



## ***Would you like to offer additional benefits to your employees at no cost to you?***

The need for additional voluntary supplemental insurance is obvious....so is the solution:

### ***Allstate Workplace Division***

As specialists in the field of voluntary supplemental insurance, we'll set up the entire program of payroll-deducted plans with no disruption to your operation or work routine.

As an employer you know first hand what effect the rising cost of employee benefits has on your ability to provide the programs at no cost. You and your company are forced to cut back the amount you pay, the benefits you offer, or both.

Your employees will appreciate the opportunity to participate in the additional coverage to protect themselves and their families.

#### **Some advantages to voluntary offerings:**

- The policies give the employee better benefits and ***more choices***.
- The policies ***improve employee satisfaction***.
- The policies help ***attract and retain good employees***.
- The policies offer a ***wide array of benefits***.
- Coverage's are available with ***limited medical underwriting***

#### **The products currently available are:**

- ***Term Life Insurance:*** Because your employees work hard for you and their families, it makes sense to be sure they're financially protected – in life & death. Term life gives them: Peace of mind that their family will be taken care of, with affordable insurance for their dollar.
- ***Universal Life Insurance:*** Universal Life helps assure your employees that money won't be their families major worry when their gone. And what's more, the policy can help them reach financial goals during their lifetime.
- ***Disability Insurance:*** If your employees can't work because of a sudden-illness or injury, they still are financially secure. Supplemental disability income eases the burden when paychecks stop. As your employees recover, disability insurance can help them: Have enough to cover bills, still support their families and protect their hard earned savings.
- ***Cancer Insurance:*** No one likes to think about getting cancer, but the facts are that it will affect 1 in 2 men and 1 in 3 women in their lifetime. While your employees may not be able to prevent the disease they can help protect themselves from its costs. Cancer insurance can help them manage the high expenses of treatment, preserve their savings, protect their family from financial hardship and concentrate on getting well.
- ***Accident Insurance:*** An accident can wreak havoc on your employee's savings if they are not prepared. That's why there's accident insurance. It gives you a cushion to help cover medical expenses and living costs when you get hurt unexpectedly.
- ***Critical Illness Insurance:*** An illness such as cancer, stroke, heart attack or others can be terribly expensive in both medical care, lost wages and related expenses. Critical illness insurance pays a lump sum benefit at the time its needed most to help pay the cost of care and replace lost wages.

#### **The Value Added Services Allstate Life of New York can bring to your organization:**

- ***Allstate Brand Recognition:*** Allstate has one of the most recognizable brand name logos in the world. With that comes the security that your employees are looking for in a financially sound insurance carrier.
- ***Benefit Statements:*** At no cost to you, so you outsource not only the administration, but also the cost of educating your employees on total compensation versus salary.
- ***Bill Reconciliation:*** Voluntary benefits have always stated that there is no hard dollar cost to the employer, but until now there has always been a soft dollar cost of doing the administration, Allstate Life of New York, will eliminate that cost as well by reconciling your monthly bill for you.

Remember, the supplemental insurance plans are of no cost to your company. The premiums are generally paid for by your employees at 100%. Based on experience, ***most employees will enroll in our programs if given the opportunity***. You are empowering them to choose benefits that are right for their own personal needs. We will be calling you soon to set up an appointment to give you more information about this opportunity.