

## Employee benefits programs:

Employer-funded policies can offer attractive benefits, such as full cover for pre-existing health conditions, and lower premiums. This type of cover is generally arranged quickly for your staff, without the need for medicals or forms.

The policies we can help you set up usually include employer-funded group medical insurance and different types of group life insurance.



## Who uses an employee benefits program?

If your business has ten or more staff, you can consider offering fully subsidised employee insurance in which we can help you with at Protection Solutions. Our advisers manage policies for a range of New Zealand businesses, large and small.

## Types of employee benefits:

Insurance benefits for employees are usually made up of:

- Group medical insurance
- Group life, disablement, and critical illness (trauma) insurance
- Life insurance
- Retirement plans
- Disability insurance

Your staff can get medical insurance without the paperwork and pre-existing health conditions are often covered. Your staff will also benefit from prompt attention from a private provider rather than the public health system. This may help them to return to work quicker.

## How do employee benefit policies work?

As an employer you can choose a category of people to cover under such a group

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insurance policy, but you may not be able to offer the cover as a voluntary benefit. How it works is that the employer pays for insurance cover for all eligible employees.

## How we can help?

Our directors Grant and Thurl have a strong background in group medical and group life insurance, they can help make a group insurance plan that suits your business needs. Please don't hesitate to contact us on 04 976 1099 to set up an employee benefits programme for your staff now!