

Provide supplemental benefits your employees actually want

Understanding the needs of your employees can make all the difference in a competitive job market.



For today's employees, salary isn't everything

In fact, 88% of job seekers state a comprehensive benefits package is the deciding factor between jobs with different pay.¹ Employers must understand their employees' challenges to create benefits packages they value and remain competitive in an increasingly tough market.

40%

of employers say workers leave their job for one that offers better employee benefits.²

73%

of small business owners say they struggle to compete with the benefits packages of larger employers.³

81%



of employers say the need to remain competitive to new talent is a key driver behind their benefits package strategy.⁴

30%

of US workers say their financial health negatively impacts their productivity.⁵

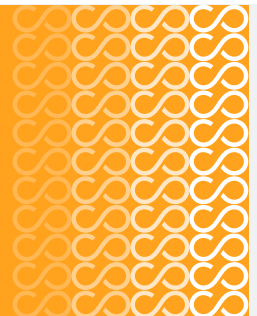
Most popular supplemental insurance coverage options for employers:⁶

 Accident
 Critical Illness

 Voluntary Life
 Identity Protection

 Short-Term Disability

Combined works with businesses of all sizes to tailor packages that allow both employers and employees to make the most of their supplemental benefits.



¹ <https://www.shrm.org/topics-tools/news/all-things-work/employees-want>

² <https://www.forbes.com/advisor/business/best-employee-benefits>

³ 2023 Small Business Retirement Index, Fidelity Insurance

⁴ 2023 Benefits Trends Survey, WTW

⁵ The Hartford's 2023 Future of Benefits Study

⁶ Voluntary Insurance Trend Report 2023, Benefits Pro Survey



Offer benefits employees want

Why Combined?

We offer the insurance protection employees want and need

Our supplemental benefits options help address the challenges your employees face, providing cash benefits to help protect them and their families from unexpected medical expenses.

We offer benefits at little to no cost to employers

You can offer our benefits on a payroll or non-payroll deduction basis.

We make enrollment easy

Think of us as your enrollment partner. We provide full support in English and Spanish either face-to-face or by phone, so your team has a smooth enrollment experience from start to finish.

We have over 100 years of experience

With nearly 5 million policies in force in 2023, partnership with thousands of businesses and recognition from the Better Business Bureau, we've been leading the voluntary benefits insurance industry since 1922.

We're a Chubb Company

With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients.

Your partner in:

- Choosing the right benefits
- Setting up enrollment
- Offering seamless payroll deductions
- Communicating your benefits offerings
- And more



Enhance your benefits package with:



Combined's benefits are built for your employees.
Reach out to your local agent today or visit
combinedinsurance.com/smallbusiness



* Products and enrollment capabilities may vary by state.

Products are underwritten by Combined Insurance Company of America (Chicago, IL). Policy exclusions and limitations apply. See policies for complete details. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.