

The Insider's Guide to Getting the Most Out of Your Voluntary Benefits

You've likely just gone through the process of reviewing and selecting your employee benefits¹ for the upcoming year. While you may have dutifully signed up for a range of voluntary benefits, the hard work doesn't stop there.

In fact, some of the most valuable benefits employees enroll in often go underutilized throughout the year. This is particularly true for offerings like pet insurance, which is one of the fastest-growing voluntary benefits but also one of the least utilized despite being among the most requested. This little paradox reveals a big truth about workplace benefits: The hardest part isn't always getting them; it's actually **using** them.



61% of employers offer voluntary benefits to provide a comprehensive benefits package.

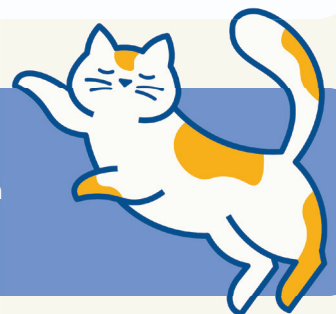
But only **54%** believe that their employees understand their benefits and how to use them effectively.²



Only **54%** of employees themselves report their employer communicates details about their benefits very or extremely well.³



This guide helps you change that! In just a few minutes, you'll learn how to get the most from the benefits you might already have, with insider tips on benefits you might not even know existed.





Understanding voluntary benefits: more than just “extra insurance”

Before we jump into the tips, let's start with a quick primer. Most employees think of voluntary benefits as optional add-ons to their core benefits package. But this misunderstanding is why so many dollars in benefit value go unclaimed each year.

Here's what they really are: **employer-vetted, group-discounted services that protect you from life's most expensive surprises.** They give you access to services you'd likely pay much more for on your own.

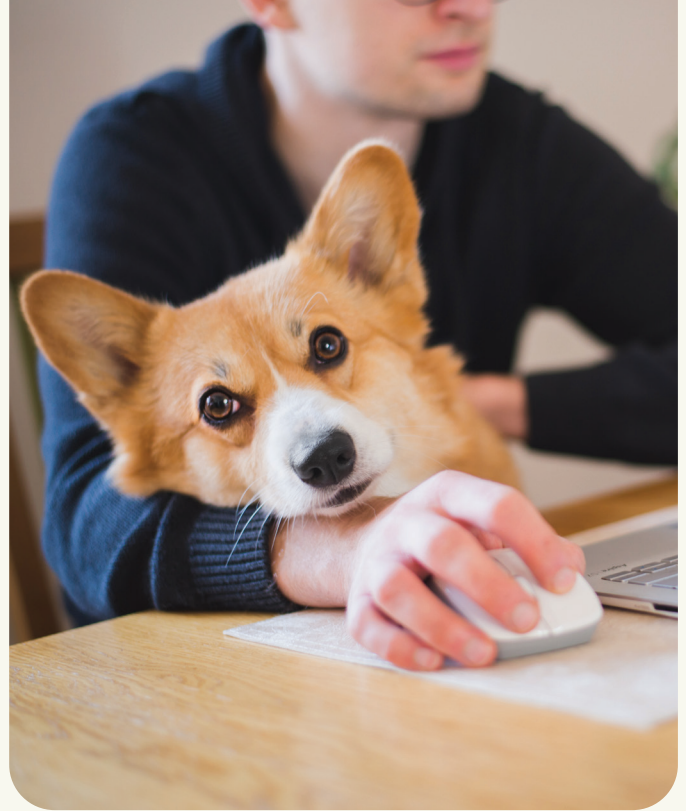
Think of them as workplace perks beyond the basics—the additional protections and services your employer offers on top of standard health insurance and retirement plans. While you typically pay for these yourself (often at group discount rates), they give you critical coverage that can save you hundreds or thousands of dollars.

Here's a quick look at what makes voluntary benefits different from your core benefits:

- ✓ You often choose which ones you want (unlike health insurance, which is often required).
- ✓ You often get a discounted group rate through your employer.
- ✓ They can fill specific gaps in your financial safety net.
- ✓ They're often very customizable to your life situation.
- ✓ They almost always provide cheaper access to services you'd need to buy anyway.

The most valuable benefits you're (probably) not fully using

Even when employees specifically request certain benefits and their companies provide them, many go underused or unused altogether. Let's explore the most valuable benefits you might be overlooking and—more importantly—**how to get the most out of them.**



1. Legal benefits

Think of legal benefits as preventive care for your financial health, not just emergency assistance. While many employees overlook these services until they're in trouble, the real value comes from proactive legal guidance. Benefits often include access to attorneys for:

Estate planning and trusts, including setting up pet trusts, to ensure your animals' future care!

Real estate support for reviewing documents, helping you close on a home, or understanding your rights as a tenant

Family protection for adoption assistance, custody arrangements, and elder care planning

Financial security for tax matters, debt resolution, and reviewing contracts

Identity protection to set up credit monitoring, prevent fraud, and more



Having an attorney review contracts or documents **before signing** can prevent costly legal issues later. Use these benefits proactively for everything from job offers to loan agreements—just as you'd consult a doctor before health issues become serious.

Our recommendations for better utilization:

Set up a will or living trust

Only about one-third of Americans have a will, living trust, or other end-of-life document prepared. Your legal benefits can help you join that prepared minority. Legal advisors can explain the differences between a will and a living trust, helping you determine which option is best for you based on your situation and goals. They can then help you draft a document that reflects your wishes and complies with state laws.

Set up a power of attorney and healthcare directive

Ask your legal advisor to explain the types of power of attorney (for example, financial vs. medical) and draft documents tailored to your needs. You can use these documents to make sure your spouse, a trusted friend, or a family member is empowered to make medical and financial decisions in case of an accident. Keep a digital and physical copy of the documents in an easily accessible place!

Set up a pet trust

Legal services can also help you make sure your furry family members are cared for no matter what by setting up a pet trust—a legal arrangement that ensures your pets are cared for if you become unable to do so. You can designate funds for their care and appoint a trusted person (or trustee) to manage those funds and oversee their well-being. An attorney can help you outline your pet's care plan, including their daily needs, medical requirements, and preferred caregiver—and then specify a portion of your estate to cover expenses like food, grooming, and vet care.

Have your real estate contracts reviewed

Before signing a lease or purchase agreement, upload the contract for a legal review to flag unfavorable clauses or unexpected costs. An attorney can help you spot a clause you might have missed requiring you to pay for things like landscaping services in a rental agreement.



2. Wellness benefits

Modern wellness programs offer far more than gym discounts—they're comprehensive health support systems that provide **access to expensive services at reduced costs**. Your benefits might include:

Professional coaching from registered dietitians and health experts

Mental health support through counseling and stress management

Preventive care, including sleep programs and health assessments

Chronic condition management and specialist coordination

FSA/HSA options for tax-advantaged payments on qualified services



Working with a dietitian or health coach today often costs far less than managing chronic conditions later—and many programs include regular consultations. Use them for ongoing support, not just one-time advice!

Our recommendations for better utilization:

Consult a dietitian or wellness coach

Book an appointment with a dietitian or wellness coach to develop a personalized health plan. For example, if you're trying to manage weight or increase energy, a coach can help you adjust your diet and create an achievable exercise routine. Track your meals and activities for a few weeks before your session to give your coach valuable insights.

Maximize your FSA or HSA

You can often use your pre-tax dollars from an FSA or HSA to cover eligible expenses like prescription sunglasses and over-the-counter medications. Many employees don't realize they can use their FSAs to pay for physical therapy after an injury—often reducing out-of-pocket costs quite a bit. Check your eligible expenses regularly and set a reminder at the end of each year to use the remaining FSA funds before they expire.

Access mental health resources

Schedule counseling sessions through your wellness benefits to address challenges like stress or anxiety. Also, be sure to explore any additional resources, like meditation apps, which are increasingly included in mental health benefits.

Get a preventive health screening

See if you can book routine health screenings, like cholesterol checks or mammograms, through your wellness program. Many insurance portals have search functions to find in-network providers offering free or discounted screenings.



3. Telemedicine programs

Think about the last time you needed to see a doctor for something routine. You probably spent hours between scheduling, traveling, and waiting room time—all for a 15-minute consultation. Telemedicine provides efficient access to healthcare providers for:

Immediate care in diagnosing minor illnesses, assessing minor injuries, and refilling prescriptions

Ongoing support for mental health counseling and checking in on any chronic conditions

Family care support for pediatric questions, senior care guidance, and general health advice

Specialist access for things like dermatology consultations, nutritionist visits, and second opinions



A virtual consultation can often resolve issues without an office visit, saving you time and money. Some telemedicine services now offer 24/7 access. Use it as your healthcare front door, not just as a last resort.

Our recommendations for better utilization:

Switch to virtual appointments for minor illnesses

Telemedicine is often a more convenient (and less expensive) alternative to an in-person visit for addressing non-urgent issues like colds, rashes, or sinus infections. Prepare questions ahead of time to maximize the consultation, such as asking about potential side effects of prescribed medications or when to seek further care.

Access mental health support virtually

Book virtual therapy sessions to address stress, anxiety, or work-life balance challenges. Many telemedicine platforms offer evening or weekend appointments for convenience, making it easier to fit mental health care into a busy schedule.

Renew or adjust your prescriptions

You can often use telemedicine to handle prescription renewals or dosage adjustments without visiting a clinic. If you take multiple medications, consider discussing your entire regimen with the telemedicine provider to identify potential interactions or unnecessary prescriptions. Many platforms now allow you to upload a list of current medications for the provider to review, which can lead to more personalized recommendations for your care.



4. Financial wellness programs

Financial benefits often extend far beyond 401(k) plans to provide comprehensive financial guidance and support. Think of these programs as having a personal financial advisor on call for:

Personal coaching

to get one-on-one financial guidance and debt management strategies

Education and

planning to learn the basics of investing, retirement modeling, and tax strategy

Crisis prevention

for emergency fund planning, debt counseling, and credit monitoring

Life event planning

for home-buying guidance, family financial planning, and college savings



Getting professional financial guidance early helps prevent costly mistakes later. Again, use them for ongoing, proactive planning, not just financial emergencies.

Our recommendations for better utilization:

Set up budgeting tools

Check to see if you can access budgeting tools, apps, or calculators and create a spending plan to allocate funds toward debt repayment, savings goals, or upcoming expenses like vacations or holidays. Regularly track progress and adjust as your financial situation evolves.

Meet with a financial advisor

Many financial wellness benefits cover consults with advisors about long-term goals like buying a home or saving for retirement. For example, an advisor could help you consolidate loans to lower monthly payments and free up money for investing. Bring documents like pay stubs and loan statements to make the session more productive!

Set up credit monitoring

See if your provider lets you enroll in a credit monitoring service to stay informed about changes to your credit score or new account activity. Start by setting up alerts to catch unauthorized credit applications early. Check your credit score quarterly to identify areas for improvement, like paying down high-interest debt.



5. Pet insurance

Our 2024 study, conducted in partnership with the **Human Animal Bond Research Institute** (HABRI), surveyed HR professionals and revealed that pet insurance significantly impacts workplace satisfaction. They reported that **84%** of employees at companies offering pet insurance report higher job satisfaction, and **82%** are more satisfied with their benefits. With **78%** of employees willing to make major life changes to accommodate their pets, it's no surprise pet insurance is one of today's fastest-growing benefits.



Yet many view pet insurance solely as emergency coverage, missing its significant healthcare value. Modern pet insurance offers complete health management through:

- **Accident and illness coverage** for unexpected injuries, diseases, surgeries, and emergency care needs
- **Preventive wellness options** for routine checkups, vaccinations, and annual exams
- **24/7 veterinary support services** for immediate guidance and unlimited consultations on pet health concerns
- **Coverage for pre-existing conditions** after 365 days, particularly for larger employer groups
- **Prescription benefits**, including medication discounts and coverage
- **End-of-life care coverage**, including final respect services
- **Age-independent pricing** that ensures your premium never increases based on your pet's age
- **Diminishing deductibles** that reward loyal members over time
- **Seamless benefits administration** through employer systems, including convenient payroll deductions and a dedicated mobile app for managing claims and records



Like human healthcare, early veterinary care through pet insurance can help prevent costly issues later. Consider it proactive health management rather than just emergency protection.

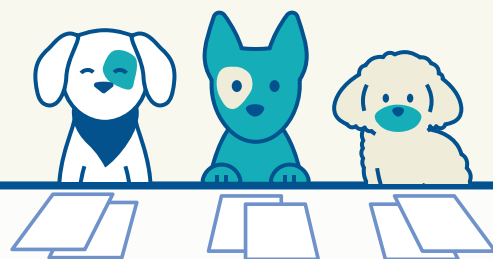
Our recommendations for better utilization:

Set up your payment process

Check what payment options your pet insurance provider offers through your employer's benefits system. For example, **OnePack Plan™** integrates directly with company benefits administration systems to enable convenient payroll deductions—often at a lower cost compared to retail rates. Setting up automatic payments not only simplifies premium management but also helps you avoid gaps in coverage. Consider organizing your pet insurance alongside your other workplace benefits for easier financial planning.

Make a plan for preventive care

Create a financial and care timeline specific to your pet's needs. Start by mapping out your pet's annual health requirements—from routine vaccinations to dental cleanings—and align these with your insurance coverage. Some workplace plans, such as those offered through OnePack Plan, provide coverage that includes both preventive care options and prescription discounts. Use this information to build a targeted savings plan that accounts for both covered services and out-of-pocket expenses. Consider factors like your pet's breed, age, and specific health needs when determining your monthly savings target. For example, if you know your dog needs annual dental cleaning, factor in both what your insurance covers and what you'll need to save to meet any deductible or co-insurance requirements. Simple planning like this helps ensure you're prepared for both routine care and any unexpected health needs that arise throughout the year.



Take full advantage of available support

Some workplace pet insurance plans include valuable support services many pet parents overlook. If your provider offers a veterinary helpline, save this number in your contacts for quick access to professional guidance. OnePack Plan offers 24/7 veterinary support, helping you make informed decisions about your pet's care at any time of day. There's also no limit to how many times you can utilize these services, potentially saving you unnecessary emergency vet visits when you're unsure if immediate care is needed.

Get organized for super-efficient claims

Develop a simple system for managing veterinary records and claims. Keep digital or physical copies of all veterinary receipts and relevant medical records. OnePack Plan's mobile app serves as your digital organizer, securely storing all your pet's medical records, receipts, and claim documentation in one place. No more searching through paper files or multiple digital locations—everything you need for claims submission is organized and accessible through the app.

Know your coverage

Understanding your policy details is crucial for maximizing your pet insurance benefits! Pay particular attention to the distinction between wellness coverage and accident/illness coverage—these typically have different deductibles, reimbursement levels, and waiting periods. Review all coverage levels and included services carefully, noting which services fall under each category. For instance, routine vaccinations and annual check-ups typically fall under wellness coverage, while unexpected injuries or illnesses are covered under your accident/illness plan. When evaluating coverage, remember that modern pet insurance through workplace benefits programs is increasingly comprehensive. For example, OnePack Plan offers coverage regardless of breed and may include options for pre-existing conditions after specific waiting periods, particularly for larger employer groups.



“Let me ‘paws’ for a second to clear up a big misconception about pet insurance—that it’s just for emergencies. The most successful pet parents we work with are the ones who think bigger picture about their coverage.

They’re using their benefits for preventive care, reaching out to our 24/7 vet support whenever they have questions, and taking advantage of prescription discounts all year long.

Once you sync up your pet’s health calendar with your coverage and get those payroll deductions set up, you’re helping to set your pet up for a healthier life.”



Jon Snell

VP of Business Development,
PetPartners

Making your benefits work for you: taking action

Think of your benefits package like a toolkit—its value comes from actually using the tools. Every benefit we’ve covered represents an opportunity to protect your financial health, support your well-being, and make life easier. The key is moving from understanding to action.



Here’s a simple plan you can put into practice today to start maximizing your benefits immediately:

The next 24 hours:	The next week:	The next month:
<ul style="list-style-type: none">✓ Pick the one benefit that could help with your most pressing current need.✓ Download that benefit’s app or bookmark its portal.✓ Schedule your first consultation or service.	<ul style="list-style-type: none">✓ Create your benefits calendar with key deadlines and review dates.✓ Set up a simple tracking system for usage and savings.✓ Book initial consultations with legal, financial, and wellness providers.	<ul style="list-style-type: none">✓ Start using preventive services before you need them.✓ Stack complementary benefits together for maximum value.✓ Review your FSA/HSA allocations to ensure you’re not leaving money on the table.

Looking ahead: the evolution of employee benefits

As we've explored these benefits, one trend becomes clear: The most valuable workplace benefits are those that protect entire families—including our four-legged family members. That's why pet insurance has emerged as one of today's fastest-growing voluntary benefits.

Just as you wouldn't want to face a health emergency without insurance, protecting your pets with coverage helps ensure you can always provide the care they need. Modern pet insurance goes beyond emergency coverage, including preventive care, prescription medications, and behavioral services.

OnePack Plan makes it simple for employers to offer this valuable protection through group rates and streamlined administration. Employees gain access to comprehensive pet coverage that works seamlessly with their other voluntary benefits—easy to use, cost-effective, and designed for real life.

To learn more about OnePack Plan and group pet insurance at your company, reach out:

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OnePack PlanTM
by petpartners

Research Notes

1 Willis Towers Watson. (2021, May). Pandemic accelerates employer voluntary benefit offerings: WTW survey Finds. Retrieved from <https://www.wtwco.com/en-us/news/2021/05/pandemic-accelerates-employer-voluntary-benefit-offerings-wtw-survey-finds>

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4 CNBC. (2022, April 11). 67% of Americans have no estate plan—here's how to get started on one. Retrieved from <https://www.cnbc.com/2022/04/11/67percent-of-americans-have-no-estate-plan-heres-how-to-get-started-on-one.html>

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