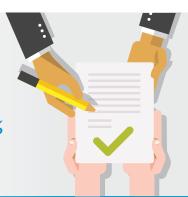
Small businesses can win big with benefits

At companies with fewer than 50 employees, the importance of benefits options extends beyond proving the goodwill of an employer and providing employees with basic medical coverage. Benefits can also help boost the value of your business. When employees are satisfied with their benefits, they're more likely to be productive and stick around longer, allowing you to retain top talent and keep your business running smoothly without interruption.

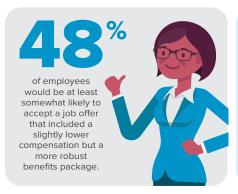
56%

of employees at small companies are offered employer-sponsored benefits, compared to 87% at companies overall.



Companies with fewer than 50 employees

Benefits give small businesses a competitive edge





Employees at small businesses say their benefits package is at least somewhat important to:



Benefits protect employees' financial well-being

Small-business employees tend to be less financially secure than those at larger businesses. Even with major medical insurance, the financial support that supplemental insurance provides can be vital to helping them cover the costs associated with illness or injury. Consider:

38%

of employees at small companies would not be able to pay \$500 in unexpected out-of-pocket expenses related to a serious illness or accident, compared to 31% at companies overall.

25%

of employees at small businesses say they could only go one week without a paycheck, a higher percentage than those at companies overall (20%).



Small-business enrollment tip

Employees at small organizations are less confident than employees overall that they understand everything they signed up for during their last enrollment (73% compared to 81%). Communicate your company's benefits options thoroughly and frequently, and lean on your benefits consultant for help; he or she can even meet with employees to answer questions.

