

# Employee Benefit Specialists, Inc. (EBS)

## Voluntary Benefits

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We have been designing and enrolling voluntary benefit programs since 1987. As a leader in payroll deduction, EBS provides the superior customer service, expertise, quality products, enrollment and invoice reconciliation services to make the addition of voluntary benefits a winning solution for employers, particularly with groups greater than 50. Many employers are concerned about creating additional workload with adding Voluntary benefits.

### Advantages of voluntary plans

- Allows employers to enhance their benefit portfolio without having to fund the benefit program.
- Employees may choose from a menu of benefits at group rates that will meet their individual goals to protect their income and their families.
- Underwriting qualifications in a group setting are less restrictive. Qualified issue and guaranteed issue products are available.
- Employees can enjoy both pre-tax and post-tax payroll deduction, depending on allowances of various benefits by the IRS.
- Employer sponsored voluntary benefits have the added advantage of group rates and relaxed underwriting not available on an individual basis.
- Payroll deduction allows for a higher level of participation from the group and greater satisfaction on an individual level.
- Many voluntary benefits can be continued after separation from the company on an individual basis without negative consequences.

### Benefits of EBS' Voluntary Insurance plans

- Enrollment services provided through the use of salaried enrollment counselors (bilingual available)
- Providing open enrollment of voluntary benefits as well as on-going enrollments of new hires throughout the year
- High level of benefit enrollment satisfaction and enrolled benefit retention
- EBS collects all enrollment information and works with payroll prior to the enrollment to ensure proper payroll processing of the deductions
- Collection of payroll deductions and remittance of premiums to the carriers including reconciliation

Contact EBS at 800.229.7683 for more details or email us at [sales@ebsbenefits.com](mailto:sales@ebsbenefits.com).

