

EXPANDING EMPLOYEE COVERAGE

Employers continue to look for practical ways to strengthen their group benefits programs without taking on significant additional cost or administration. At the same time, employees are looking for benefits that are more flexible, more relevant, and easier to use.

Optional benefits can help bridge that gap. By offering employees access to voluntary coverage and value-added perks through the workplace, employers can expand choice and enhance the overall value of the benefits program - often without increasing employer-funded plan costs.

Why optional benefits matter today

A strong core benefits plan remains essential, but employees' needs can vary widely depending on life stage, family responsibilities, and financial priorities. Optional benefits give employees the opportunity to tailor coverage to their own circumstances while benefiting from the convenience and buying power of a group plan.

Common optional benefits include life insurance, critical illness insurance, and accidental death and dismemberment (AD&D) coverage.

Optional life insurance

Optional life insurance allows employees and, in many cases, their spouses to add coverage beyond the basic life insurance already provided under the group plan. It is often a practical option for those who want additional financial protection and appreciate the convenience of workplace enrolment and payroll deduction.

Coverage amounts and underwriting requirements vary by insurer and plan design, with some plans offering limited amounts of coverage at enrolment without full medical evidence.

Optional critical illness insurance

Critical illness insurance can provide a tax-free lump-sum payment if an insured person is diagnosed with a covered serious illness. This type of coverage can offer valuable financial flexibility during a difficult time and may help fill a gap that traditional life or disability coverage does not always address.

THE JOHNSTONE'S ADVANTAGE

Our mission is simple:
Treat each client as if they were our only client.

Our value is clear:
We are completely independent. We work for you and offer total flexibility on insurers and plans.

We offer all your group insurance services including administration, brokerage, consulting, and communications.

We provide dedicated client support, customization and flexibility to meet all of your company's benefits needs. And we make **solid group plans simple.**



Optional AD&D coverage

Accidental death and dismemberment coverage can be an affordable way to add another layer of protection to a group benefits plan. It may provide a benefit in the event of a covered accidental loss or injury and can help employees feel more financially secure in the face of unexpected events.

Because AD&D coverage is often relatively low-cost, it can be an accessible option for employees who want extra protection.

Make better use of built-in benefits

One of the biggest opportunities in many group plans is not necessarily adding more - it is helping employees better understand and use what is already available.

Many plans include embedded support services such as second medical opinions, care navigation, mental health resources, disability support, and virtual care tools. These features can be highly valuable, but only if employees know they exist. Clear, ongoing communication is one of the most effective ways to improve employee experience and perceived value without changing the underlying plan cost.

Member perks that add everyday value

Member discounts and value-added perks can make a benefits program feel more relevant in day-to-day life. Depending on the provider, these may include discounts on vision care, wellness programs, employee and family assistance

services, legal or financial support, and digital health resources.

While these offerings may not replace core coverage, they can enhance the overall value of the plan and encourage greater employee engagement.

A more modern benefits conversation

Today's employees are not just asking whether benefits exist - they are asking whether those benefits are relevant, flexible, and easy to access.

That is why optional benefits continue to matter. They allow employers to expand the conversation from basic coverage to choice, usability, and employee experience. When paired with strong communication and simple administration, optional benefits can help employers strengthen their plan without significantly increasing cost.

A well-constructed benefits plan should work for both the employer and the employee. Optional benefits and member perks can add flexibility, improve perceived value, and help address a wider range of employee needs - all while keeping employer costs under control.

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