

# CRC BENEFITS

## Voluntary and Worksite Benefits: The Overlooked Growth Lever

Voluntary and worksite benefits are moving back to the center of client conversations. Not just because employers want to offer more without adding cost, but because brokers are being asked tougher questions about product value, pricing, participation, claims experience, and how these programs hold up under closer scrutiny.

That shift matters. The old playbook of adding a few products at renewal and hoping enrollment carries the story is no longer enough. For brokers, this is still a strong opportunity. It just requires a more disciplined approach. The conversation has to be rooted in employee need, employer value, and a structure you can confidently stand behind.

### WHY VOLUNTARY AND WORKSITE BENEFITS SHOULD BE IN THE CONVERSATION

Clients are navigating a difficult balance. Wage pressure remains real. Medical costs continue to climb. Employees are asking for support that feels relevant to their lives, not generic or checkbox-driven.

Adding more employer-paid benefits is not always realistic, but doing nothing is not a strategy either.

Voluntary and worksite benefits create a practical middle ground. They give employees access to protection, financial support, and everyday coverage that fills real gaps, without requiring employers to take on the full cost. For brokers, that makes them a meaningful way to expand value inside the broader benefits strategy.

They also reflect the reality of today's workforce. Different life stages. Different financial pressures. Different definitions of value. One package cannot meet every need, but a well-built worksite strategy can offer a relevant choice without overcomplicating the story.

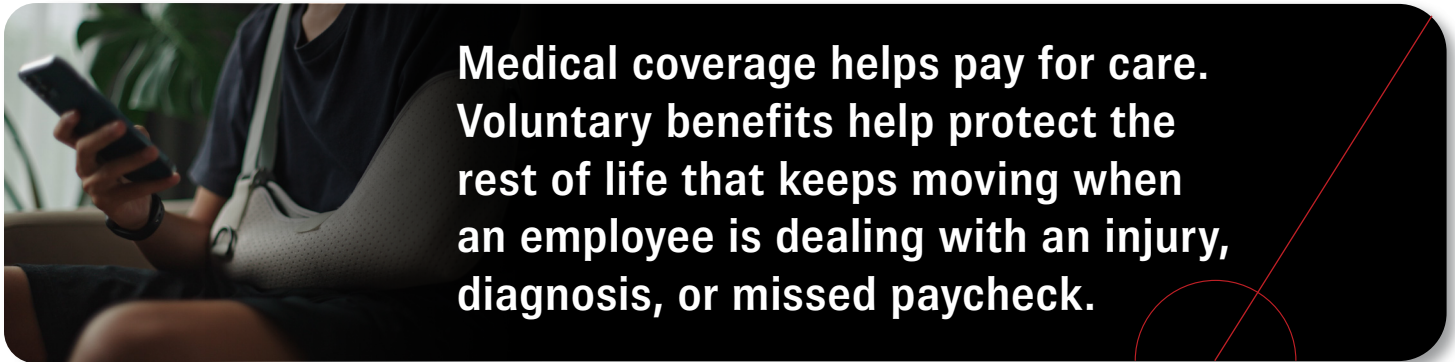
**Voluntary benefits are still a strong growth opportunity. The difference now is that they need to be positioned with more purpose, transparency, and follow-through.**

### WHAT THESE BENEFITS ACTUALLY SOLVE

When positioned well, voluntary and worksite benefits address problems medical plans do not. They help offset income gaps when life interrupts work. A surgery. An injury. A serious diagnosis. Missed paychecks can create financial strain faster than most employees expect.

They reduce financial stress that shows up on the job. Money concerns affect engagement, attendance, and retention. Benefits like accident, hospital indemnity, disability, and supplemental life coverage help employees prepare for disruptions instead of reacting to them.

They also support workforce diversity in a tangible way. Employees value different types of protection depending on income level, family structure, and stage of life. Voluntary benefits allow flexibility without forcing trade-offs. Medical coverage helps pay for care. It does not replace income, offset missed wages, or protect household finances when deductibles reset and paychecks pause. Voluntary and worksite benefits exist to fill that space.



### WHY THE CONVERSATION IS CHANGING

There is growing scrutiny in the market around voluntary and worksite benefits, and brokers should be ready for it. Media coverage, litigation, and broader fiduciary conversations are putting more attention on how these programs are priced, how carriers are selected, how compensation is structured, what employees actually receive in return, and whether the value holds up under review.

That does not mean the opportunity is shrinking. It means the standard is rising. Programs that are rushed, opaque, or poorly supported will be harder to defend. Programs built around transparency, thoughtful plan design, clear communication, strong claims support, and measurable employee value will stand on much stronger ground. This is especially important in categories like accident, critical illness, and hospital indemnity, where questions around premiums, loss ratios, commissions, and overrides are getting harder to ignore. Some of that attention is coming from the media. Some of it is coming from litigation. Some of it is simply coming from clients asking better questions. Brokers do not need to lead with legal language in every client meeting, but they do need strategies that account for this shift.

### WHAT SMARTER BROKER STRATEGY LOOKS LIKE

Strong worksite strategy starts with people, not product lists. It connects these benefits to total rewards, not as a separate category. It reflects workforce realities like income levels, turnover, demographics, and work environment. And it is introduced proactively, with a clear explanation of purpose before enrollment begins. It also requires more discipline behind the scenes. That means evaluating carrier relationships carefully. Understanding how products are funded and priced. Looking closely at participation, claims support, and employee outcomes. Making sure the enrollment story matches the actual value employees can access after they enroll.

That last point matters more than many clients realize. If employees do not understand when benefits apply, how to file a claim, or what the coverage is designed to do, the product may technically exist but still fail to deliver perceived value. Better education and stronger claims engagement are part of a better strategy.



**A stronger worksite strategy is not about adding more products. It is about helping employees understand what they have, when it matters, and how to use it.**

For some clients, smarter strategy may also include partner models that create more transparency and stronger alignment than the traditional structure. In the right setting, those approaches can reduce friction, improve financial efficiency, and return unused premium dollars to the benefits plan to support future benefit needs.

That changes the conversation in a meaningful way. It moves the focus away from product volume alone and toward employee value, financial efficiency, and worksite strategy that can hold up under scrutiny.

### **WHAT THIS LOOKS LIKE IN PRACTICE**

One mid-sized employer with a largely hourly workforce had offered voluntary benefits for years, but participation remained low. The plans were technically available, but they were never positioned as part of a broader strategy.

After reframing the conversation around income protection, out-of-pocket exposure, and practical value, enrollment shifted. Accident and hospital indemnity benefits were positioned as tools to help manage deductibles. Short-term disability was discussed as paycheck protection, not a policy document.

Just as importantly, the employer invested more in post-enrollment support. Employees received clearer education on when benefits apply, how to file claims, and how to use the coverage they elected. That is a critical part of value. Benefits that are poorly understood or rarely claimed can quickly lose credibility, even when the product itself is sound.

That experience changed how the client viewed voluntary benefits. Not as optional add-ons, but as practical support employees could understand and use.

### **WHAT STRONG CONVERSATIONS LOOK LIKE**

The strongest conversations are clear, practical, and grounded in outcomes. They focus on protection. Stability. Support during real-life moments. They also reflect a more thoughtful standard for how these programs are evaluated, communicated, and maintained over time.

### **CONVERSATION STARTER BROKERS CAN USE**

Medical insurance covers care. Voluntary benefits help protect paychecks and savings when life gets in the way. The right strategy also makes sure those benefits are structured to deliver real value, supported clearly, and built to stand up over time.

When conversations shift this way, participation improves. Clients see value more clearly. Employees understand why these benefits exist. And the overall strategy stands on stronger ground.

**The opportunity is not going away. But clients are asking better questions, and brokers need stronger answers.**



### **BOTTOM LINE**

Voluntary and worksite benefits remain a strong growth lever, but the way they are positioned matters more now. Brokers who respond to rising scrutiny with more transparency, stronger claims support, disciplined plan evaluation, and thoughtful partner structures will be better equipped to help clients make confident decisions.

At CRC Benefits, we help build that kind of strategy in practice. From plan design and carrier evaluation to employee education, claims support, and alternative partner models, we help you shape voluntary and worksite benefits that work harder for your clients and their employees. Not as an add-on. As part of a smarter, more defensible benefits strategy.

### **CONTRIBUTOR**

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