# 6 Keys To Attracting and Retaining Top Employees In 2019

**Benefits play a big role in how employees** — and potential employees — perceive a company. The following tips are based on articles written for the Council for Disability Awareness blog by benefits experts Phil Bruen, *VP*, *Group Life and Disability Products* at MetLife and Diane Russell, *SVP Marketing*, Lincoln Financial.



### Know that most people are under financial pressure.

Employers who are competing for the best talent find that providing benefits to support the financial well-being of their workforce is necessary, said Bruen.



#### Stress associated with healthcare costs is real.

Financial stress is increasing, and health care is a significant contributor to that stress, said Russell. In fact, 46 percent fear unforeseen health expenses more than any other concern.



### The whole package can make a difference.

According to Russell, 53 percent of employees agree the benefits their employers offer influences their decision to join a company, while 71 percent agree the benefits package offered makes them want to stay at their current job.



## And you should be thinking beyond medical.

When you think outside of the traditional health insurance box, some of the most important benefits fall into three categories, said Bruen: disability and income replacement, supplemental health benefits, and retirement and financial wellness.



### In fact, benefits are interconnected.

These three key benefit areas — health insurance, retirement, and disability — are interconnected, said Russell. They serve as the legs of a three-legged stool when it comes to financial wellness. If one leg is taken away, or is inadequate, the whole stool may collapse.



### Know the action steps to take.

Employers need to reach out to their employees — and truly listen to and incorporate their responses when choosing the tactics and tools that will become part of their financial wellness offerings, said Russell.

To learn more, read the full articles here:

**Beyond medical: How supplemental benefits help attract and retain talent** by Phil Bruen, *VP, Group Life and Disability Products* at MetLife

Looking for top employees? These three benefits are a must by Diane Russell, *SVP Marketing* at Lincoln Financial

