

Reasons Life Insurance Is Often Overlooked

1. How Life Insurance Ended Up at the Bottom of the Stack

Life insurance has no copay, no prescription, and no appointment reminder, nobody calls HR about it until something has gone wrong. That low visibility pushes it to the back of every benefits conversation, leaving a benefit nobody is steering or maximizing.



2. What Employer Life Insurance Plans Are Actually Built to Do

Employer life insurance protects the people who depend on the employee, not the employee. Like a smoke alarm, its value isn't measured by frequency but by what happens the one time it activates. That protection deserves more than a box checked once and forgotten.



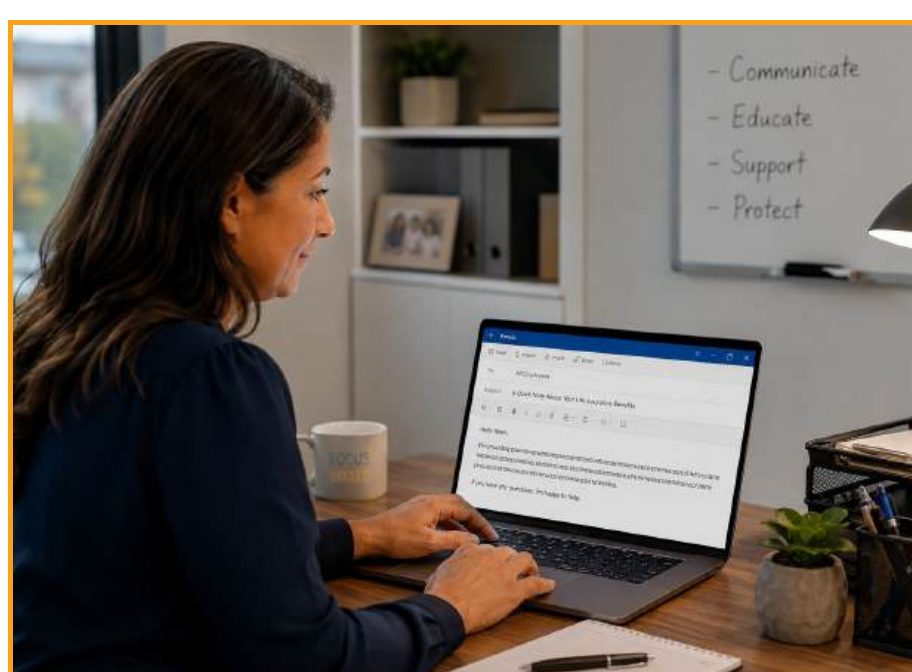
3. The Gaps That Accumulate When Nobody Looks

Outdated beneficiary designations are the most common gap: an ex-spouse is still listed, and a new child has never been added. Coverage amounts set years ago may no longer fit a mortgage or a growing family. Supplemental options go unused because employees don't know they exist.



4. The Communication Problem Behind Most of This

Most employees don't think about their life insurance because nobody has explained it meaningfully. They checked a box during onboarding and moved on. Consistent communication throughout the year, not just at open enrollment, shifts how employees value it.



5. Changes That Don't Require a Major Overhaul

A coverage review, annual beneficiary reminders, qualifying life event prompts, and clearer open enrollment communication about supplemental rates can significantly improve how employees understand and use their life insurance benefit without rebuilding the plan.



6. The Benefits That Matter When It Matters Most

The most meaningful employee benefits aren't always the ones used every week; they're the ones that protect families when employees are no longer around. Life insurance deserves more than a line on a summary sheet and a box checked once and forgotten.



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