



Group benefits

## How do your benefits measure up?

Offering your employees a strong benefits package is a smart move. It provides the protection they need and value. Plus, it sets you apart from the competition, which helps you recruit and retain great employees.

What type of benefits package is right for your company and employees? To help you answer this, it's good to know what benefits other companies your size offer. This can give you an advantage in building a competitive benefits package all your own.

### How does what you offer compare?

This chart shows the percentage of employers who offer different types of benefits.

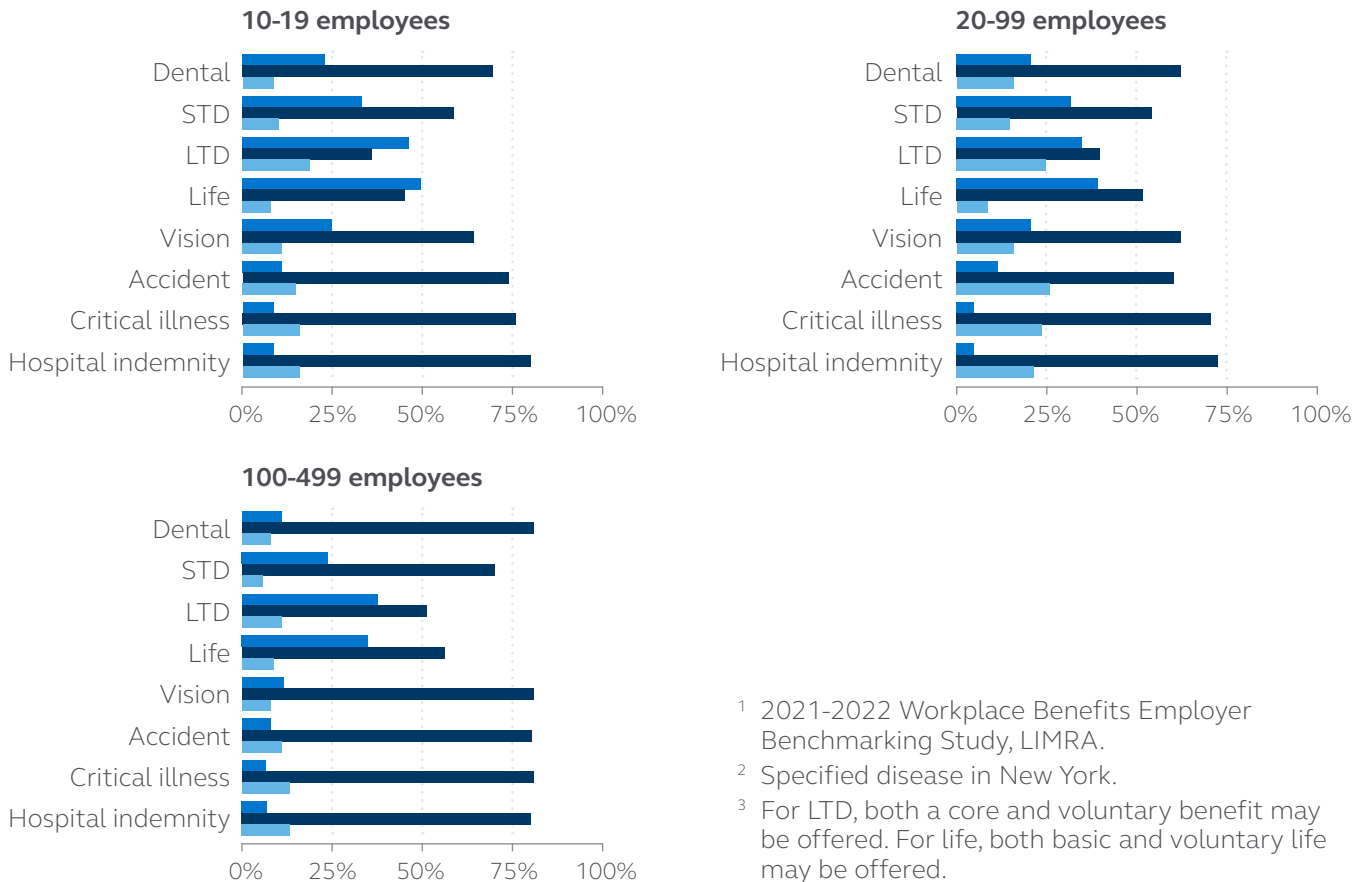
Benefits offered by size of firm <sup>1</sup>	10-19 employees	20-99 employees	100-499 employees
Dental insurance	44%	66%	70%
Short-term disability (STD) insurance	31%	53%	60%
Long-term disability (LTD) insurance	29%	43%	55%
Life insurance	39%	55%	70%
Vision insurance	33%	60%	68%
Accident insurance	27%	37%	52%
Critical illness insurance <sup>2</sup>	25%	28%	42%
Hospital indemnity	25%	33%	48%

## How does the portion you pay compare<sup>1</sup>?

Employer pays:

- All
- Some<sup>3</sup>
- None

These charts show how much—all, some, or none—employers pay for various benefits based on company size. The amount you decide to pay depends on your company's needs and budget. The costs can be paid entirely by your company or your employees, or shared.



<sup>1</sup> 2021-2022 Workplace Benefits Employer Benchmarking Study, LIMRA.

<sup>2</sup> Specified disease in New York.

<sup>3</sup> For LTD, both a core and voluntary benefit may be offered. For life, both basic and voluntary life may be offered.

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