

VOLUNTARY BENEFITS AND WORKSITE SOLUTIONS

Healthcare costs continue an upward trend, and despite Affordable Care Act requirements, access to benefits is still an issue for some workers. Employees worry about their financial security in the event of a disability or serious illness but don't always have access to benefit options that fit their life stages. To reduce overall program costs, businesses are implementing consumer-driven healthcare plans, which increase out-of-pocket expenses for participants.

Give Employees Greater Financial Protection without Adding Expense to the Bottom Line

Voluntary benefits are employee-paid, enabling you to add high-value products at little or no cost while helping your employees meet their needs at different stages of life. With a Corporate Synergies Voluntary Program, you can:

- Provide employees with a guaranteed acceptance component
- Deliver higher benefit maximums and preferential group pricing through carrier risk-pooling
- Ease administration on your HR staff via automatic payroll deduction, credit card payment and other functions



6 out of 10

employees are **concerned**
about covering **out-of-**
pocket medical costs.

Source: MetLife Study

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Corporate Synergies
quarterbacks market
research, data
analysis, plan design,
communications,
enrollment and follow-up
activities.

Synergies360SM

Corporate Synergies takes a full view of the insurance landscape, studies it from every angle, pursues innovation where none exists, and transforms this deeper understanding into actionable strategies to protect our clients and their participants. We call our approach Synergies360.



For more information
visit corpsyn.com or call
877.426.7779

A Customized Program with Performance Guarantees

Corporate Synergies quarterbacks market research, data analysis, plan design, communications, enrollment and follow-up activities for a convenient one-stop solution.

We protect your program with carrier performance guarantees and our corporate accountability. The result—a custom benefits approach with choices that address your workforce demographics.

Medical Gap Solution Plans

- Hospital Confinement/Medical Bridge
- Accident Insurance
- Critical Illness
- Cancer
- Telemedicine

Income Protection Plans

- Short-term Disability
- Long-term Disability
- Critical Illness
- Pet Insurance

Asset Protection Plans

- Life Insurance
- Long-term Care
- Universal Life Insurance with Long-term Care Rider and Critical Illness Rider

Major Illness Plans

- Short-term Disability
- Long-term Disability
- Critical Illness
- Cancer

Executive Protection Plans

- Life Insurance
- Executive Disability
- Executive Liability Umbrella
- Universal Life Insurance with Long-term Care Rider and Critical Illness Rider
- Long-term Care Employee Concierge Services

Uninsured Plans

- Telemedicine
- Dental
- Vision
- Prescription
- Accident
- Critical Illness

Personal Protection Plans

- Group Legal Plan
- Identity Theft Plan
- Home and Auto Insurance
- Liability Umbrella

Lifestyle Plans

- Life Insurance
- Long-term Care
- Employee Concierge Services
- Employee Convenience Buying Program