



Why VOLUNTARY BENEFITS?

Help your employees *protect*
what matters with supplemental
health and life insurance.





HELP PROVIDE *peace of mind* FOR YOUR EMPLOYEES

The stats are sobering, with 1 in 3 people expected to be diagnosed with cancer during their lifetime.¹ The last thing you want your employees worried about is how to pay for that diagnosis. Yet finances remain one of the top stressors for Americans.²



61% of Americans wouldn't be able to cover an unexpected **\$1,000** bill from their savings.³

Be a source of financial stability for your employees by offering voluntary benefits that help fill the gaps left by major medical insurance.

Support your workforce while increasing the productivity and strength of your business. It's a win-win.



WHO IS

Washington National?

Washington National provides supplemental health and life insurance to help people protect what matters most.

For over 100 years, we have helped people in their times of need. From governments, hospitals and school districts to private entities both large and small, we're there for our customers. Today we serve over 25,000 employer groups with valuable benefits.



To learn more, visit us online at
WashingtonNational.com/employer



What is supplemental insurance?

Supplemental health and life insurance, or voluntary benefits, can complement and enhance your existing benefits. Depending on your business needs, you can choose between benefits that are **100% employer paid**, **100% employee paid** or a **combination of both**.

Washington National offers a variety of flexible and customizable products to help cover out-of-pocket expenses that come with:

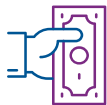
- ✓ Accident or injury
- ✓ Cancer diagnosis
- ✓ Heart- or stroke-related hospitalization
- ✓ Critical illness
- ✓ Intensive care unit (ICU) stays
- ✓ Loss of life



With Washington National's **premium return** feature, employees can get back premiums paid after a certain period of time.

We've returned nearly \$3B in premiums to policyholders since 1995.⁴

LIMITED-BENEFIT POLICIES. These policies have limitations and exclusions. For costs and complete details of coverage, contact your agent.



Protect your employees' finances and your bottom line.

Voluntary benefits not only attract workers in a competitive market, they encourage employee retention. Our products offer stability for both your employees and your organization as a whole.

Attracting and retaining talent consistently ranks as the #1 concern for C-Suite executives.⁵

Choosing Washington National means affordable supplemental insurance with low commitment up front and big savings in the long run. We'll help you tailor the benefits to best fit your needs.

 EMPOWER YOUR WORKFORCE	 BETTER BUSINESS OUTCOMES
Increase employee satisfaction	More employee loyalty
Reduce financial stress	Enhanced productivity
Improve overall wellbeing	Better quality of work



Many of our voluntary benefits are **portable**, which enables employees to **keep their coverage even if they:**

- Change jobs
- Experience job loss
- Move to a new state
- Enroll in Medicare
- Retire



Effortless enrollment and administration

With the help of our skilled agents and digital platform, navigating supplemental insurance can be easy and hassle-free.

Our state-of-the-art, secure platform simplifies administration and helps ensure employee privacy as well as regulatory compliance. No more confusing benefits and time-consuming processes. We offer in-person or virtual education and a no-contact enrollment program. Through every step of the process, our experienced agents are here to help you and your employees make the selection that best fits your needs.



Stay ahead of the game

Supplemental insurance grows in popularity each year.⁶ More employers are offering voluntary benefits to keep up with the rising costs of healthcare. Help your organization stay competitive by helping provide financial protection and peace of mind for your employees.

1. American Cancer Society, Cancer Facts & Figures 2019, 2019, p. 2.
2. American Psychological Association, Stress in America, <https://www.apa.org/news/press/releases/stress/2019/stress-america-2019.pdf>, 2019.
3. PricewaterhouseCoopers, 9th Annual Financial Wellness Survey, <https://www.pwc.com/us/en/industries/private-company-services/library/financial-well-being-retirement-survey.html>, 2020.
4. The return of premium (ROP) or cash value (CV) (in MO, "cash return") benefit is subject to state and product availability. The benefit has an additional charge and may pay minus claims or regardless of claims based on the policy selected. The policy must remain in force until the end of the ROP/CV period for the benefit to be paid. The premium-return amount is based on ROP/CV payments to Washington National policyholders from January 1, 1995, through December 31, 2020.
5. The Conference Board, C-Suite Challenge™ 2020, <https://www.conference-board.org/topics/c-suite-challenge/press/c-suite-survey-2020>, 2020.
6. BenefitsPRO, Voluntary benefits: 2020 and beyond, <https://www.benefitspro.com/2020/01/24/voluntary-benefits-2020-and-beyond/>, January 2020.
7. Willis Towers Watson, 2019/2020 Benefit Trends Survey, <https://www.willistowerswatson.com/en-US/Insights/2019/10/willis-towers-watsons-benefit-trends-global-insights>, October 2019.



79%

of employers
in North America are
either broadening
or enhancing their
benefit portfolio.⁷



If you'd like to
add supplemental
insurance to
your portfolio,
call us now at
(877) 266-7326.