

Voluntary Insurance

WORKTERRA has been designing and enrolling voluntary benefit programs since 1987. As a leader in payroll deduction, WORKTERRA provides the superior customer service, expertise, quality products, enrollment and invoice reconciliation services to make the addition of voluntary benefits a winning solution for employers.

Benefits of Voluntary Insurance plans

- » Enrollment services provided through the use of salaried enrollment counselors (bilingual available)
- » Providing open enrollment of voluntary benefits as well as on-going enrollments of new hires throughout the year
- » High level of benefit enrollment satisfaction and enrolled benefit retention
- » WORKTERRA collects all enrollment information and works with payroll prior to the enrollment to ensure proper payroll processing of the deductions
- » Collection of payroll deductions and remittance of premiums to the carriers including reconciliation

Advantages of voluntary plans

- » Allows employers to enhance their benefit portfolio without having to fund the benefit program.
- » Employees may choose from a menu of benefits at group rates that will meet their individual goals to protect their income and their families.
- » Underwriting qualifications in a group setting are less restrictive. Qualified issue and guaranteed issue products are available.
- » Employees can enjoy both pre-tax and post-tax payroll deduction, depending on allowances of various benefits by the IRS.
- » Employer sponsored voluntary benefits have the added advantage of group rates and relaxed underwriting not available on an individual basis.
- » Payroll deduction allows for a higher level of participation from the group and greater satisfaction on an individual level.
- » WORKTERRA handles all enrollment data transfer to payroll and carriers, pays invoices and provides participant and client support, virtually eliminating any additional work on the part of the employer.