Seasonal Employee Benefit Plans

It’s that time of year again where you are working on your upcoming hiring season. Are you considering offering a seasonal benefit program? One advantage to offering a seasonal benefit program could be lower Worker’s Compensation claims. We have all heard the stories of the worker who drags him or herself to work after suffering an injury on the slopes or another recreational activity, just to say he or she was injured on the job.

You may remember that Wells Fargo Insurance Services began partnering with IMG Marketing last year to bring a unique seasonal benefits offering to the ski industry. This program is called My Franchise.

We know that many resorts find value in offering benefits to their seasonal employees as it can increase retention as well as return rates of good employees that you want to come back season after season. These programs can be offered to the employees at their own cost, or the resort can choose to pay a portion of the cost. Some resorts offer to pay for a particular “class” of employee, such as managers or supervisors, while other “classes” can opt for the benefits at their own cost. Limited medical plans are available for as little as $8.17 per week.

This year a new catastrophic plan has been added with deductibles as low as $750 and up to $5000. These plans offer coverage of up to $1,000,000 for each injury or illness and $2,000,000 or more in coverage for multiple illnesses or injuries. As an example, a $5000 deductible plan for a 30 year old male is just $52.55 per month.*

Dental and vision plans are combined and are available for as little as $5.35 per week. An accident plan can be offered for as low as $3.03 per week.

All plans are made available through payroll deduction only and employees can enroll either through a website that will be tailored to your resort, or they can enroll via telephone.

Please contact Nancy Taylor-Babcock today if you are interested in learning more about any of these programs.

* This is an example only. Not available in all states and individually underwriting will be required. Rates and benefits vary from state to state.

Quote of the Day:
“Yesterday I was a dog. Today I’m a dog. Tomorrow I’ll probably still be a dog. Sigh! There’s so little hope for advancement.”—Snoopy