



ENHANCE YOUR EMPLOYEES' BENEFITS

VOLUNTARY WORKPLACE BENEFITS



TRANSAMERICA®



HELP PROTECT EMPLOYEES WITH SUPPLEMENTAL INSURANCE, UNDERWRITTEN BY TRANSAMERICA LIFE INSURANCE COMPANY OR TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY.

Voluntary benefits are supplemental insurance policies that offer financial benefits to employees and their families in cases of death, serious health events, and accidents.

With voluntary benefits, there is cash assistance to assist in keeping unexpected medical expenses from necessitating a withdrawal from a savings or retirement account. These benefits are conveniently paid through payroll-deductions and may be offered through employers.

THE MOMENT FOR VOLUNTARY BENEFITS IS NOW

Voluntary benefits are growing steadily as employers build benefit plans to help attract and retain employees. Transamerica is committed to taking the time to connect you with supportive people ready to help you succeed. Let's explore how you can benefit from voluntary benefits.



VOLUNTARY BENEFITS HELP EMPLOYERS

Because employees choose to purchase these extra benefits for themselves, employers can offer them at no cost to the company. Employees gain access to benefits at a competitive cost, so everyone wins. Voluntary benefits are a valuable supplement to traditional medical insurance, offering cash benefits to help with:

- Deductibles
- Lost income due to missed work
- Other pressing expenses

Transamerica makes policies easy to administer with:

- Multiple employer-focused enrollment options
- Smart online and phone claims processing
- Built-in adaptability for employee needs

Employers know the best results in business come from an engaged and satisfied workforce. Voluntary benefits work hand-in-hand with competitive compensation packages to help recruit and retain the best people for the job.

50% More than half of employees cite medical benefits as one of the top five factors they look for in an employer.¹

REASONS EMPLOYERS AND EMPLOYEES WANT VOLUNTARY BENEFITS

- **ENHANCED BENEFITS PACKAGES**

They help fill gaps for individuals with high medical deductibles and added needs.

- **FAMILY INSURANCE OPTIONS**

Employees can purchase benefits for themselves, spouses, and children.

- **PORTABILITY**

They can protect policy rates and benefits if employees leave or retire.

- **CONVENIENT PAYROLL-DEDUCTION**

Deducting premiums from employees' pay makes processing simple.

- **EMPLOYEES SAVE ON TAXES**

With some policies, premiums qualify for pre-tax deduction.

- **INCREASE MORALE**

Rich benefit programs could improve morale for employees.

- **RETAIN THE BEST PEOPLE**

A well-rounded voluntary benefits program could help retain talent.

- **FLEXIBILITY**

Employees want the ability to customize their benefits to meet their and/or their families' unique needs.

- **OPTIONAL BENEFITS AT NO COST**

Employers can offer optional voluntary benefits to employees without extra cost to the company.



BUILDING YOUR

BUSINESS, HELPING PROTECT

YOUR EMPLOYEES

WHEN IT'S TIME TO MOVE FORWARD, WE'LL ASSIST YOU EVERY STEP OF THE WAY:

- Establishing a timeline
- Gaining access to needed forms
- Simplifying billing
- Following up post-implementation assistance
- Developing enrollment strategies
- Establishing win-win strategies for all involved

BRING EMPLOYEES TO THE TABLE

CUSTOMIZED SALES MATERIALS

- CEO and HR announcement letters
- Enrollment materials
- Brochures and flyers
- Posters and table tent cards
- Payroll stuffers
- Email campaigns
- Video postcards
- Microsites/social media
- PowerPoint presentations
- Promotional giveaways

ENROLLMENT SOLUTIONS

- Group meetings
- Face-to-face meetings
- Employee self-service internet
- Agent-led, web-based enrollment
- Simplified census enrollment
- Call center assisted enrollment
- Automated decision-support tools

VOLUNTARY BENEFITS FROM TRANSAMERICA

LIFE INSURANCE

- Universal life, whole life, and basic or supplemental group term life

SUPPLEMENTAL HEALTH INSURANCE

- Accident, critical illness, hospital indemnity, short-term disability income, cancer, retiree medical, supplemental medical expense (gap)

SERVICES

- Absence management, telehealth, prescription drug discount card, prepaid legal, diagnosis-specific physician referral, and a cancer navigation service



TRANSAMERICA®

**When it comes to preparing for their future,
there's no time like the present.**

Let's get started today.

 **Visit:** transamerica.com

Insurance products underwritten by **Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA or **Transamerica Financial Life Insurance Company (TFLIC)**, Harrison, NY. TFLIC is licensed to conduct business in New York. TLIC is authorized to conduct business in all other states.

Up-to-date information regarding our compensation practices can be found in the disclosures section of our website at tebcs.com.

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