



How to Effectively Market Your Benefits to Recruit and Retain Top Talent

Marco Nunez
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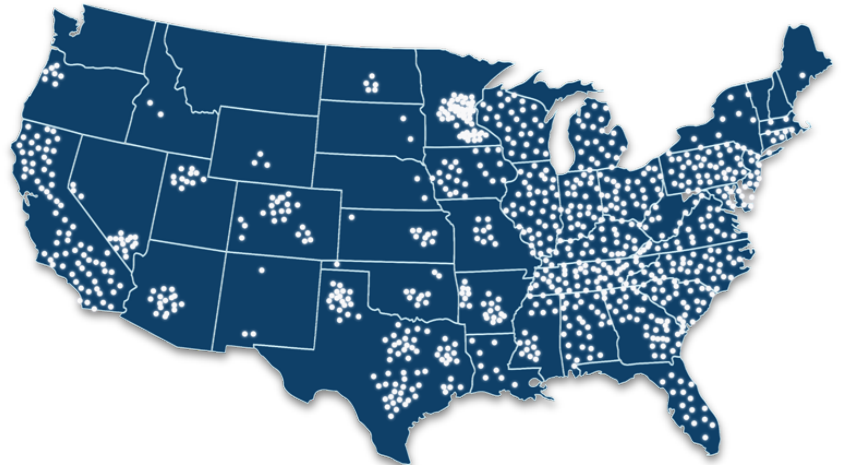


About ESC

ESC Overview

ESC, with its Staffing Specific Administrative Platform (SSAP), is the Largest Writer of Health Insurance & Benefits for the Staffing Industry

ESC serves over 2,500 staffing company clients across the U.S., processes over 2.5 million electronic and paper enrollment forms per year, and enrolls over 500,000 temporary associates in ESC health products annually.

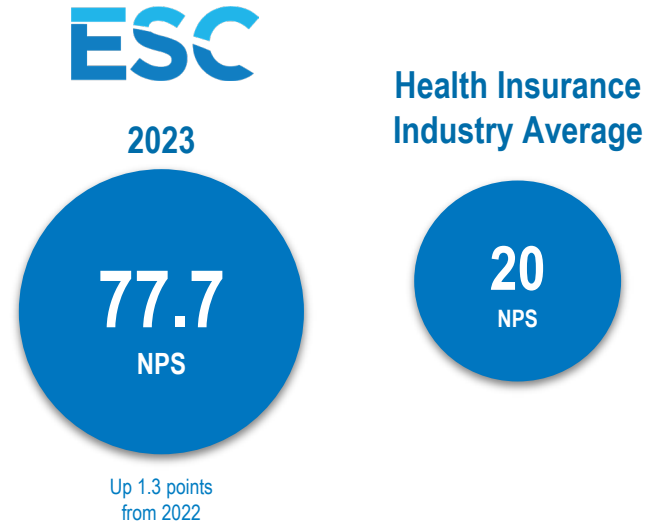


ESC's 2023 Client Satisfaction NPS Survey Results

Net Promoter Score®, or NPS, measures customer experience and predicts business growth. This proven metric transformed the business world and now provides the core measurement for customer experience management programs the world round.

On Jan 27th, 2023, ESC concluded its third annual client satisfaction survey.

An exceptional Net Promoter Score exceeding 70 is classified as **“World Class.”**



ESC Receives Best of Insurance Award for 2023

ESC has been honored with ClearlyRated's prestigious Best of Insurance Award for the second consecutive year, a testament to their consistent delivery of exceptional service to their clients.

Recipients of the Best of Insurance Award are recognized as industry frontrunners in terms of service quality, as evaluated solely by feedback from their clients. These esteemed winners boast a Net Promoter Score® that surpasses the industry average by 2.4 times, underscoring their unparalleled commitment to client satisfaction.



ESC Health Insurance Industry Recognition



NAHU Soaring Eagle Award Recipient - 14 Time Recipient: The highest honor given by the Leading Producers Round Table to recognize National Association of Health Underwriters members who have “**achieved the greatest success in demonstrating exceptional professional knowledge and outstanding client services.**”



NAHU Golden Eagle Award Recipient - 14 Time Recipient: The National Association of Health Underwriters Golden Eagle Award acknowledging “**outstanding leadership in the health insurance industry.**”



Lifetime Achievement Award

NAHU LPRT Lifetime Award Qualified: The Lifetime Award honors producers who have repeatedly and continually earned the highest levels of recognition from National Association of Health Underwriters (NAHU), placing them in the most distinguished membership group for exceptional sales achievement. NAHU represents more than 100,000 licensed health insurance agents, brokers, consultants, and benefit professionals through more than 200 chapters across America.



Million Dollar Round Table (MDRT) “Top of the Table Member” - 10 Time Recipient: MDRT, The Premier Association of Financial Professionals, is an international, independent association of more than 38,000 of the world’s leading life insurance and financial services professionals from more than 450 companies in 74 countries. **MDRT members demonstrate exceptional professional knowledge, strict ethical conduct and outstanding client service. Less than 1 percent of producers worldwide are MDRT members.**


How to Effectively Market Your Benefits to Recruit and Retain Top Talent

How do you recruit more of the top talent in your labor market and retain them longer?

By providing more value than your competitors.

What is “Value”?

The Definition of Value is:



Relative worth,
utility, or
importance



Driven by the reality
and needs of your
target audience

How Do You Provide More of it?

Labor Market Realities

Recruiting & Retaining Talent is Top of Mind

82%

of small business owners that are hiring are finding it hard to recruit candidates

“Finding qualified employees remains the overwhelming challenge facing all small business clients but has lessened from September.”

Hiring Challenges Employers Are Experiencing:

- Finding Qualified Individuals: 54%
- Candidates Not Wanting to Work: 51%
- Candidates Not Showing Up for Interviews: 46%
- Offering a Competitive Employment Package (including benefits): 20%
- Losing Candidates to Competitors: 23%

The Unintentional Impact of the Affordable Care Act

Historical Context

The Affordable Care Act mandated ACA-compliant coverage be offered to all full-time employees.

10-20% of a staffing company's temporary workforce are classified as full-time and are being offered ACA-compliant Major Medical insurance.

80-90% of the temporary workforce are not qualified as full-time and are typically not being offered ACA-compliant Major Medical insurance.

These temporary employees are underserved and have a need for access to healthcare and mental health services through quality benefits.

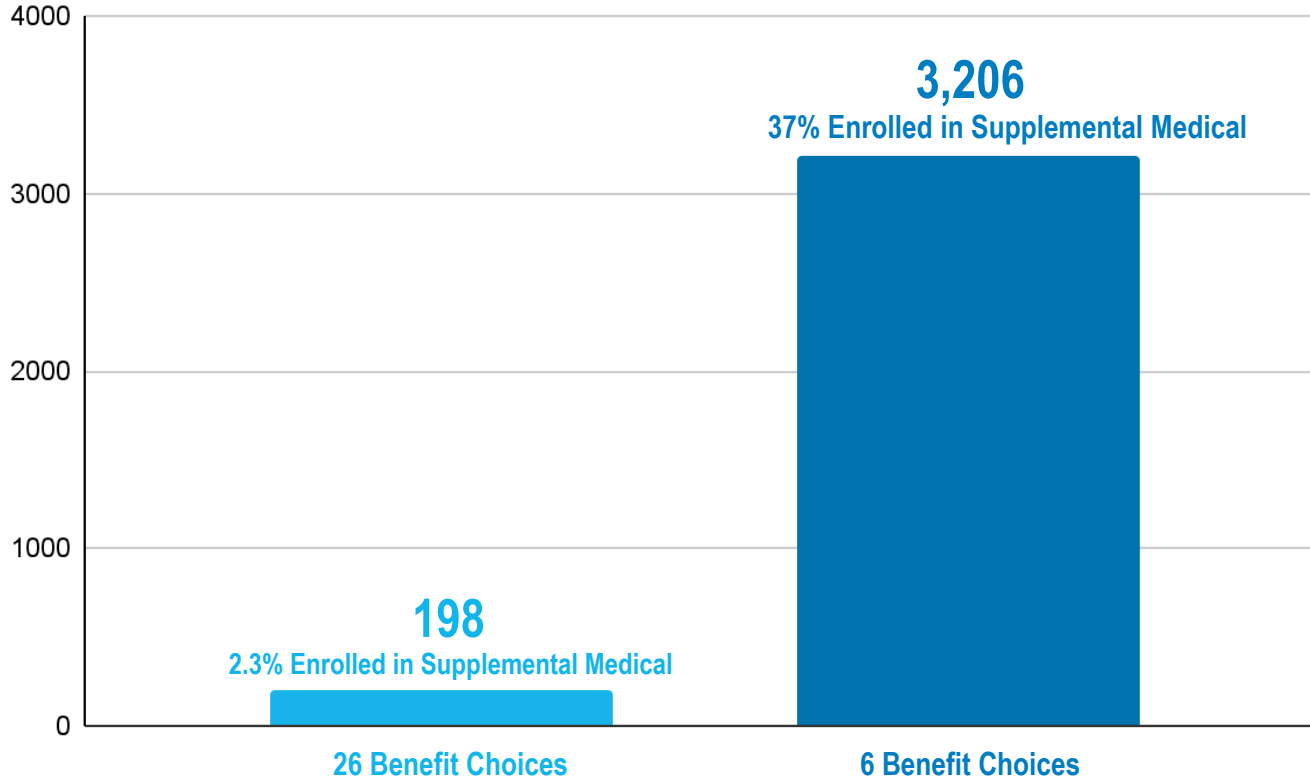
Current Benefit Practices That Must Change

Promoting the Right Plans to Help Employees Hedge Medical Expenses is Critically Important in a Time of Increasing Inflation.

- Analysis of MEC and MEC Plus plans reveal low utilization, resulting in less than 5% of employee contributions (premium equivalent) paid out in benefits.
- While the offer of MEC plans should be part of every company's ACA strategy, companies may want to review their benefit strategies that encourage employee enrollment or auto-enrollment in low-deliverable MEC plans.
- Fully-insured supplemental benefit plans, such as Fixed Indemnity plans, are regulated by each state to pay out at least 50% to 75% in claims of every premium dollar collected, putting money back into the hands of enrollees.

More Choices Do Not Equal More Value

Fragmentation of Enrollment: The Paradox of Choice



This comparison of two nearly identical 8,000 employee staffing companies shows how the number of benefit options affects enrollment in the plans with the highest retention value. Employees enrolled in supplemental medical plans have been proven to stay in their job 47% longer than those who do not enroll.

Understanding Your Job Applicants

75% of Job Applicants are Made Up of Gen Z and Millennials

Healthcare is the

#1 benefit

Gen Z employees are seeking to enhance.

87%

of applicants list medical benefits as most desired perk aside from rate of pay.

77%

of applicants say benefits are very important in their job selection decision.

69%

of applicants say they might choose one job over another if the benefits were better.

75% of Job Applicants are Made Up of Gen Z and Millennials

84%

of Gen Z employees think their companies need to invest in more mental health resources to keep up with expectations of the new workforce.

91%

of Gen Z candidates say it's important for them to be comfortable discussing mental wellness at work.

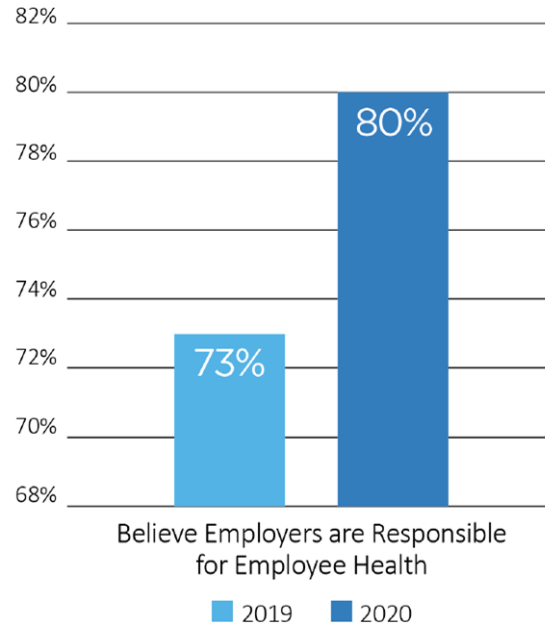
Of healthcare benefits, mental health support is a leading benefit requested by job applicants.

Benefit Realities of Today's Hourly Workers

Workers Want Benefits

80%

believe employers are responsible for providing employee health benefits.



Financial Realities of Today's Hourly Workers

Job Applicants are One Medical Emergency Away from Financial Disaster

56%

of Americans cannot cover
a \$1,000 emergency
expense
with savings.

32%

of Americans have some kind of
medical debt (with 28% of those
owing \$10,000 or more).

54%

of those with
medical debt
have defaulted.

- 1 in 3 employees admit to being less productive at work because of financial stress
- 78% live “paycheck to paycheck”
- 69% have less than \$1,000 in savings
- 56% have less than \$100 in monthly discretionary income
- 66% say workplace benefits ease their financial stress

Healthcare Coverage (ACA) Realities

- Bronze plans (the lowest cost ACA-coverage available), designed with high deductibles and few copay benefits, provide little help for day-to-day medical needs.
 - 84% of annual medical claims are under \$5,000
 - The average ACA Bronze plan deductible is \$7,471
- Low-cost, high-deductible Major Medical plans result in significant out-of-pocket expenses.

How Benefits Can Provide Unique Value to Your Temporary Workers

How Employees Define Value in Employer-Sponsored Benefits

- Is it Affordable?
- Is it Usable?
- Does it Meet Their Expectations?
- Is it Effective?

Delivering value under these premises will engender loyalty and retain your top talent.

Voluntary Benefits: Virtual Healthcare Services

- Allow for a more flexible, targeted approach to benefit offerings
- Provide valuable benefits without complex state insurance regulations
- Can be much more affordable than traditional insurance benefits
- More likely to leverage technology for a better employee experience

Virtual Primary Care and Mental Health services are leading the list of desired benefits.

Voluntary Benefits: Supplemental Medical Plans

Typically, supplemental medical plans (Fixed Indemnity) are the foundation of a staffing firm's benefit offerings. They are designed to affordably assist employees with out-of-pocket medical expenses that are not covered by a high-deductible Major Medical plan. These plans are exempt from ACA requirements, affordably providing coverage for the day-to-day medical needs of the hourly worker.

Supplemental Medical Plans Cover:



Doctor's Office Visits



In & Outpatient Hospital Care



Urgent Care



Prescription Drugs



Emergency Room



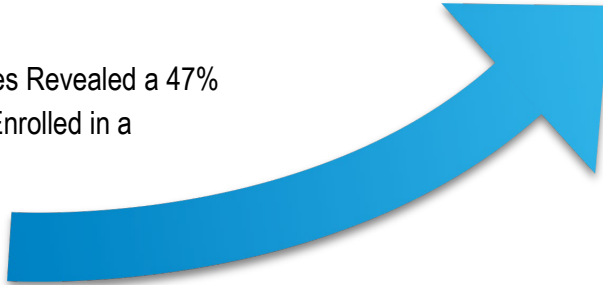
Lab & X-Ray

Supplemental Medical Plans: A Powerful Recruiting & Retention Tool

Offering the Right Mix of Benefits to Employees Can Have a Positive Impact on Retention & Your Bottom Line.

A key indicator of employee interest, attitude, and longevity is the availability of affordable, effective healthcare benefits and services. A study of over a half million hourly wage employees revealed that those enrolled in a supplemental medical plan (Fixed Indemnity) stayed with their employer 47% longer on average.

Case Study of 510,026 Employees Revealed a 47%
Employee Retention Increase if Enrolled in a
Supplemental Medical plan.



47%

Retention Increase

The Bottom Line:

Offering a supplemental medical plan helps recruit and retain the best employees, increasing your revenue and decreasing turnover.

Proposed Changes to Fixed Indemnity Plans

CMS has recently proposed changes to Short-Term Major Medical, Level-Funded plans and supplemental Fixed Indemnity plans.

The proposed changes to supplemental Fixed Indemnity classification parameters are largely intended to protect consumers from fraudulent or misleading insurance schemes such as the Double Dip, hybrid Indemnity/MEC plans, and direct-to-consumer websites posing as official Marketplace outlets.

ESC does not expect any material changes to its Supplemental Medical plan offerings.

Determining Value in Your Benefits Offering

Key Questions to Determine Value:

- Is the benefit easily accessed and used?
- Is the benefit payroll deducted?
- Is the benefit priced at a preferred group rate?
- Does the benefit match employee needs?

If the answers are “yes,” then you are providing value and will see ROI in the form of recruiting and retention.

How You Can Leverage Your Benefit Offerings to Recruit & Retain Top Talent

The Importance of Promoting Your Benefit Offerings

With **87%** of applicants listing medical benefits as most desired perk, aside from rate of pay, emphasizing the valuable benefits you offer, including mental health services, is critical for recruiting and retention.

Tools You Can Use to Promote Your Benefit Offerings

Prospective Employees

Benefits Information for Website

LinkedIn Ads

Blurbs in Job Listings

New Hires & Existing Employees

Digital Flyers

Eblasts

Videos

Posters & Flyers in Office

Prospective Clients

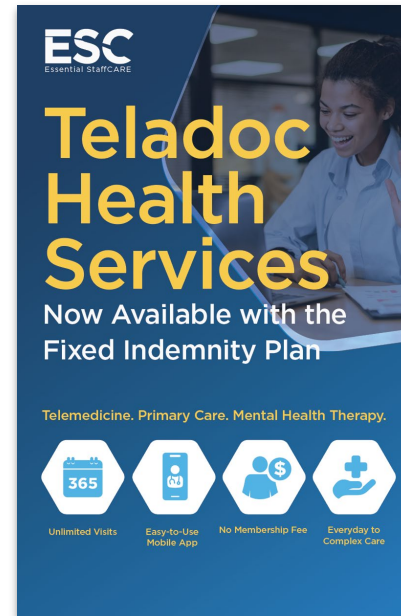
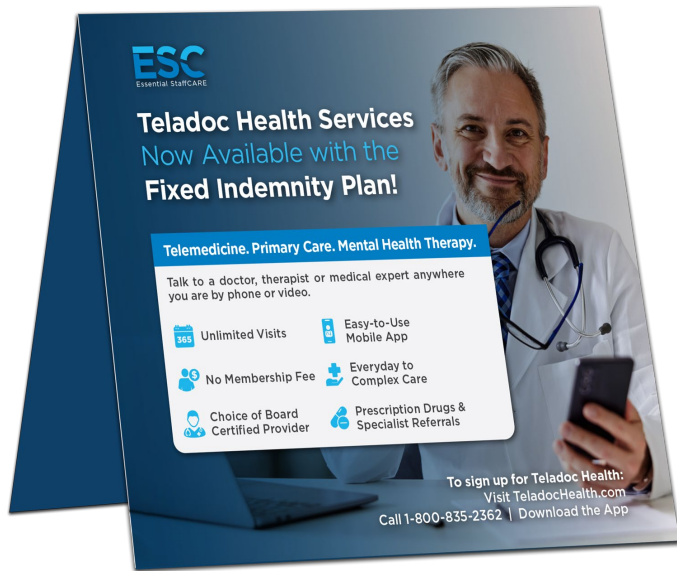
Incorporate Sales Tools to Help Them Understand the Needs of a Changing Workforce

Use of Current Surveys & Sourced Statistics

Example of Benefit Marketing Tools

Promoting your benefit offerings in branch locations is important.

In-Branch Displays



Example of Benefit Marketing Tools

Adding information and educational videos to your website will help highlight your benefit offerings.

Your staffing company is pleased to offer valuable and beneficial healthcare coverage to all associates and their families, including temporary staff.

The healthcare benefits offered to our associates have been carefully selected to provide the most usable, affordable, and effective medical coverage available on the market today. Our associates' health and well-being are extremely important, and we encourage everyone to participate in these helpful, valuable plans.

Fixed Indemnity Medical

The ESC Fixed Indemnity Medical plan is designed to cover the most common medical needs at an easy-to-afford price. Fixed Indemnity pays a flat amount for each covered claim such as doctor's office visits, prescription drugs, occupational therapy, urgent care, and other day-to-day claims. These fixed benefits are based upon national averages of healthcare expenses and incorporate one of the largest networks in the country that accepts ESC claims payments directly.

Plan Benefits and Features Include:

- No Waiting Periods
- No Co-pay or Deductibles
- Coverage for Your Family and Dependents
- Doctor's Office Visits
- Virtual Primary Care & Mental Health Services
- Lab & X-Ray Services
- Wellness Checkups
- Access to Over 3 Million Healthcare Professionals Nationwide
- Surgical Benefits
- Ambulance Services
- Prescription Drug Benefits
- Emergency Room & Urgent Care Coverage

Did You Know?

84% of workers incur less than \$5,000 per year in medical expenses and 95% incur less than \$15,000 per year in medical expenses*. This means the vast majority of associates do not incur enough medical expense to overcome their deductible and therefore pay out-of-pocket for all their costs. The ESC Fixed Indemnity plan helps pay for day-to-day medical expenses without the high deductibles major medical plans require.

*Source: Bureau of Economic Analysis, 2018

NOTE: Fixed Indemnity is an excepted supplemental healthcare plan, not a Major Medical plan, that is designed to provide a fixed dollar amount used to cover basic healthcare needs.

Dental

The dental plan pays a portion of the costs for dental claims like exams, cleaning, fillings, and other dental work. The plan covers more procedures the longer coverage is carried.

Vision

The vision plan helps offset the costs for eye exams, frames, and contacts, and could even pay 100% of the total cost when using in-network optometrists.

Term Life

The Term Life plan pays life insurance up to \$10,000 to a selected beneficiary. This plan can also cover dependents.

Short-Term Disability

The Short-Term Disability plan covers 60% of expected salary (up to \$150 per week) for up to 26 weeks if the insured becomes disabled and is unable to work.

Example of Benefit Marketing Tools

Promoting your benefit offerings as part of your social media campaign is important.

LinkedIn Ad

A LinkedIn advertisement for Essential StaffCARE. The ad features a photograph of a smiling male doctor in a white lab coat with a stethoscope, standing next to a smiling female nurse in purple scrubs. The background is a bright, clinical setting. On the right side of the ad, there is a dark blue vertical panel with white text and icons. The text reads "We Offer Benefits!" followed by a list of benefits: Virtual Medical & Mental Health Services, Fixed Indemnity Medical Plan, Dental, Vision, Term Life, Short-Term Disability, Minimum Essential Coverage, and Major Medical Minimum Value Plan. At the bottom of the panel is the ESC logo (Essential StaffCARE). A white call-to-action box in the bottom right corner of the ad says "JOIN OUR TEAM TODAY!".

We Offer Benefits!

- Virtual Medical & Mental Health Services
- Fixed Indemnity Medical Plan
- Dental
- Vision
- Term Life
- Short-Term Disability
- Minimum Essential Coverage
- Major Medical Minimum Value Plan

JOIN OUR TEAM TODAY!

ESC
Essential StaffCARE

Benefit Blurbs for Job Board Postings


Benefits “Blurbs” That Can Be Used in Job Advertisements:

- We offer affordable, usable benefits designed to help cover the day-to-day medical needs of our employees
- Mental health support included
- Low-cost medical plan with first dollar benefits, no deductibles, copays, or waiting periods available to employees
- State Individual Mandate compliant medical plans available
- Medical benefits built for hourly workers offered
- Your family and dependents are eligible for low-cost, supplemental medical coverage
- Designed to support your day-to-day medical needs
- Benefits for doctor & urgent care visits, lab & x-ray, ER, surgery, prescription drugs, and more
- Benefits that help cover out-of-pocket costs with no deductibles and no copays available

Example of Benefit Marketing Tools

Ongoing communication to new hires and employees about your benefit offerings is important.

Flyers & Eblasts



Healthcare Benefits That Work

The benefits offered to our employees have been carefully selected to provide the most usable, affordable, and effective medical coverage available on the market today. Our employees' health and well-being are extremely important, and we encourage everyone to participate in these helpful, valuable plans.

Fixed Indemnity Medical Plan

The ESC Fixed Indemnity Medical plan is designed to cover the most common medical needs at an easy-to-afford price. Fixed Indemnity pays a flat amount for each covered claim such as doctor's office visits, prescription drugs, occupational therapy, urgent care, and other day-to-day claims. These fixed benefits are based upon national averages of healthcare expenses and incorporate one of the largest networks in the country that accepts ESC claims payments directly.

NOTE: Fixed indemnity is an accepted supplemental healthcare plan, not a Major Medical plan that is designed to provide a fixed dollar amount used to cover basic healthcare needs.

Plan Benefits and Features Include:

- No Waiting Periods
- No Co-pays or Deductibles
- Coverage for Your Family and Dependents
- Doctor's Office Visits
- PluhCare Virtual Primary Care Services
- Lab & X-Ray Services
- Wellness Checkups
- Access to Over 1 Million Healthcare Professionals Nationwide
- Surgical Benefits
- Ambulance Services
- Prescription Drug Benefits
- Emergency Room & Urgent Care Coverage

Dental: The dental plan pays a portion of the costs for dental claims like exams, cleaning, fillings, and other dental work. The plan covers more procedures the longer coverage is carried.

Vision: The vision plan helps offset the costs for eye exams, frames, and contacts, and could even pay 100% of the total cost when using in-network optometrists.

Term Life: The Term Life plan pays life insurance up to \$10,000 to a selected beneficiary. This plan can also cover dependents.

Short-Term Disability: The Short-Term Disability plan covers 60% of expected salary (up to \$150 per week) for up to 26 weeks if the insured becomes disabled and is unable to work.

ACA Minimum Essential Coverage: The Minimum Essential Coverage (MEC) plan is an ACA-compliant wellness and preventive plan that provides coverage for services such as screenings, immunization and vaccinations, contraception, dietary and nutritional supplements, and more. For those working in areas where their state government mandates that a minimum level of health insurance is carried, the MEC plan satisfies this requirement.

Major Medical Value Plan: The Major Medical Minimum Value Plan (MVP) is an ACA-compliant comprehensive medical plan made available to full-time employees, covering inpatient and outpatient treatments, emergency services, prescription drugs, rehab, physical therapy, mental health, preventive services, and more. Once the deductible and out-of-pocket maximums are met, the MVP coverage can act as a backup by paying for unlimited catastrophic care should serious medical treatment be required, offering peace of mind by protecting the insured from expensive medical bills.

ESC Customer Service: 866-798-0803

Did You Know?

84% of workers incur less than \$5,000 per year in medical expenses, and 80% incur less than \$15,000 per year in medical expenses*. This means the vast majority of employees do not incur enough medical expense to overcome their deductible and therefore pay out-of-pocket for all their costs. The ESC Fixed Indemnity plan helps pay for day-to-day medical expenses without the high deductibles major medical plans require.

*Human Distribution of Healthcare Expenses Study by AHA

RATE SHEET

Your annual Open Enrollment opportunity to add or change any of your benefit plan options is coming up. See below for your company's upcoming Open Enrollment Dates and your personalized plan options.



OPEN ENROLLMENT PERIOD: JULY 4–AUGUST 2


WEEKLY RATES	ESC FIXED INDEMNITY PLAN
EMPLOYEE ONLY \$19.98	<ul style="list-style-type: none"> Medical, Rx, Dental, Vision, Hearing, and Short-Term Disability Benefit Options Available NO Deductibles on Medical NO Copays NO Health Questions, Guaranteed Issue NO Waiting Period on Medical NO Pre-Existing Condition Limitations NO Surgical Schedule Includes both In-Patient and Out-Patient Benefits Weekly Payroll Deduction First Health Network
EMPLOYEE + CHILD(REN) \$33.17	
EMPLOYEE + SPOUSE \$37.96	
EMPLOYEE + FAMILY \$50.55	
WEEKLY RATES	MINIMUM ESSENTIAL COVERAGE (MEC)
EMPLOYEE ONLY \$13.42	<ul style="list-style-type: none"> Covers ACA mandated benefits Covers benefits for adults, children and women Includes maternity benefits Qualifies as Minimum Essential Coverage Provides coverage for preventive services Services include immunization and routine health screenings Covers 100% of cost of services when in-network First Health Network
EMPLOYEE + CHILD(REN) \$15.18	
EMPLOYEE + SPOUSE \$16.38	
EMPLOYEE + FAMILY \$18.66	

ESSENTIAL STAFFCARE
CUSTOMER SERVICE:
1-888-208-1999



Re: ESC

 Sales <sales@lagbenefits.com>
 Staffing Co




We Are Pleased to Present You with Affordable Healthcare Benefits Through Essential StaffCARE!


Fixed Indemnity Medical Plan
The ESC Fixed Indemnity Medical plan is designed to cover the most common medical needs at an easy-to-afford price.
For a complete plan description, please visit [www.essentialstaffcare.com](#).


Plan Features: Plan Benefits:

- First Dollar Coverage
- Doctor's Office Visits
- No Waiting Period
- Prescription Drug Benefits
- No Copays & No Deductible
- Lab & X-Ray Services
- Coverage for Your Family & Dependents
- Wellness Checkups
- Access to Healthcare Professionals Nationwide
- Surgical & Ambulance Benefits
- Payroll Deducted Premium
- Emergency Room & Urgent Care Coverage
- Virtual Primary Care & Mental Health Services

Additional Bundled Benefit Options

 Dental

 Vision

 Term Life

Minimum Essential Coverage
The Minimum Essential Coverage (MEC) plan covers all ACA mandated wellness and preventive services.

For questions regarding your benefit offerings or enrollment process, please contact ESC Customer Service:
866-798-0803
Hours of Operation: M-F 8:30AM - 8PM EST

Example of Benefit Marketing Tools

Incorporating your benefit offerings and relevant statistics into sales tools is important in helping clients understand the needs of a changing workforce.

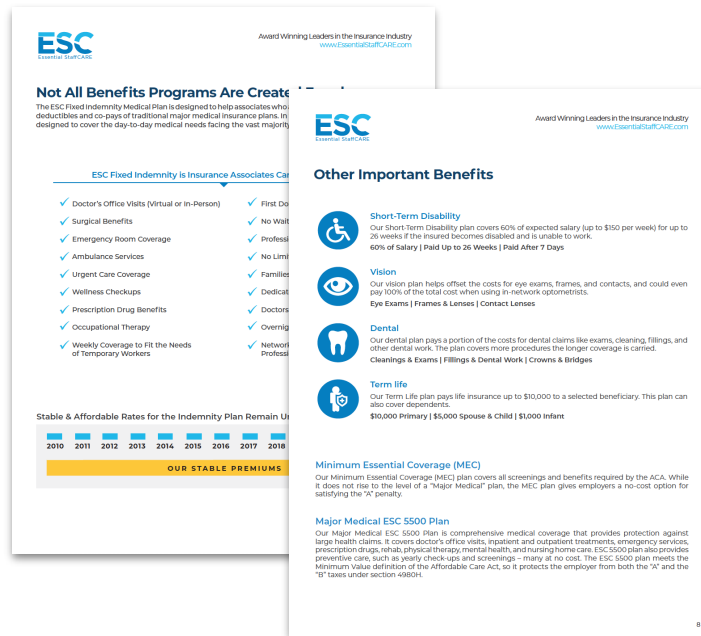
Client Sales Tool



A hand pointing to a large blue hexagon with a white cross, surrounded by other medical icons like a pill, a wheelchair, and a first aid kit. The ESC logo and 'Essential StaffCARE' are at the bottom left.

ESC
Essential StaffCARE

Attracting & Retaining The Best Employees



Two overlapping brochures from ESC. The top one is titled 'Not All Benefits Programs Are Created Equal' and lists various benefits. The bottom one is titled 'Other Important Benefits' and lists Short-Term Disability, Vision, Dental, Term Life, and Minimum Essential Coverage (MEC).

ESC
Essential StaffCARE

Award Winning Leader in the Insurance Industry
www.essentialstaffcare.com

Not All Benefits Programs Are Created Equal

The ESC Fixed Indemnity Medical Plan is designed to help associates who have deductibles and co-pays of traditional major medical insurance plans. It is designed to cover the day-to-day medical needs facing the vast majority of employees.

ESC Fixed Indemnity is Insurance Associates Care

- ✓ Doctor's Office Visits (Virtual or In-Person)
- ✓ Surgical Benefits
- ✓ Emergency Room Coverage
- ✓ Ambulance Services
- ✓ Urgent Care Coverage
- ✓ Wellness Checkups
- ✓ Prescription Drug Benefits
- ✓ Occupational Therapy
- ✓ Weekly Coverage to Fill the Needs of Temporary Workers
- ✓ First Doctor Visits
- ✓ No Wait Times
- ✓ Professional Services
- ✓ No Limits
- ✓ Family Care
- ✓ Dedicated Care
- ✓ Doctor's Services
- ✓ Overnight Hospitalization
- ✓ Network of Preferred Providers

Stable & Affordable Rates for the Indemnity Plan Remain Unchanged

Year	2010	2011	2012	2013	2014	2015	2016	2017	2018
Rate	Stable	Stable	Stable	Stable	Stable	Stable	Stable	Stable	Stable

OUR STABLE PREMIUMS

Other Important Benefits

Short-Term Disability
Our Short-Term Disability plan covers 60% of expected salary (up to \$150 per week) for up to 26 weeks if the insured becomes disabled and is unable to work.
60% of Salary | Paid Up to 26 Weeks | Paid After 7 Days

Vision
Our vision plan helps offset the costs for eye exams, frames, and contacts, and could even pay 100% of the total cost when using in-network optometrists.
Eye Exams | Frames & Lenses | Contact Lenses

Dental
Our dental plan pays a portion of the costs for dental claims like exams, cleaning, fillings, and other dental work. The plan covers more procedures the longer coverage is carried.
Cleanings & Exams | Fillings & Dental Work | Crowns & Bridges

Term Life
Our term life plan pays life insurance up to \$10,000 to a selected beneficiary. This plan can also cover dependents.
\$10,000 Primary | \$5,000 Spouse & Child | \$1,000 Infant

Minimum Essential Coverage (MEC)
Our Minimum Essential Coverage (MEC) plan covers all screenings and benefits required by the ACA. While it does not rise to the level of a "Major Medical" plan, the MEC plan gives employers a no-cost option for satisfying the "A" penalty.

Major Medical ESC \$500 Plan
Our Major Medical ESC \$500 Plan is comprehensive medical coverage that provides protection against large health claims. It covers doctor's office visits, inpatient and outpatient treatments, emergency services, prescription drugs, rehab, physical therapy, mental health, and nursing home care. ESC \$500 plan also provides preventive care, such as yearly check-ups and screenings - many at no cost. The ESC \$500 plan meets the Minimum Value definition of the Affordable Care Act, so it protects the employer from both the "A" and the "B" taxes under section 4980H.

Rate This Breakout Session

Each rating you submit counts
toward a donation to **Jobs for
America's Graduates**

JAG



Thank You! Questions?

877-372-2203

www.EssentialStaffCARE.com

