## VOLUNTARY BENEFITS: THE MISSING PIECE OF THE PUZZLE

These optional benefits allow employees to select and pay for additional perks to meet their individual needs.

### TRENDING VOLUNTARY BENEFITS FOR 2025

#### Supplemental Health Insurance

Employees want affordable ways to manage costs. Accident, critical illness, & hospital indemnity insurance provide coverage for unexpected expenses, without the restrictions of major medical plans.



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#### **Student Loan Repayment Assistance**

This benefit, which allows up to \$5,250 in tax-free student loan repayment annually, can now also cover principal and interest on qualified education loans, with payments made directly to the lender or the employee.

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#### **Term Life Insurance**

Many organizations offer base-level group term life insurance, partially or fully funded by the employer, with the option for employees to purchase additional coverage.





#### **Cybersecurity & Identity Theft Protection**

With the shift to remote and hybrid work where personal devices and home networks are often less secure than corporate systems, these protective plans are highly sought after by employees.



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#### **Legal Plans & Services**

Legal plan voluntary benefits are highly relevant because employees often require legal assistance for personal matters; this benefit relieves stress and leads to a more productive work environment.



Voluntary benefits provide employees with the flexibility to choose the perks that matter most to them, creating a more customized and engaging compensation package.