



Simple strategies to balance benefit costs

It's safe to say expenses are an everyday focus for business owners – big and small. And when budgets need a little fine-tuning, benefit costs may rise to the top. You can help.

Recommend these budget-stretching ideas to offset increasing expenses. They can help employers get their money's worth, while still offering benefits employees are looking for.

- **Adjust benefit designs to reduce costs.** [Simple ideas.](#)
- **Change the benefit cost balance.** Is the employer paying 100%? Recommend a lower percentage, such as 80% / 20% employer/employee split.

And don't forget, employee-paid, [voluntary](#) benefits can enhance their benefit mix without added cost.