

# Advanced Benefits Advisors



## Voluntary Benefits

### *Enhance Benefits with No Employer Cost!*

**Advanced Benefits Advisors** and their voluntary benefits experts work with employers and employees to customize their benefit programs by using products from selected carriers to fill the gaps and needs that are often not covered by core benefit products.

Voluntary Benefits offer businesses a means in which to attract and keep high-performing employees who recognize the importance of a competitive salary and benefits package. Yet in today's increasingly competitive environment, containing costs might mean saying "no" to employee pressure for an increased benefit package.

One excellent solution to this budgetary dilemma is offering payroll deduction insurance to your employees to supplement a company's existing benefits. Recent surveys indicate that over the past 10 years, employee interest in buying insurance through payroll deductions has doubled. Employees concerned about their future will see the value of a voluntary payroll deduction insurance program. It is a win-win situation for everyone.

Income Protection	Catastrophic Illness	Survivor Benefits	Medical
<ul style="list-style-type: none"><li>• Short Term Disability</li><li>• Long Term Disability</li></ul>	<ul style="list-style-type: none"><li>• Cancer Program</li><li>• Critical Illness Insurance</li></ul>	<ul style="list-style-type: none"><li>• Term Life Insurance</li><li>• Cash Value Life Insurance</li></ul>	<ul style="list-style-type: none"><li>• Gap Coverage</li><li>• Accident Insurance</li><li>• Hospital Confinement</li><li>• Intensive Care Benefits</li><li>• Limited Benefit Medical Plan</li></ul>

ABA represents all supplemental carriers, including AFLAC, Allstate, American Fidelity, Colonial Life, Humana and Transamerica.

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