

Voluntary Benefits Overview of Services



“Employees are growing accustomed to paying for a portion of their benefits and consumer choice is considered a virtue.”

- Workforce Management

The Warner Companies offers insight and experience in providing Voluntary Benefit solutions that allow companies to reduce benefit costs while strengthening their employee benefit programs. When working with us, you will find a knowledgeable, proven partner who will ensure your success with Voluntary Benefits.

Our **end-to-end voluntary benefits solution** addresses:

- Plan Assessment and Gap Analysis
- Data Processing
- Product Selection and Marketing
- Ongoing Employee Customer Service
- Pre-Enrollment Communication
- Single Source Contact for Human Resources
- Implementation and Enrollment

Why Voluntary Benefits

Voluntary Benefits are growing in popularity among employers who want to add to their current benefit programs, without adding to their insurance costs. Voluntary Benefits offer employees the option of purchasing valuable coverage to fit their needs - at competitive rates and through the convenience of payroll deduction.

How We Are Different

Education and communication are very important to us. We help our clients develop strategies to use the most effective communication channels that will educate employees so they can make informed benefit decisions.

The Warner Companies also provides consultation and implementation of various voluntary benefit programs, integrating individual as well as group platforms. We are able to provide a single platform and seamless process through the use of proprietary technology to:

- Simplify enrollment and implementation
- Maximize employee participation
- Eliminate additional workload on HR personnel
- Streamline data interfaces between employers, insurance carriers and third-party vendors

Typical Product Offering

Typical Voluntary Group Benefit Offerings include the following:

- ▶ Short and Long Term Disability Insurance
- ▶ Life Insurance
- ▶ Critical Illness Insurance
- ▶ Accident Insurance
- ▶ Limited Medical Plans
- ▶ GAP Insurance
- ▶ Property & Casualty Insurance
- ▶ Computer Purchase Program
- ▶ Pet Insurance
- ▶ Long Term Care Insurance
- ▶ Vision Care Insurance
- ▶ Legal Services
- ▶ Financial Education
- ▶ Discount Program
- ▶ Identity Theft

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