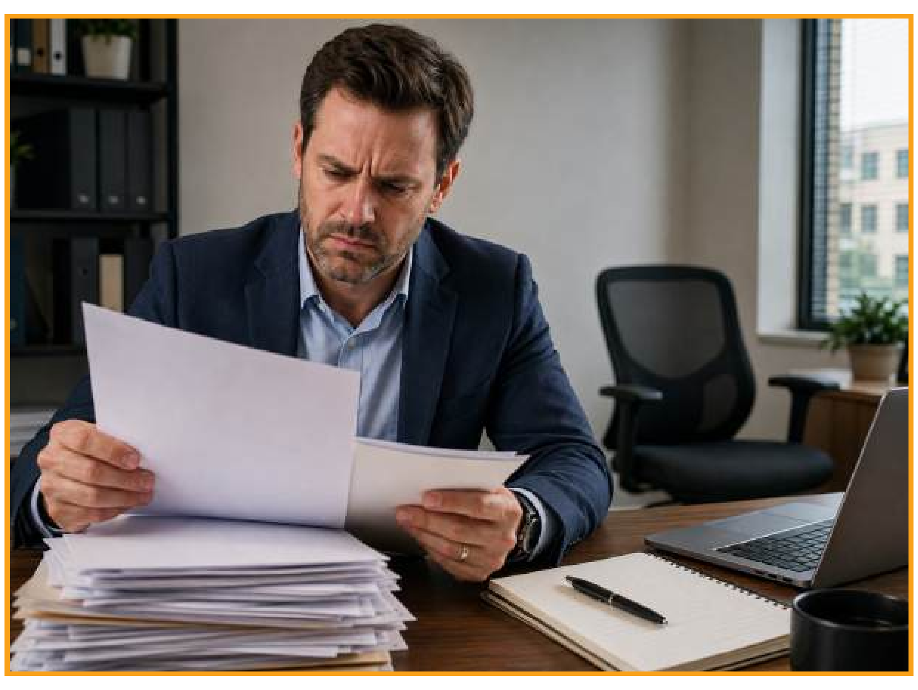
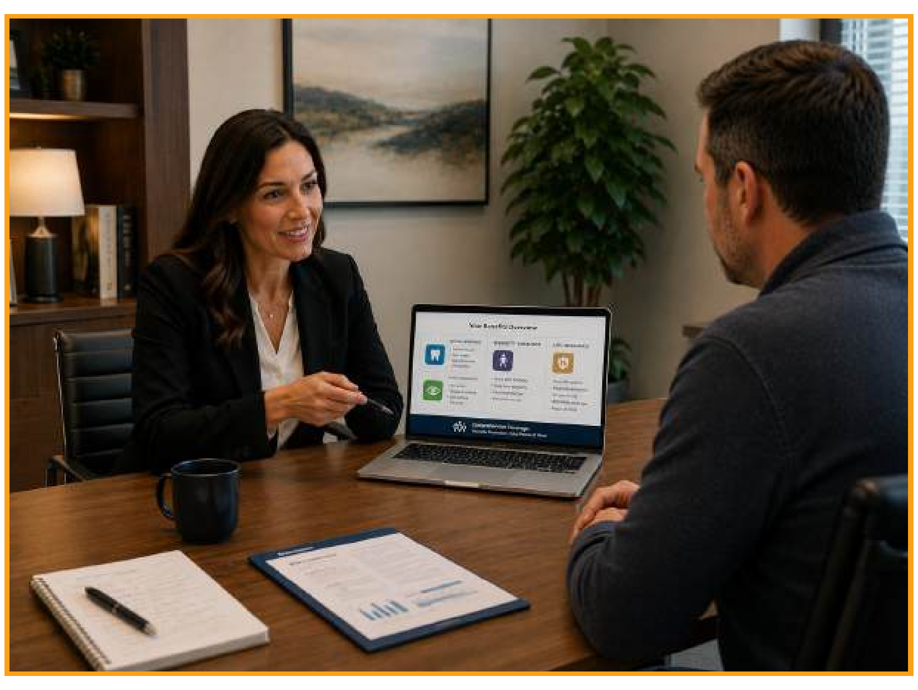
6 Reasons Ancillary Benefits Are Cheaper Than Recruiting

1. What Turnover Actually Costs

Replacing an employee costs 50 to 200 percent of their annual salary, covering job postings, recruiter hours, productivity gaps, training, and 6 to 12 months of ramp-up time. Institutional knowledge and team morale walk out too, and the rest of your people start quietly wondering if they should leave.





2. What Ancillary Benefits Actually Cover

Health insurance doesn't cover dental, vision, income replacement, or life insurance, the exact gaps that ancillary benefits fill. Dental and vision plans build tangible perceived value; disability coverage replaces income when it matters most; group life insurance is affordable and meaningful.

3. Employees Know What's Missing Before You Do

Benefits gaps circulate through teams in conversations HR never hears, the dental claim that still stung, the coworker who drained savings without disability coverage. Those experiences shape how employees view the company and keep them half-listening when a recruiter calls.

4. Spend on Retention or Spend on Recruiting

Closing the ancillary benefits gap for a team of 30 can cost less annually than replacing a single employee. Dental and vision plans often run a few hundred dollars per employee per year, making the math lopsided in favor of investing in retention over recurring recruiting costs.

5. What a Benefits Broker Does Differently

A benefits broker shops across carriers, explains tradeoffs, and structures coverage around your workforce's needs, handling research so you just decide. A real broker brings ancillary coverage into the conversation without waiting to be asked.

6. The Gap Shows Up in Exit Interviews

Retention lives in small moments, a dental bill that didn't hurt, a coworker who kept savings intact during medical leave. Those quiet wins build confidence the company pays attention. Gaps that seem minor today show up in exit interviews six months from now.

Presented by:
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