

Elite-VB LLC

Experts in Post-Pandemic voluntary / ancillary solutions for brokers, employers, unions and more



elite-vb.com





Consultant/Broker

Elite VB works with forward thinking brokers and employee-centered organizations, creating Covid-aware employee-paid benefit programs that aid in recruiting while providing financial security and peace of mind for the employees we serve.

Voluntary/Ancillary programs are all we do. Agency owner [Pamela Whitfield](#) holds the designation of [Certified Voluntary Benefit Specialist \(CVBS\)](#) and is also the co-author of the course material. Her passion has led to the goal to *impact the lives of more than [one million lives by 2032](#)*. To reach this goal, her plan is to educate employers, brokers and the community how Covid changed the workplace and the value that "fresh" voluntary programs can provide to an organization. Each client receives a custom designed solution (benefits, enrollment options & servicing) all at no cost to their bottom line. Let's learn how and why...



Vision

To be the "voice of value" in the industry. Change is **constant** and we will always be setting the standard for **relevant, easy and affordable** voluntary benefit programs. Always providing **cutting edge strategies** and **impactful solutions** for our clients that make a difference in the organization and lives of those we serve



Mission

01

Provide **one million "financial safety nets"** Americans by 2032, lessening their financial risk for pennies a day. Employees are uncertain about the future but through education and great products, we can impact many.

02

Covid affected every business and 2020 is almost like going back to the 1950's. My mission to ensure your voluntary program **"hits the mark"** time every as there has never been a better opportunity for voluntary. Let's work together and change lives!

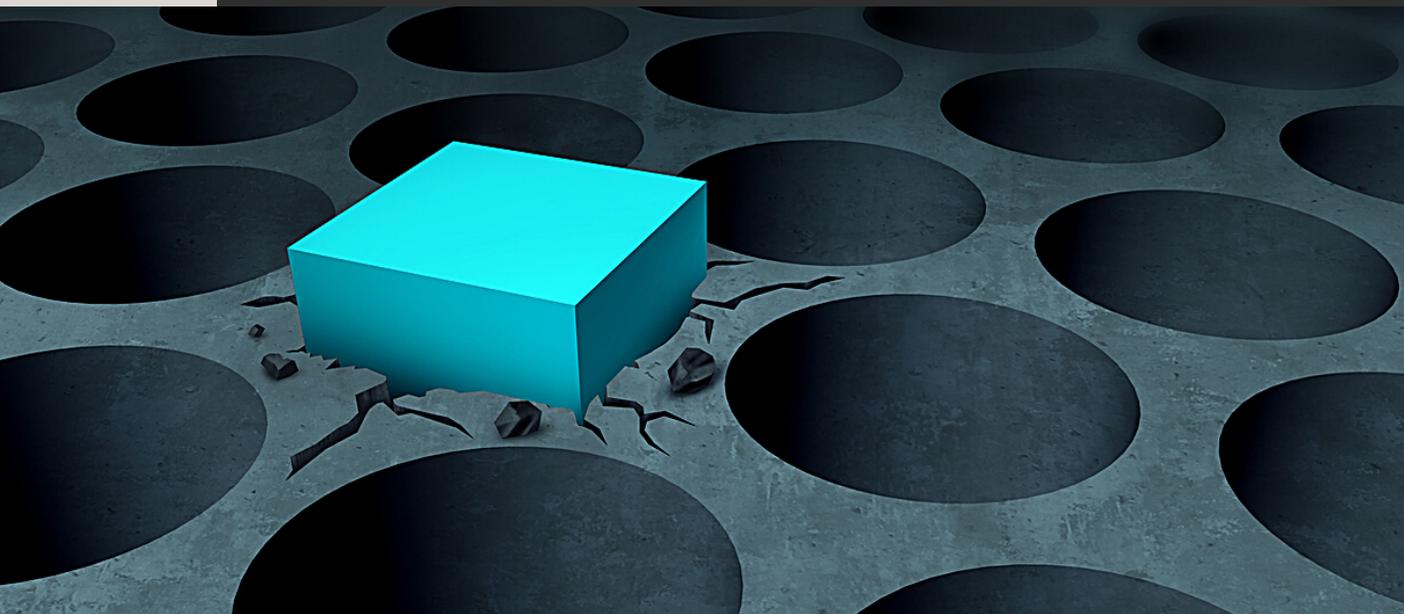
03

We know that organizations need talent to grow and remain profitable. We are on a mission to leverage voluntary to aid in **recruiting and retention** (versus "selling" at the workplace)

04

Change is constant. As the leading **"thought practice leader"** regarding VB in the nation, working with my organization means your program will continually stay ahead of trends with custom solutions that will adapt accordingly...**maximizing results.**

opportunity knocks



Is your "pre-pandemic" voluntary benefit program working?

The Pandemic changed the workplace, and we all made our way into a new reality. Voluntary Benefit Programs that may have worked prior to 2020 may not work now (i.e., be effective). Every piece of positive news about our post-pandemic future seems to be closely followed by reasons for uncertainty and confusion. **Your voluntary benefit program shouldn't be part of that uncertainty.** Agency owner Pamela Whitfield has written the course material on HOW Covid affected the workplace, employees, and the new benefits being offered to address these concerns. Because of this, we are forecasting unparalleled growth **for voluntary benefits in 2022 and beyond...as long as you work with an advisor who knows how to navigate the new waters!**

The Society

Is changed globally. Our lives have changed, and we can't go back. Embracing the new digital world, which tools are effective to reach more employees in an effective way is what we teach (learn more by downloading our eBook)

The Workplace

The biggest challenge for employers is the tight labor market. We firmly believe a great VB program should "check all the boxes" to ensure it is part of the solution. Use my checklist to start the process to see if your program is "square"

The "WHY"

The "why" is clear: employees are struggling. Employers have a unique opportunity (post-Pandemic) to dramatically positively impact the financial security of their employees. We make it easy...we make it fun...all at no cost to your organization while making you the hero!



Square peg

- LOW participation (less than 20%)
- Lacking an effective virtual solution
- No value in attracting and retaining employees
- Cost-effective benefits that lack the features that address (new) employee's concerns
- Carriers that don't rise to the needs of the market
- Working with a rep who lack VB market knowledge

Round hole

- 70+ employees want benefits that lessen their financial risk
- EMPLOYEE enthusiasm for voluntary is up 90% in 2022
- EMPLOYER enthusiasm for voluntary is over 70%
- Mental Health benefits is one of the top requested benefits
- Employers top concern is recruiting talent & retaining employees and we tailor custom communication to support this cause as
- Covid isn't gone. **Uncertainty** abounds and your voluntary benefit program shouldn't be one of them as
- Enrollments now need to be 100% virtual - giving employees the power to make decisions on their smartphone...

Pandemic effects

☐ were staggering. **Those with less have less now**

For over 25 years, Pamela has been talking about employees in a "fragile state"...one paycheck away from financial disaster. Unfortunately, the Pandemic affected low wage workers, single parents, caregiver and those who were most at risk of the disease to be left in worse shape. It isn't just the financial concerns...mental health has also become a large workplace issue, lowering productivity and affecting morale. Guess what the #1 cause of mental illness is? It's financial worries. What else do employees want?

- Financial Education (especially Gen Z)
- More Life, Disability and Critical Illness options
- Benefits that provide coverage for EVERYONE (no health questions)
- Benefits that address needs for each generation (Gen Z through to Baby Boomers) such as mental health, long-term care, day care and more

Less than \$1000 in savings

60%

of the workforce

Those who believe they will be unable to retire

38%

of the workforce

Workers wanting more "financial education"

75%

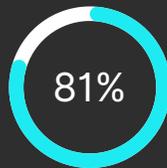
from their employer



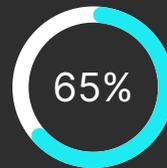
New choices due to Covid

Employers adjusted their voluntary offering in 2021

The results are in. Savvy employers acted quickly in 2021 to offer voluntary benefits that have rich features that address the workplace concerns...often with lower cost than existing benefits. In white is the percentage who added the benefit. The aqua shows how many of them added the benefit **specifically due to the Pandemic**. Opportunity knocked...



of EMPLOYEES added Life Insurance



of EMPLOYEES added Critical Illness



90%

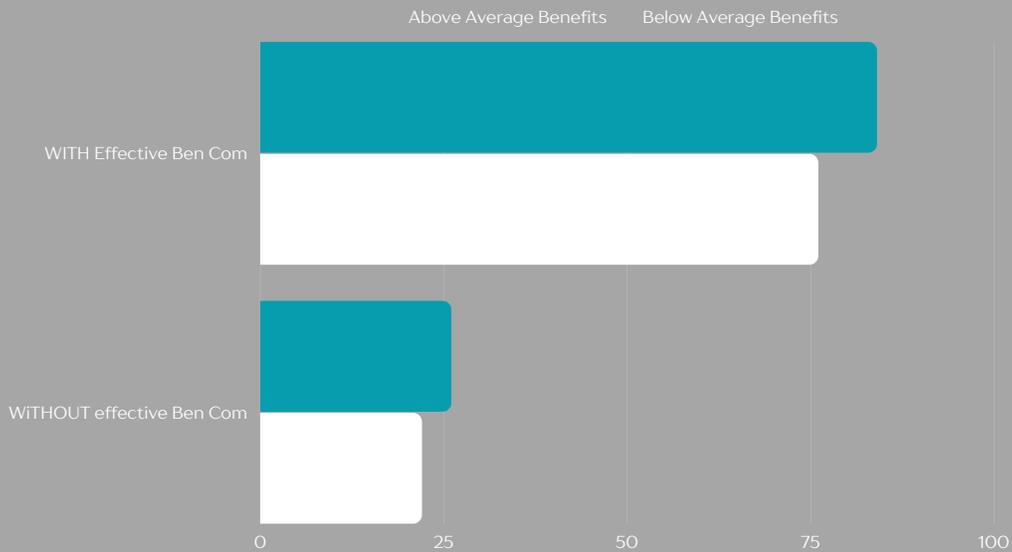
of TEXT messages are delivered and read within a minute (versus 20% e-mail) and our custom videos drive high participation



75% of employers

say open enrollment in 2022 will depend on more online resources due to a hybrid work environment

70% of a successful program is an **effective** benefits communication strategy



71% of employers conduct a "passive enrollment" each year...which leads to



only 5% of HR & execs believing their employees understand the benefits offered



82% of employees respond favorably to a benefit offering with great pre-enrollment communication



Elite-VB

Great Carriers/Benefits

Our "litmus" test for carriers/products for our clients is simple: the solution must be **relevant, easy** (to explain) and **affordable**. We only partner with the top carriers that have fresh benefits with competitive premiums and 100% guarantee issue so everyone qualifies.

Benefits Communication

The workplace has changed since 2109 and it's never going to be the same. With a focus on recruit/retention we know how to create custom virtual tools (text, video, web) that are the basis for a 100% active enrollment that drives high participation levels. We make communication fun!

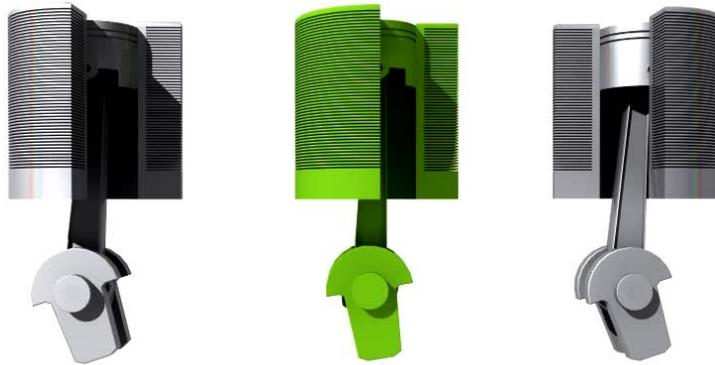
Enrollment Solutions

Employees want easy enrollment options. We design/build options that allow employees to sign up on multiple electronic devices with one click. Enrollment options that work for remote workers as well as one-on-one counseling when needed

Service

We will never be out serviced. It's that simple. Implementing a system for new hires is paramount as well as working with claimants and providing mid-year reviews are standard. Annual re-enrollments are also custom designed, as we build on the success from year one as who doesn't love that?

Right Products + Effective Communication + Virtual Enrollment = Firing on all cylinders (outstanding results)



STEP 1: DISCOVERY

- Learn about Covid challenges
- Demographic analysis
- Evaluation of current VB plan
- Understand enrollment goals
- Plan for a 100% **active** enrollment

STEP 2: PRE-ENROLLMENT

- Design EDUCATIONAL messaging
- Focused on recruiting and retention
- Ensure it viewed by all employees
- Bringing exciting new options
- That will drive high enrollment results

STEP 3: ENROLLMENT

- Enrollment options are our specialty
- Go completely paperless
- With 24/7 online content to learn more
- Employees "opt in" or "waive"
- Perfect enrollment reports

STEP 4: SERVICE

- Service for new hires
- Service for claims
- Within 24 hours response time
- Mid-Year policy / wellness review
- Annual re-enrollments

Super Team

We are small but mighty. You'll find Pamela riding her beach cruiser around Enchanted Lake and **Alex Esteban** fishing on the Kenai in Alaska, but we share the goal of ensuring an amazing enrollment experience no matter where our clients are in the US

Team Effective Level Percentage

92%

Healthy Office Ecosystem Percentage

96%

Chemistry Level

91%



Next steps

drop a line, call us, we work in all states

In the meantime, download our "**Square Peg Checklist**" (for Broker and/or Employers), enjoy our blog, schedule a session to learn more about the Workplace & Covid for HR with Pamela's CE course.

Will you join our commitment to impact one million lives over the next 10 years? We hope so...



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