

# Voluntary Benefits

*As health insurance premiums and employee payroll deductions rise, plan value continues to decrease with higher co-pays and deductibles. Voluntary benefits can help fill the gaps in your employee's benefits packages.*

**"71%**  
of employees say that  
voluntary benefits  
increase the value of their  
benefits package."

## Advantages

- Coverage is available for spouse and dependent children
- Benefits are paid directly to employees regardless of any other benefits that they may receive
- Plans are portable at the same rate and benefit
- Premiums are paid through the convenience of payroll deduction

## Value Added Benefits

- WellCard Savings Plan – Get discounts on health and wellness services
- KOFE Financial Wellness Program

**Call us today for a free  
review and consultation on  
your employee benefits plan!**

## Available Plans

### **Disability Insurance**

Can replace part of an employee's income if he or she is unable to work because of illness or injury.

### **Accident Insurance**

Helps lessen the financial impact of out-of-pocket costs associated with an accidental injury or covered treatment

### **Life Insurance**

Enables employees to choose coverage based on their individual needs and budget

### **Cancer Insurance**

Helps offset the out-of-pocket expenses related to cancer that most medical plans don't cover

### **Critical Illness Insurance**

Provides a lump-sum benefit to help offset expenses related to critical illness

### **Dental Insurance**

Provides coverage for a variety of dental procedures

### **Hospital Confinement Indemnity Insurance**

Provides a lump-sum benefit to help with co-pays and deductibles not covered by medical plans