



A Difficult Conversation

A **valued employee** approaches and tells you, **my doctor says I have to stop working for five months.**

Then the difficult question, **will my benefits be enough to take care of my family?**

If that conversation happened today, what would your response be?

#1 Pay their **full salary** for the next five months, or longer.

#2 Hope they can survive on **\$170 per week** from NY Disability.

#3 Remind them of the Voluntary Benefits they purchased.

Employers can help employees prepare, even if there is no room in the corporate budget.

Make option **#3** a possibility ... **where there's NO direct employer cost.**

Call me for an easy conversation and the solution.

Thank You,

Dave Shopiro

David A. Shopiro, AAI, CIC