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Benefits Brief - An employee benefits story angles guide

This is a timely guide to story ideas about non-medical group employee benefits. For specialist interviews or more details, contact Jacquie Hill at 816.881.8968 or jacquie.hill@assurant.com.

Story idea: Voluntary (employee-paid) benefits offer value for both employers and employees, especially during trying economic times.

- An employer's need to cut costs in a challenging economy doesn't have to signal the end of benefits for employees.
- Offering employee-paid group benefits in the workplace allows employers to enrich their benefits packages at no extra cost to their companies.
- Employees can select the benefits they want and need and purchase them through convenient payroll deduction at group rates which are generally lower than premiums for individual coverage.

Story idea: September is Life Insurance Awareness Month – the perfect time for all workers to evaluate their personal financial plans and the certainty and stability life insurance can provide, particularly in uncertain economic times.

- While nearly all Americans have experienced losses in home values and savings and investments accounts as a result of the current economy, life insurance remains a strong source of family financial security.
- Unlike stock values and interest rates on savings accounts, life insurance benefit amounts do not fluctuate. If someone died today, the life insurance benefit paid would be the same as last week, last month or even last year.
- Life insurance can determine whether an individual's survivors will have a financially secure future or years of hardship ahead of them.

Story idea: Open enrollment season, the time each year when employees sign up for benefits available in the workplace, is quickly approaching, bringing with it serious questions and concerns for employers, employees and brokers.

- Employers who have been hit hard by the economy are likely wondering whether they'll be able to offer any benefits at all. Employers don't want to drop benefits, but some feel they don't have a choice. According to research by LIMRA International, three percent of employers indicated they plan to drop a benefit in the next 12 months and another eight percent are unsure.
- Employees will be looking to benefits offered in the workplace that can help them protect their financial resources.
- Brokers will need to approach this enrollment season differently than in the past. Talking with their employer clients about their concerns and financial limitations and suggesting products and funding options that fit their needs and those of their employees can enable brokers to help their clients, and themselves, successfully weather the current economic storm.

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