

The *U-Select*[®] benefits program.



Good news about employee benefits

We are working with Combined Insurance Worksite Solutions to bring you an employee benefit education and supplemental benefits program called *U-Select*. This program is provided at no cost to your business. Through the *U-Select* program your employees have the opportunity to participate in a one-on-one meeting with a benefits specialist from Worksite Solutions to review your company's contribution to their employee compensation package. A benefit statement will be shown to reveal their respective "hidden paycheck." Employees will also have an opportunity to apply for **supplemental insurance benefits such as disability income protection, life, accident** and other insurance products available at competitive rates. (Product availability varies by state.) Employees can also utilize the convenience of payroll deduction.

- **Total compensation report/benefits statement**

We educate your employees on the full value of their current benefits (including the costs to you, their employer) using a laptop computer presentation. We want to help bring an awareness and appreciation for the compensation package you provide to each of your employees.

- **Enhance your benefits program**

We provide an easy way to expand your benefits package and present your employees with quality supplemental benefits they need and want. Supplemental benefits are chosen by your employees, and are based on their individual needs. Your current benefit offerings remain the same and there is no additional cost to your business for these benefits.

- **Help with employee morale**

In these economic times employees need good news. Benefit education lets employees see what they are worth to you. Plus, offering additional benefits can improve your competitiveness in the market.

- **Easy to implement and manage**

We handle the planning, implementing and ongoing service details which reduces your time and effort spent on managing administrative tasks. Individual premium payments typically utilize the convenience of payroll deduction.

- **Respected company and partner**

The *U-Select* program's insurance products are provided by Combined Insurance, an established industry leader with more than 6.1 million policies in force worldwide and rated "A" (Excellent) by A.M. Best and "AA-" by Standard & Poor's rating services.

For more information on how our *U-Select* benefits program can help meet the needs of your employees, call Latrica Schooley at 317-219-3436 or via e-mail: latrica.schooley@combined.com

