

Helping More Businesses Offer Worksite Voluntary Benefits



Overview

Consider how a scenario like this could work for you:

Struggling with high turnover and low employee engagement, Wilkerson Fabrication & Steel needs a more competitive edge to attract and keep good employees. Illinois Mutual's worksite solutions offers the opportunity to deliver flexible, high-quality voluntary insurance benefits to their employees.

The Challenge

As a small business in a competitive labor market, Wilkerson faces challenges with:

- **Recruitment & Retention Issues:** Difficulty attracting and keeping qualified welders and machinists due to competition with larger manufacturing firms offering higher salaries.
- **Benefits Gaps:** The company already provides medical benefits, but cannot afford to pay for additional benefits for their employees.

The Solution

An Illinois Mutual agent can meet with the HR coordinator to construct a benefits package to help meet Wilkerson's needs at no direct cost to the employer, emphasizing:

- **Guaranteed Issue (GI) Coverage Options:** Access to insurance solutions regardless of answers to medical questions if the group meets eligibility requirements.
- **Low Participation Requirements:** Products designed to serve niche markets—smaller businesses with between 3 and 250 employees.
- **Electronic Funds Transfer (EFT):** With EFT options, groups that cannot offer traditional payroll deduction benefits can still take advantage of worksite voluntary benefits.

See how a company like Wilkerson Fabrication & Steel could implement worksite benefits to help their company

- **Industry:** Manufacturing (Steel Fabrication)
- **Employees:** 38

Fictional scenario. Any resemblance to actual people or companies is purely coincidental.

Key Learnings for Agents

Illinois Mutual's worksite voluntary benefits help agents:

- **Expand Their Product Portfolio:** Voluntary benefits complement traditional insurance offerings.
- **Provide More Value to Clients:** Help small business owners attract and retain talent at no direct cost to the business.
- **Offer Flexibility:** With EFT options, groups that cannot offer traditional payroll deduction benefits can still take advantage of worksite voluntary benefits.



Learn more about how Illinois Mutual's worksite voluntary benefits can help grow your sales today!

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For policy costs and details of coverage, limitations, exclusions and terms, contact Illinois Mutual. If any discrepancies exist between this communication and the policy, the terms of the policy will prevail.

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