

# Your Competitive Edge in Ancillary Benefits

Brokers have a key opportunity to position supplemental health insurance as a differentiator in attracting and retaining top talent. Beyond traditional coverage, these enhanced benefits address employees' financial concerns while positioning brokers as trusted advisors.



## Demand for Supplemental Health Insurance is Growing

**U.S. supplemental health market size**

**\$38.58 billion<sup>1</sup>** | **\$66.45 billion<sup>1</sup>**  
*in 2024* | *in 2034*

**In the first half of 2024, workplace supplemental health product sales grew by 10%<sup>2</sup>**



## Better Benefits Impact Employee Retention

**77%**

*of employees consider employer-provided health coverage a key factor in their decision to stay with their current employer.<sup>3</sup>*

**63%**

*of employees would consider switching jobs for better benefits.<sup>4</sup>*

**70%**

*of employers say their company's benefits package will be critical to attracting and retaining the best workers.<sup>5</sup>*

**61%**

*of employers say their employees will expect a wider variety of benefit options.<sup>5</sup>*



## Employees Need a Financial Safety Net

**Medical expenses directly cause**

**66.5%**

**of bankruptcies in the U.S.<sup>6</sup>**

**59%**

**of Americans would need to borrow money to cover an unexpected \$1,000 medical expense.<sup>7</sup>**

## Meet Your Client Needs with a Strategic Supplemental Health Solution

Supplemental health insurance, like RenSecureHealth,<sup>8</sup> can provide security for employees by covering out-of-pocket costs and reducing financial strain during medical emergencies. For brokers, it can support client retention, boost benefits satisfaction and position them as trusted partners delivering forward-thinking solutions.

**Start selling RenSecureHealth today by contacting Renaissance or visiting [RenaissanceforBrokers.com](https://RenaissanceforBrokers.com).**



<sup>1</sup> Precedence Research. "U.S. Supplemental Health Market Size, Share, and Trends 2025 to 2034," March 2025. <sup>2</sup> LIMRA. "Workplace Life Insurance and Supplemental Health Product Sales Continue to Rise in Third Quarter 2024," December 2024. <sup>3</sup> AHIP. "The Value of Employer-Provided Coverage in 2023," May 2023. <sup>4</sup> Gallagher. "2024 Wellbeing and Voluntary Benefits Survey," Feb. 2024. <sup>5</sup> LIMRA. "The World of Work — and Workplace Benefits — Is Changing," July 2024. <sup>6</sup> National Library of Medicine, "Medical Bankruptcy: Still Common Despite the Affordable Care Act," March 2019. <sup>7</sup> Bankrate. "2025 Annual Emergency Savings Report," January 2025. <sup>8</sup> This RenSecureHealth insurance product is a limited benefit policy; it is not a substitute for essential health benefits coverage as defined under federal law. This coverage is underwritten by Renaissance Life & Health Insurance Company of America, an Indiana domiciled insurer, P.O. Box 1596, Indianapolis, IN 46206 on policy form number GSCI-100A-2024-(state specific abbreviation, if applicable). This product has exclusions and limitations that may limit coverage. A complete description of the benefits, exclusions and limitations can be found in the policy, certificate of insurance and applicable riders. All coverage is subject to the terms and conditions in the master group policy. Products may not be available in all jurisdictions. For broker use only. Not for distribution.



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