




Budget-friendly benefits are a win-win for employers and employees

Prioritize the well-being of your team while protecting your bottom line, with supplemental insurance plans at little to no cost to your business.



Cost increases impact nearly every aspect of life

-  **Inflation continues to impact health care costs**
Health care costs are anticipated to increase 7% for businesses in 2024.¹
-  **Businesses are struggling to contain costs**
Only 43% of companies actually achieve the cost reductions they strive for.²
-  **Employees are dealing with rising health care costs**
In the last 12 months, many insured adults and their family members have reported delaying or skipping necessary health care or prescription drugs because they couldn't afford it.³

Supplemental insurance plans can be a win-win for employers and employees

76% of employees want benefits that enhance their well-being and quality of life.⁴

77% of employees would consider leaving their job due to poor benefits.⁵

69% of employees say that a competitive benefits plan is "very important" for retention.⁴

¹ Employers Project 7% Rise in Health Costs for 2024: Chronic health conditions considered a primary reason for increased costs. International Foundation of Employee Benefit Plans. Aug. 12, 2023. Accessed Nov. 29, 2023.

² <https://www.gartner.com/smarterwithgartner/7-cost-reduction-mistakes-to-avoid>
³ Collins, Sara R., Roy, Shreya and Masitha, Relebohile. Paying for It: How Health Care Costs and Medical Debt are Making Americans Sicker and Poorer. The Commonwealth Fund. Oct. 26, 2023. Accessed Nov. 29, 2023.

⁴ Essential Employee Benefits Statistics in 2023: <https://zipdo.co/statistics/employee-benefits>
⁵ <https://www.careeraddict.com/why-employees-quit>

Offer benefits employees want with Combined

Your partner in:

- Choosing the right benefits
- Setting up enrollment
- Offering seamless payroll deductions
- Communicating your benefits offerings
- And more

Enhance your benefits package with:



Accident



Critical Illness & Cancer



Disability



Hospital Indemnity



Life

Why Combined?

We offer benefits at little to no cost to employers

You can offer our benefits on a payroll or non-payroll deduction basis.



We make enrollment easy

Think of us as your enrollment partner. We provide full support in both English and Spanish, so your team has a smooth enrollment experience from start to finish.



We offer the insurance protection employees want and need

Our supplemental benefits options help fill gaps in traditional health insurance plans, providing cash benefits to help protect your employees and their families from unexpected medical expenses.



We have a over 100 years of experience

With nearly 5 million policies in force in 2023, partnership with thousands of businesses and recognition from the Better Business Bureau, we've been leading the voluntary benefits insurance industry since 1922.



We're a Chubb Company

We are affiliated with the financial strength of Chubb, the world's largest publicly traded Property & Casualty company with over \$200 billion in total assets.



Control costs with benefits from Combined

Learn more about how benefits from Combined can help at combinedinsurance.com/smallbusiness

Reach out to your local agent today



* Products and enrollment capabilities may vary by state.

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