

BENEFITS INSIGHTS

Brought to you by the insurance professionals at
The CIMA Companies, Inc

Educating Employees on Voluntary Benefits

Offering voluntary benefits is a great way to enhance your benefits package, differentiate from competitors and increase employee satisfaction—all with little impact on your budget. But while employers may choose to offer numerous types of voluntary benefits that can deliver convenience and value for employees, many employees do not understand the advantages of these voluntary benefit options or are unclear how they work. Educate your employees on the advantages of these voluntary benefits so that you both reap the rewards.

Demonstrate the Value

When compared to employer-sponsored benefits, many employees may fail to see the value of voluntary benefits that they must personally finance. For example, one perk to voluntary benefits is that purchasing insurance through an employer group is often cheaper than buying individually, yet research shows that few employees are aware of this. When promoting your voluntary benefit options, discuss the benefits of having coverage, the risks of going without, and emphasize the convenience and value of purchasing through the company and paying through payroll deductions.

Coverage Education


It is important that employees fully understand their policy so that a misunderstanding does not lead to resentment toward the employer. For instance, if a consumer does not completely understand the nuances of property-casualty insurance and believes herself to be covered, it will come as a shock and possibly with misdirected frustration in the event of a major loss.

When offering any benefit option, employer-paid or voluntary, you should be sure your employees understand exactly how the coverage works. Here are a few ways to make sure your employees are sufficiently educated about their benefits:

- Invite current employees to the monthly or quarterly benefits meetings provided for newly hired individuals.
- Many voluntary benefits providers are willing to send a representative to discuss their coverage with employees.
- While most benefits administrators don't have time to meet individually with employees, consider scheduling small-group meetings with a few employees who have questions.

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- Enhance your existing benefits communication program with social media. Social media provides a convenient and effective way to reach out to your employees with educational information, tips and reminders

Employer Advantage

In addition to boosting participation in your voluntary benefits programs, providing this meaningful education can position you as a valuable source of knowledge and strengthen employee satisfaction and loyalty to your company.

Talk to your The CIMA Companies, Inc representative to learn more about available social media and employee benefit communication resources.

