

## Cartwheels Anyone?

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If you're like me, you probably give a variety of gifts to your family during the holidays. Your bundle of gifts probably includes some old favorites: the warm wool sweater, a new scarf, maybe a book, a DVD, a video game for the kids. Without these traditional gifts it just wouldn't seem like the holidays, would it?

But if it stopped there, and that's all you gave, you might disappoint. Why? Because even though your gifts were surely appreciated, in the end, the traditional gifts are just what they were meant to be: routine, matter of fact, ho-hum. Sure, they're nice to have, but let's face it, another sweater, scarf or video game is not going to exactly inspire your loved one into doing cartwheels across the living room.

To avoid this "let down" what I do is buy that one gift that will surely be an eye popper (an IPAD maybe?) and make the rest of the gifts seem perfectly acceptable – even necessary.

That's all I need – just that one gift with enough WOW factor to make my audience truly excited. It always does the trick.

It's a strategy that would bode well for brokers providing benefit packages to their clients and for employers providing benefits to their employees. Sure, most benefit packages are perfectly fine.

They're the kind of packages that include the traditional favorites: medical, dental, life, disability, and retirement. You know, the reliable workhorses – like the fuddy duddy wool sweater.

But if that's all you provide, you may set yourself up for disappointment again. Only this time it will be coming directly from the face of an HR Benefits manager – or a potential top talent. And that could be costly to say the least.

Instead, what you need is to include that one eye-popper that will get your audience doing cartwheels across the office. Voluntary benefits, especially the ancillary non-insurance kind, can provide just the answer.

By including an exciting non-traditional benefit in your portfolio, you will not only separate yourself from others, you'll light a spark in your audience, and that could make all the difference.

Today, according to some studies, the most popular voluntary benefits among employees are the kind that offer affordable payment plans on retail products, travel opportunities, and health and wellness. This is not

surprising. As you can imagine, employees get pretty excited with employee purchase programs, because unlike the traditional benefits, they offer tangible benefits with immediate gratification.

These types of programs are not merely a candy-coated distraction either. They can truly benefit

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employer and employee alike. For example, according to the Better Sleep Council Organization, sleep deprivation and workplace stress costs US employers an estimated \$200 billion per year in absenteeism, lower productivity, staff turnover, worker's compensation, medical insurance and other stress related expenses. Armed with this information benefit managers should seriously ask themselves: what is the impact a brand new mattress may have on boosting employee production? Hence, the need for an employee purchase program that offers mattresses.

Similarly, what is the impact on an employee's production when a work-related benefit provides them with the opportunity to purchase products to fix up their home, or enjoy a cruise vacation? With a new living room or kitchen to come home to every night – not to mention a few days spent cruising the Caribbean -- might your employee show up to work with a smile, less stressed, feeling better about themselves than ever before?

Clearly there is a lot to think about when choosing that additional program that will make a difference. Here are some basic guidelines for looking for that one eye-popping program that will make your benefit packages scream "WOW."

### **PROVIDE A TANGIBLE BENEFIT**

Most employee benefits, especially insurance related ones, do not provide immediate gratification. Furthermore, they are intended to protect the employee against "bad" events occurring. Obviously necessary but not always exciting. Maybe even downright depressing. Instead, an employee purchase program can provide the employee with immediate tangible products designed to improve their lives. It's a "feel good" benefit that makes employees excited right away.

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that will make your  
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### **PAYROLL DEDUCTION MAKES EMPLOYEES FEEL SECURE**

According to a MetLife study, 65% of employers believe employees are less productive at work when they are worried about personal financial issues. This is an alarming statistic especially when you consider the current economic slump. But the fact is employees still need to purchase products, take vacations, and entertain themselves. That's why employers that offer payroll deduction would be providing a great service to their employees. Payroll deduction can provide a safety net because it gives employees a disciplined purchasing

option. That means they can purchase products they need while managing their budget wisely. It also gives them a responsible alternative to using credit cards.

### **MAKE IT ALL INCLUSIVE, NOT EXCLUSIVE**

If only a few employees can participate, it's not a benefit. It's a country club. Make sure, for example, if you bring aboard an employee purchase program, the company offers opportunities for all employees to purchase products on terms they can afford. When marketing the program, be sure you find a way to reach out to all your employees from the board room to the mail room.

### **ROI – RETURN ON THE INDIVIDUAL**

The best news about many of these types of voluntary benefits is that usually they are free to implement. They also provide free marketing tools and materials. In other words, they don't cost the employer a thing. They can even provide strong commission incentives to brokers. So, instead of worrying and focusing on the ROI – Return on Investment, you can focus on the ROI – Return on the Individual.

And In the end, isn't that what you were aiming for in the first place? Providing that one gift – that one benefit – that will make your employee happy and productive and so excited they will want to do cartwheels across the office.

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**ABOUT LUTHERSALES**

Since 1967, LutherSales Furniture & Appliances has been providing Fine Furniture, Mattresses, Computers, Appliances, Electronics and more through the ease of affordable low monthly payment plans or aggressive pre-payment discount programs. With over 2000 different products to choose from there is never a need to compromise your buying decisions.

Our 2nd generation family business was originally founded by Harvey Glickstein and ran successfully through 1992 when the Company was taken over by his two sons Scott Glickstein, President and Eric Glickstein, VP. Under the guidance of present ownership the company continues to build upon its roots of World Class Customer Service and its trademark “Luxury Made Easy”.

Today, in addition to our rich history as a premier retailer, LutherSales.com has developed the Ultimate Voluntary Employee Purchase Program in the Marketplace. Featuring name brands you know and trust like Broyhill Furniture, Ashley Home Furnishings, Stanley Furniture, American Drew, Lea, Simmons Mattress Company, Spring Air, Sony, Samsung, Apple, HP, GE, Whirlpool and more. At LutherSales, we empower the customer to purchase what they want on terms they can afford. Convenient extended payment plans through sponsored payroll deduction or customers may elect up to 1-year absolutely interest free with a 25% discount. Luther even offers additional discounts for customers who elect to pay in advance of delivery!

Tired of offering the same old voluntary benefits to your clients? Then we have the answer for you! Your Clients will truly embrace “Luxury Made Easy”. Why wouldn't they?

*Improve Employee Lifestyle*

*Improve Morale in the Workplace*

*No Employer/Broker Liability*

*Absolutely No Costs*

*Absolutely No Enrollment Periods*

*FREE National In-Home Delivery and Set-up on All Furniture & Mattress Sets*

*Special Pricing & Terms not available to the general public*

*Extremely High Value Proposition*

Perhaps the greatest benefit to you the broker is the flexibility and agility that comes with working and partnering with a 43-year old family business. For example, you get to the finish line and the employer loves the program but is not interested in sponsored payroll deduction? No problem, as a company specializing in the extension of easy in-house financing; we also accept voluntary direct deposit. That's right! We have the answers to your most common objections.

Think outside of the box and add LutherSales.com, “The Ultimate Voluntary Employee Purchase Program” to your product mix! **Provide the Good Life to the Employees of your Clients....Now that's a Benefit.**