates and simplified underwriting not available on an individual basis.
- Payroll deduction allows for a higher level of participation from the group and greater satisfaction on an individual level.
- Many voluntary benefits can be continued after separation from the company on an Individual basis without negative consequences.
- Many employers are concerned about creating additional workload when adding Voluntary Benefits. Licensed professional agents handle all enrollment data transfer to payroll and carriers, offers to audit invoices, may be the contact point for claim forms, and provide participant and client support, virtually eliminating any additional work by the employer.
- The same enrollment firm returns annually to the employer group to re-enroll, update current coverages, add new benefits, and remind the employees how the benefit plans work, including claims procedures.

Here's a list of the most popular Voluntary Benefits in our current employer groups. (Many of them are also offered with family coverage.)

- Cancer and other Dread Disease Coverage with annual \$100 Wellness Benefit included
- Intensive Care Coverage (ICU and CCU)
- Accidental Injury Plan (on and off the job) with Employee Disability
- Heart/Stroke Plan
- 20-Year Term Life Insurance
- Short-Term Disability (up to two years for missed time from work)
- Critical Illness Plan
- Hospitalization Plan



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