

#### A COMPANY WITH 500 PEOPLE

# Meet **Derek**

Owner of Taco Tuesdays, a fast-casual food chain, based in Houston, Texas.

## What Happened

At the start of the pandemic in 2020, Derek's fifteen locations across Texas lost business. With stay-at-home orders in place, unemployment rising and general anxiety stepping up a notch, more people were staying away from restaurants. Unfortunately, Derek had to let around 50 employees go, and it took a lot of hard work and perseverance to ensure Taco Tuesdays survived — but by 2021, he began seeing more business.

Suddenly, he found himself with more customers than his current staff could handle. Despite his best efforts, Derek couldn't find anyone to fill the open positions. In fact, he was driving around different locations to help prepare carry-out orders himself. Even though the "Help Wanted" sign had been up for weeks, he was having a hard time bringing in the talent his business needed.

## How Derek Faces It

Derek needs help running his restaurants, and fast. He starts by offering a \$250 signing bonus to new hires. Slowly, more and more applicants begin to trickle in. Encouraged, he also starts offering voluntary benefits.

Many of Taco Tuesday's staff are reliant on their wages and tips — if they don't work, they don't get paid. With accident, disability and critical illness insurance, Derek can offer employees insurance protection, even if they have an accident outside of work, or develop an unexpected illness.

And because he can offer these benefits at low or no cost to his business, he doesn't have to worry about being in the red to reinforce his workforce. Meanwhile, his employees (old and new) appreciate the support their employer provides to them and their families — and their loyalty and productivity grows as a result.

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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.

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