

TWO WAYS TO OFFER COVERAGE

Employer-paid or voluntary?

Both give your team real protection at group rates. The difference is simply who pays the premium — and you can offer either, or combine the two.

Employer-Paid

The company covers the premium

- **Automatic participation** — all eligible employees are covered
- **A powerful recruiting & retention tool** that sets you apart
- **Simple for employees** — nothing to sign up for
- Often **more affordable than expected** at group rates

Best when you want to guarantee protection for your whole team.

Voluntary

Employees choose & pay via payroll

- **Little to no cost to the employer**
- Employees still enjoy **group rates** better than buying alone
- **Employees pick the coverage** that fits their family
- Participation: greater of **2 lives** or **25%** for voluntary Life

Best when you want to offer benefits without adding to the budget.

Why not both?

Many employers pair a basic **employer-paid** benefit — so everyone has a foundation — with **voluntary** options employees can add on their own. Life & AD&D, STD, and LTD can each be structured either way.

Not sure which fits your team?

Request a free quote at ohiochamber.com → Health Benefit Programs — compare both side by side.



SCAN TO GET STARTED