

VOLUME 3
ISSUE 9



September 2023

HEADS UP!

HR News You Need To Know

in this issue

**VOLUNTARY
EMPLOYEE**

BENEFITS

VOLUNTARY

Employee Benefits

For some companies offering benefits can be challenging financially. However, it is not impossible to offer some sort of benefits your employees will value and enjoy. Two options that we have found that employees find of value and appreciate are Aflac and LegalShield.



You've seen the commercials with the Aflac duck. Yep, those are the ones! Aflac is insurance for everyday living. It helps with expenses that health insurance isn't designed to cover like:



- Accidents – provides cash benefits for covered accidents.
 - Critical Illness – helps with out-of-pocket expenses.
 - Hospital Confinement – provides cash benefits for covered accidents or illnesses.
 - Dental – provides benefits for covered dental exams and procedures.
 - Vision – helps with costs associated with covered vision exams, treatments, and correction materials.
 - Lump-Sum Payment Benefits for:
 - Critical Illness
 - Cancer Diagnosis
 - Short-Term Disability Benefits
 - Life and Juvenile Life Benefits – helps with unexpected costs if something happens to you or a covered dependent.
- Employees can receive reimbursement for covered expenses.



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- LegalShield - Not everyone can afford the high retainer fees of an attorney. For a low fee, LegalShield provides the ability to talk to a lawyer about personal legal matters without worrying about high hourly rates.

- IDShield – Helps ensure that private information remains private by monitoring your Personally Identifiable Information (PII) from all angles. If your identity is stolen, they will provide full-service identity restoration to restore your identity to its pre-theft status.

Employees can elect to participate or not participate in these voluntary plans (Aflac and/or LegalShield). The beauty of this is that they are 100% paid by the employee through payroll deductions. Some benefits often can be continued with direct payment to the provider once the employee leaves the company.



EMPLOYEE
BENEFITS

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