Voluntary benefits





Humana's voluntary benefits include:

- Disability
- Life
- Accident
- Critical illness
- Cancer
- Supplemental health

Help protect your employees' savings

Many American workers fail to plan for expenses, such as loss of income and childcare, not covered by health insurance. In fact, unexpected illnesses and injuries cause 350,000 personal bankruptcies each year.*

Humana's voluntary benefits can help protect your employees' savings if they can't work due to an illness or injury. By offering these benefits you can help your employees be more financially prepared for the unexpected.

How you benefit

- Expand your benefit options without breaking the budget voluntary benefits are 100 percent employee paid
- > Opportunity to reduce your payroll tax for each enrolled employee
- Minimize disruption to business with custom enrollment options
- > Provide a range of benefits to help keep employees productive and loyal

How employees benefit

- **)** Choose the benefits that match their needs and concerns
- **)** Directly receive benefits when they need it most
- Don't have to rely solely on savings or incur additional debt to cover expenses such as childcare, transportation, and medical bills
- Save money on premiums because benefits purchased through the employer are typically less expensive than purchasing on their own
- **>** Pay premiums through payroll deduction, many on a pre-tax basis

Contact your broker for more information about Humana's voluntary benefits.

^{*} Council for Disability Awareness