

VOLUNTARY BENEFITS

Enhance your benefit package at little or no additional cost to your business

Partner with Combined Insurance today to provide your employees with valuable personal and family protection.

Our voluntary benefits can:



Fill gaps in and supplement existing benefit and medical plans



Help protect your employees and their families from the financial strain that comes from unexpected medical expenses



Pay cash benefits directly to the insured to be used for everyday living expenses or out-of-pocket expenses



Cover loss of income if totally disabled



Improve workplace morale, productivity and loyalty



Boost employee satisfaction and organizational success with voluntary benefits

By offering a well-rounded and flexible benefits package that includes voluntary benefits, employers can address the unique needs of employees, fostering a happier, more engaged and productive workforce.

Products:



Accident



Critical Illness



Disability



Hospitalization



Life

Product availability may vary by state.

Partner with a voluntary benefits leader

Combined Insurance has the expertise to help address all of your education, benefits and enrollment needs.

Education partner

We help educate your employees on their benefit program.

Combined takes the time to help your employees understand the benefits available to them, to help them make decisions that fit their lifestyles and budgets.



EDUCATE

on current coverages and programs available



PERSONALIZE

solutions based on employees' needs and preferences



SUPPORT

employees to make informed benefit choices

Benefits partner

- ✓ **Cash benefits** paid directly to insureds in their time of need
- ✓ **Valuable coverage** at a reasonable price for employees' budgets **at no additional cost** to your company
- ✓ The **convenience** of payroll deduction
- ✓ Availability of **Guaranteed Issued** products

Enrollment partner

- **Provide** consultative, needs-based discussions with your employees
- **Customize** a product offering that meets employees' needs and budgets
- **Hold** individual enrollment meetings with each employee
- **Conduct** visits to provide service, support, and address additional needs

FULL SUPPORT - FROM START TO FINISH

Why partner with Combined Insurance?

SERVICE • STRENGTH • SECURITY



We have a legacy spanning over 100 years

Combined Insurance has been leading the way in voluntary benefits since 1922, which means we've had a long time to build on our success.



We're part of one of the largest insurance companies in the world

Chubb is a world leader in insurance, so you can feel confident in our strength and stability.

Let's get started today



Miller
Phillips
Insurance

**To learn more about
voluntary benefits,
contact your local
Combined agent**

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