

Voluntary Benefits by Purpose

Voluntary benefits have become an essential element of an employee benefits package. They allow employees to choose options that best suit their individual needs, fill gaps created by scaled-back core benefits and typically come at little or no cost to the employer.

But with so many to choose from, how can you decide which benefits are best for your employees? Sorting benefits by the purpose they serve makes it easier to see how they match with your employees' needs, and ultimately, **pave the road to financial wellness.**

Personal Care and Improvement



Financial Counseling Services



Employee Assistance Programs (EAPs)



Wellness Programs



Tuition Assistance Programs

These benefits allow employers to show that they care about the whole employee while also encouraging them to be proactive about their physical, mental and financial health.

Banking and Buying Options



Employee Purchase Programs



Discount Programs



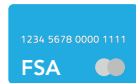
Short-Term Loans



Credit Unions



Paycards



Flexible Spending Accounts

These benefits give employees alternative ways to save, spend or borrow. They help employees who are underserved by traditional financing options or who want access to services that aren't generally available to them otherwise.

Financial Safety Nets



Home Warranty Insurance



Identity Theft Protection



Long-Term Care Insurance



Homeowners' Insurance

These benefits offer protection from financial crises that can be potentially devastating for employees.

Traditional Voluntary Products



Critical Illness



Life Insurance



Disability Income Insurance



Cancer Insurance



Hospital Indemnity



Accidental Death & Dismemberment (AD&D)



Dental Insurance



Vision Insurance



Retirement

These are the most well-known and popular options. Most employers offer a combination of these choices in their benefits package.

Lifestyle and Convenience



Pet Insurance



Auto Insurance



Elder Care



Childcare



Adoption Assistance



Cyber Security Insurance



Legal Assistance

These benefits allow the employee to take advantage of cost savings that they wouldn't get otherwise because they are getting these benefits from their employer. Plus, by paying for these through payroll deduction, employees have the convenience of one less bill to worry about.

LEARN MORE

Download the eBook, *Paving the Road to Financial Wellness with Voluntary Benefits*. Visit info.PurchasingPower.com/PaveTheRoad.

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