

## **Expand Your Employee Benefits**





## Helping you with worksite benefits

Medical plans and employee needs have changed. Evolving coverage options and diverse employee priorities mean traditional workplace benefits are no longer enough for today's workforce. A well-rounded benefits package can give employees the choice and protection they want, while also directly impacting your recruitment, retention and productivity.

Keeping up with the latest trends and strategies in employee benefits may seem overwhelming, unless you are working with a trusted advisor. That's where LifeSecure can help.

Your LifeSecure agent can help you build a benefits package that complements your current health care offerings and improves the overall benefit selection for your employees. Our supplemental insurance products are cost-effective solutions for businesses that want to help their employees protect their health, income and financial future.

#### Workplace benefits should be easy and painless. Let Life Secure make it simple for you and your employees.

- Straightforward plan designs and insurance solutions to help compliment your company's benefit package
- Tremendous flexibility in both plan design and how benefits can be used
- Cost-effective, innovative products
- Outstanding customer service
- Superior online capabilities everything can be done online, from quoting to enrollment to administration
- Exceptional enrollment support with customizable materials to educate and engage your employees. Talk to your agent about how LifeSecure can help you with benefits communication, including email messages, posters and flyers, payroll stuffers, and on-site educational presentations for employees.













### How worksite benefits can work for you

#### What's trending?



- Rising costs combined with health care reform are driving new benefit strategies
- Multi-generational workforces have diverse perspectives and needs
- Workers are changing jobs more often

#### What's happening?



- Employees are sharing more of the health care cost with high deductible plans, co-pays and out-of-pocket expenses
- Older workers are postponing retirement to improve their financial security
- Families are cost conscious and looking for more complete coverage
- Younger workers want more choice and flexibility in their benefit options
- Earning employee loyalty and retention is a greater challenge

#### What can you do?



- Help your employees offset expenses with supplemental insurance products
- One size does not fit all! Voluntary benefits allow your employees to select from a wide range of options and protection based on their priorities
- Offering the right benefits can help reduce turnover, increase workplace satisfaction and improve productivity

# Offer our insurance products in a way that best fits your company's unique situation

#### The choice is yours



- 100% voluntary
- With employer contribution
- 100% employer paid
- During annual enrollment or any other time of the year

#### **Advantages for Employers**



- Balance benefits and your bottom line
- Help attract and retain key employees
- Easy online group administration with access at any time
- Customizable materials for benefit communications, engagement and enrollment
- Potential tax advantages

#### **Advantages for Employees**



- Protection from life's unexpected events
- Straightforward plans make it easy to understand and select coverage
- Fast, easy and secure online applications with just a few simple decisions
- Automatic payroll deductions
- Individual policy (portable)

## **About LifeSecure**

LifeSecure Insurance Company was founded in 2006 as a Michigan-based insurance company, which quickly expanded to a national presence. We're driven to be a different kind of insurance company. We believe insurance should be easy to understand, effortless to buy, and simple to use. Inspired by forward-thinking ideas and creative product solutions, we're dedicated to making a difference in the lives of our customers.

For more information, contact your agent or visit us at YourLifeSecure.com.

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