

Voluntary Payroll Deduction Life Insurance

COMMUNICATING THE CINCINNATI LIFE WORKSITE ADVANTAGE



Everything Insurance Should Be®

Turning effort into reward

You're familiar with success stories from employers who have increased the satisfaction of their employees by offering more robust benefits packages. But when faced with the ins and outs of daily business, employers may find it difficult to envision how beginning a new life insurance program can make the effort worth the reward. To prepare you for those conversations with employers who struggle to see the advantage, consider these details to help address their concerns.

This is my busy time of the year.

I'm flexible – what's a better time for you? Or when is your annual benefit enrollment? We can coordinate with your schedule.

I would like to run it by my benefits team and some employees first.

Would you like me to join you in the discussion with them and make a short presentation? I can then leave you to talk and decide if this is the right option for your company.

I don't feel comfortable requiring people to come to meetings if they're not interested.

Educating employees on the basics of life insurance helps them make informed decisions. There is no pressure to purchase.

I don't think they'll participate. We've offered other programs and have had low enrollment.

Most people have been touched by death or by the disability of family members or friends and will welcome the opportunity to purchase life insurance. You can rest assured knowing you made an effort to provide them with this useful coverage.

We already have a plan like this. I think very few employees are participating.

How long has it been since that agent has been here to do a re-enrollment?

Most of our workers are out the door by 7 a.m. and don't get back until the end of the day.

When you have meetings with your drivers, do you have them first thing in the morning? How do they participate in other voluntary or group benefit programs?

Why would anyone buy permanent life insurance? \$5 a week buys a lot more term insurance.

Your employees can buy term insurance or permanent insurance with our program. My experience has been that many hourly employees like to have level premiums, rather than premiums that may increase in the future.

We have a union here.

Since this is a non-qualified program, you can offer it to both union and non-union employees. This is not an employer-sponsored program with a master contract; it's a non-negotiable benefit program, so your only involvement is to allow the convenience of payroll deduction.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to eligibility requirements. Products and riders available in most states.

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