

Want employees who want to work?

Employees have a lot of choices in where to work and how to work. So how do you recruit and retain employees who want to work for you? One way is to offer a comprehensive employee benefits program that gets employees engaged.

Add benefits, not costs

If you're worried that adding more benefits means adding more dollars to your budget, take a closer look at voluntary (employee-paid) benefits. They supplement employer-provided benefits, giving employees the option to buy additional coverage. Since they're available through the workplace, they can often be offered at better rates than what employees could find on their own.

Adding more coverage can make a big impact. Take group long-term disability for instance. This coverage is a great start to help employees prepare for an unexpected illness or injury. But it's often not enough when you consider taxes and benefit caps. When employees add voluntary individual disability insurance, it protects a greater portion of their income. If they become too sick or hurt to work, they can more readily handle everyday living expenses.

Bottom line

Let's face it – the price to replace key talent can be costly. By enhancing your benefits program, you add value for your employees. It's a way to attract new talent and get current employees more engaged and less likely to leave. And it won't dramatically increase your costs, which means your budget stays the same – a win for you and your employees.

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