A COMPANY WITH 50 PEOPLE

Meet Vanessa

Owner of Bee's Knees, a lip gloss manufacturing company, based in Los Angeles, California

What Happened

Vanessa's company was doing fairly well before the pandemic, but 2020 was a hard year. There were concerns for the health and safety of the employees working close to each other on her factory floor, so she staggered their shifts and spread people further apart. The workplace that had once felt like a home started to feel cold and empty.

On top of that, Vanessa needed to lay off some employees. And with fewer people behind her, she had to pick up shifts on the floor herself, alongside all her usual tasks.

At the start of 2021, morale had never been lower. With pandemic restrictions easing, Vanessa wants to do anything and everything to get her business back to how it was in 2019. But she also needs the answer to be quick, easy and affordable for her business and her employees.

How Vanessa Faces It

Vanessa wants to support her employees, but she can't afford to offer extra paid time off, or bonuses to perk them up. She researches her options, and eventually discovers voluntary benefits online. Supplemental health benefits in particular work well for Vanessa because she can offer them at no cost to her business. And she knows they'll tick the right boxes for her employees, while showing them that she cares — without spending money that the business doesn't have.

By offering a range of benefits including accident, critical illness, disability and life insurance, Vanessa's employees are better prepared for life's 'what-ifs'. Depending on what they choose, they could each get cash benefits after unexpected illnesses or accidents, to spend however they like. Plus, they also get access to telehealth services for convenient medical care, and discounts on their prescriptions.

Vanessa's employees feel like family to her. She's happy she can treat them like it.

Support your employees and their families, in ways your business can afford.

Learn how at combinedinsurance.com/reinforce

This hypothetical case study is used to illustrate how supplemental benefits products can help employers. Any resemblance to any company or person is purely coincidental.

Insurance underwritten by Combined Insurance Company of America (Chicago, II.) In New York, insurance underwritten by Combined Life Insurance Company of New York. combinedinsurance.com