



HUB Voluntary Benefits

Now Your Employees Can Personalize Your Benefits to Their Needs

Sharpen your competitive edge, round out your existing benefit offerings and attract, engage and retain employees.

Offering voluntary benefits adds value to your existing benefit plan and fills existing benefit or financial gaps at no additional cost to your company. These voluntary or “worksite” benefits allow your employees to customize your benefits package to meet their needs.

HUB International will help you identify which specific voluntary benefit programs complement your overall benefit strategy:

Benefits to Your Employees

- Participation is voluntary
- Pays cash benefits in the event of a covered event
- Simplified underwriting is available
- Financial security for the unexpected

Benefits to Your Company

- No direct cost to your company
- Reduces workers’ compensation claims
- Attracts and retains employees
- Simple administration and enrollment options



Facts

Employees are financially unprepared to handle major medical or financial emergencies.¹

- **53%** of employees will have to borrow from their 401Ks or use a credit card for unexpected medical bills
- **27%** have less than \$500 to pay unexpected expenses
- **62%** of employees say voluntary benefits are important to them, yet **47%** haven't been offered additional voluntary benefits within the last three years.

¹ 2014 AFLAC survey of employees and business leaders
2013 nationwide survey of 2,028 full-time U.S. employees by Harris Interactive on behalf of Transamerica.

Top Reasons to Consider Voluntary (Worksite) Benefits

- **Personalized.** While you choose the voluntary plans offered, employees pick their own benefits and are able to cover their dependents.
- **Affordable.** Priced at group-rates, coverage is affordable and funded through payroll deductions.
- **Appealing.** Allow you to appeal to the diverse needs of a multi-generational workforce
- **Long-Term.** Most pricing is locked in once issued and will not rise in cost, so annual renewals aren't necessary.
- **Open To All.** Coverage is generally available to full-time and permanent part-time employees.
- **Guaranteed.** Some plans are guaranteed issue with no medical questions asked.
- **Low Participation.** Many plans have low requirements, starting as low as two lives.
- **Paid Directly.** Voluntary benefits such as accident, hospital and critical illness are paid directly to the employee, above and beyond what health insurance coverage provides.
- **Portable.** Many benefits can accompany the individual if he or she leaves your company.

We represent best-in-class carriers in the industry.