

# 9 Voluntary Benefits You Could Be Missing Out On

Think health insurance is the only benefit worth signing up for? Think again. There are many voluntary benefits available to you. In order to maximize their savings, though, you must first understand them. Here are some examples of voluntary benefits you may be missing out on.

Please note, the voluntary benefits offered by us may differ from the benefits listed here. Check with us to review a list of available benefits.



# 1

## Legal Plans

Legal plan benefits allow you to use legal services when you otherwise may not be able to afford them. For instance, if a contractor didn't finish a job and is unresponsive to phone calls, you may need legal assistance to resolve the issue. However, you realize legal fees would cost you around \$200 an hour.

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Having legal plan benefits would save you from having to foot the entire bill yourself and would provide you with prepaid access to attorneys who could help.



# 2

## Pet Insurance

If you have multiple pets, or one that has medical issues, pet insurance may be for you. This coverage helps pay for veterinary bills and can ease the burden of large costs, like surgeries.

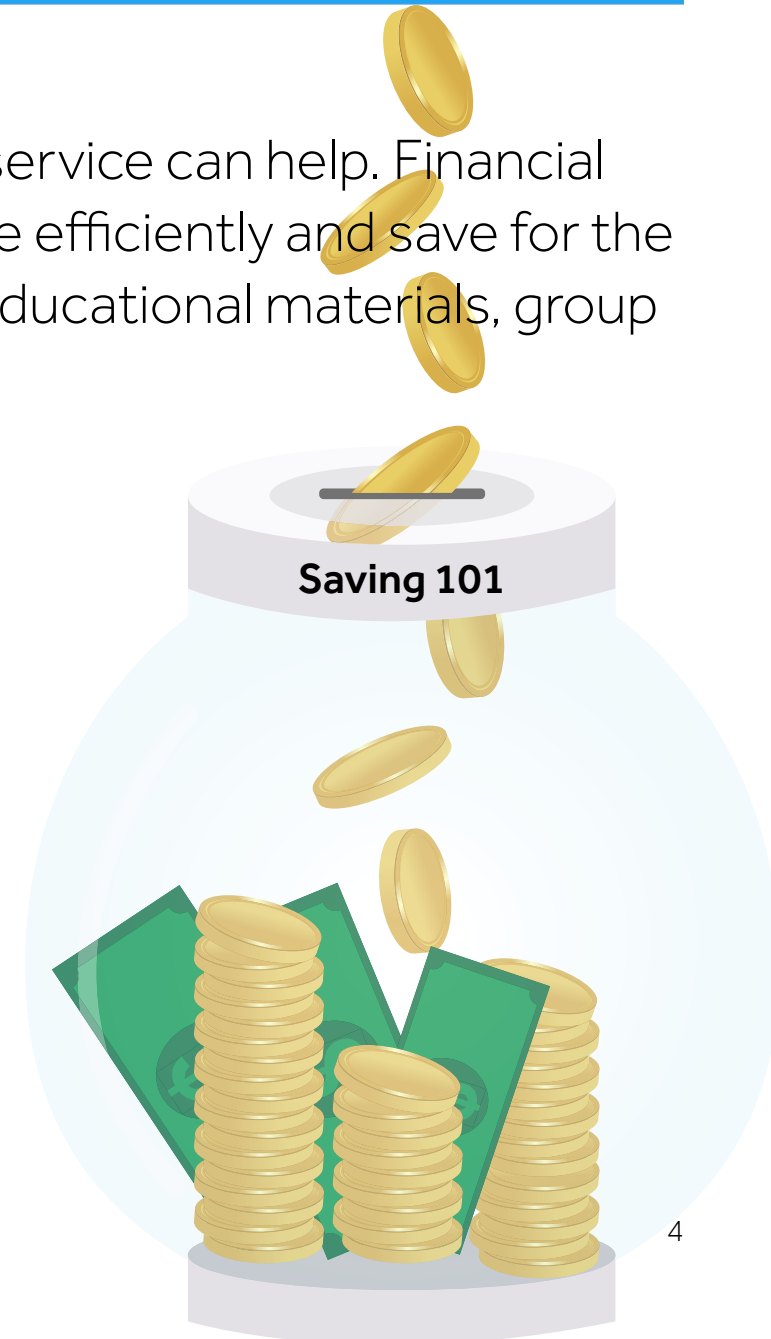
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If you took your pet to the vet more than once in the past year, consider enrolling in pet insurance.

## 3

## Financial Planning Assistance

Do you struggle with financial planning? Then this service can help. Financial planning assistance helps you manage money more efficiently and save for the future. This service typically includes services like educational materials, group seminars and one-on-one counseling.



# 4

## Employee Discount Programs

Employee discount programs can take on many shapes, but their purpose is always the same: to save you money. Employers contract with vendors and merchants to offer you promotions, discounts and group rates.

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Depending on your plan, some areas where you can save include gym memberships, restaurants, cellphone plans, child care services, travel planning, event tickets and grocery stores.

# 5

## Employee Purchase Programs

Employee purchase programs are voluntary benefits that give you the ability to purchase items and then gradually pay for them. The program distributes the cost of an item, plus any fees or interest, over a specified number of months of repayment, allowing you to easily budget for the purchase.

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The monthly payment is made via an automatic payroll deduction, so you never run the risk of forgetting to make a payment.



Days

5

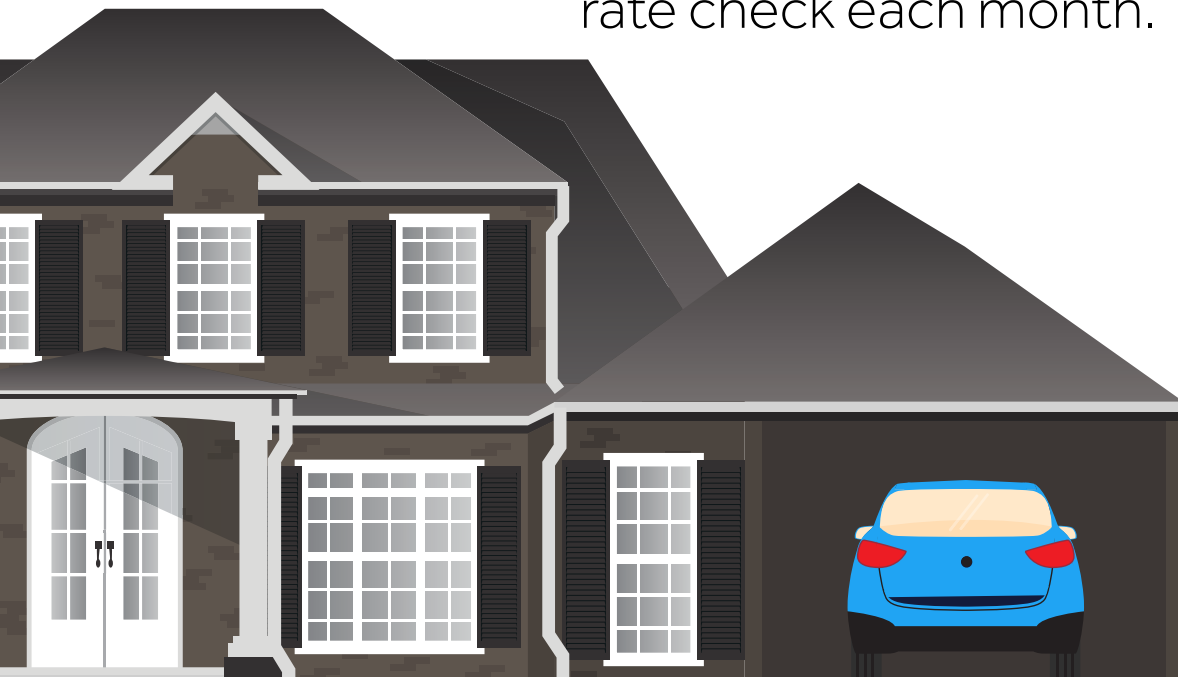
# 6

## Home and Auto Insurance

Home and auto insurance protects you from large expenses resulting from loss, damage and injury associated with your home, property and automobile.

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Having this coverage through us means you can pay through payroll deductions and not have to send a separate check each month.



## 8

## Educational Assistance

Educational assistance can help you overcome the high costs of continuing your formal education. These benefits can range from partial reimbursement for specific job-related courses to full reimbursement for an entire degree program, along with flexible work scheduling to make it easier to accomplish.

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Educational assistance programs typically cover some or all of the expenses for course tuition, required books and eligible fees.





## 9

## Identity Theft Insurance

Identity theft insurance is designed to relieve the financial burdens that come with having your identity stolen. This type of insurance does not reimburse loss from theft, such as stolen credit card numbers or forged bank checks, but rather prevents further loss once you have already become a victim of identity theft.

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It's important to know that identity theft insurance does not work to prevent identity theft. Instead, this coverage helps with expenses as you navigate the identity recovery process, which is useful whether or not you actually lost money.

# 10 Adoption Assistance

The highest out-of-pocket amount paid for covered services during a benefit period. Typically, if you spend enough money in a year to reach this amount, all expenses will be covered by your plan.

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Adoption assistance benefits come in many forms, but the benefits can generally be categorized into information resources, financial assistance and parental leave.