

# Help clients and employees navigate a vast menu of voluntary benefits

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Helping clients choose what voluntary [benefits](#) work for them can be like taking someone to a restaurant with an unfamiliar and enticing menu. With so many options to choose from, it's hard to know where to start. So how can you, as an [adviser](#), help them create the most meaningful, satisfying package that will complement core benefits?

Just like it would at a restaurant, that answer depends on how menu options are described, and who's serving it up. Would you like a side of accident and critical-illness insurance rolled into one, or the entire menu of products added to your entrée selections? As an employer prepares to make these choices, their selection will largely hinge on the presentation.

In the past decade, I've seen the benefits menu evolve significantly, and employees appreciate guidance as they navigate those options — especially when they're fully funding their benefits. Just as I've never met a diner who prefers a 100% self-serve restaurant, I've never met an employee who doesn't need proper communication to understand how a benefit offering may meet their needs and desires. Otherwise, employees will typically sign on for what is already familiar with them, until their benefits "server" pulls out something that catches their attention.

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Think of the best experience you've had at a restaurant. It likely involved a server who was capable of painting a colorful picture of how each menu item would look, taste, and smell. With that information, the diner can start to make the best choices to suit their unique taste buds, and the server can make sure none of their cravings are left unsatisfied.

As advisers, we hold a similar power. Our recommendations can help employees avoid gaps in their coverage. As we describe the offerings available on the benefits menu, their reactions can tell us about their needs and wants.

But of course, there's an extra nuance for advisers: we don't traffic in instant gratification. The picture that we paint of a benefits menu must help employees understand the value they will get at a later date. Benefits are an intangible item until someone actually uses the product — and no one wants to feel like they're buying something that might never deliver value. It's up to advisers to help employees understand why ancillary options aren't a risk. It's our job to help them understand future use enough that they order up the benefit in question — and will be equipped to utilize it when they need it.

So how do you paint this picture? That's up to each individual adviser. Whether it's done with a warm body at the table or through an electronic method, what matters most really boils down to how you sell your art, but it's vital to gain an employee's trust by describing how that benefit served the last person who used it. It's all about telling a compelling narrative with real-life claims examples.

For example, talk about the homeowner who was trimming trees and fell off the ladder. Describe the accident, fracture and procedures to heal the injury — and the bills that arrived when [major medical](#) didn't cover all the out-of-pocket costs. Then, explain how that voluntary benefit check that was deposited seven days later not only covered everything, but also helped the employee pay his bills.

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In the world of voluntary benefits, if employees don't select a product during the initial offering, there is a good chance they won't be able to get it later if it's offered under guarantee issue provisions. You know, that old guarantee issue "issue" where the dessert only can be ordered

when it's first offered, or you can't get it at all? That's a problem no HR pro wants to hear post-enrollment.

So, when choosing your benefit strategy, remember your last restaurant experience. Did it serve employees better having a table tablet with hard-to-picture bullet points, or would offering a visual picture of what's to come have been more effective? This isn't about a warm body presenting the menu; it's about the picture you see on the menu.

As the waiter in this VB restaurant, your hands-on involvement is key to helping employees see what the tangible will look like, while relying on the intangible recommendations until dinner is served. Seeing the value of benefits come to life in a time of need will be the most flavorful part of the meal.

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