

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.

| Benefit | Benefits offered by size of firm ¹ | | | |
|---------------------------------|---|-----------------|-------------------|-------------------|
| | 10-19 employees | 20-99 employees | 100-499 employees | 500-999 employees |
| Dental insurance | 51% | 68% | 83% | 77% |
| Life insurance | 42% | 60% | 77% | 78% |
| Long-term disability insurance | 32% | 51% | 64% | 77% |
| Short-term disability insurance | 32% | 55% | 73% | 73% |
| Vision insurance | 39% | 58% | 72% | 78% |
| Critical illness insurance | 16% | 30% | 27% | 39% |

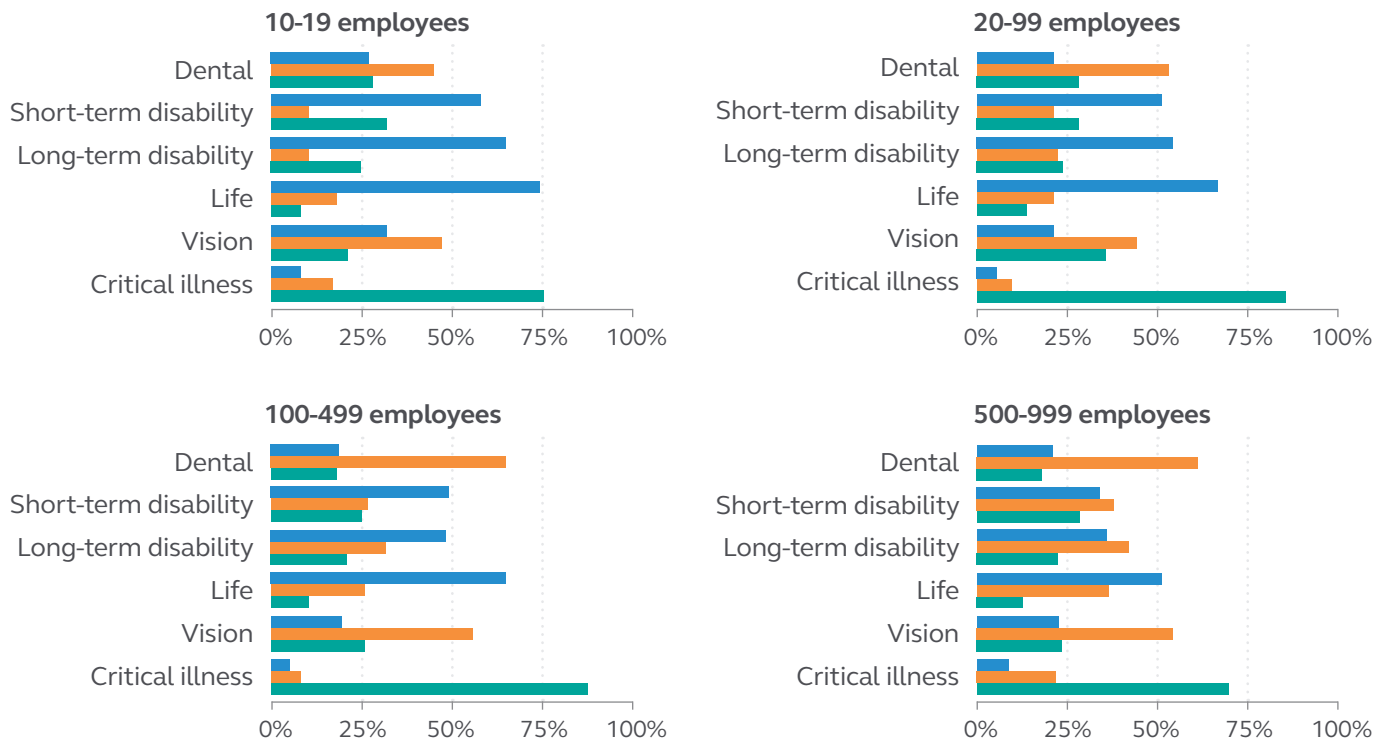
¹ Employee Benefits at a Crossroads: Today's Marketplace, LIMRA 2014

How does the portion you pay compare²?

Employer pays:

- All
- Some
- 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.



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²2016 LIMRA Employer Study: Benefit Communication and Enrollment



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