

ADDvantage Insurance Expands Access to Custom Benefit Packages for Family-Owned Businesses

HOUMA, LA, UNITED STATES, September 9, 2025 /EINPresswire.com/ -- ADDvantage Insurance, based in Houma, Louisiana, is highlighting the availability of benefit packages designed to meet the needs of familyowned businesses and small employers. With roots in a healthcare discount organization created in the mid-1990s, the company has grown into a full-service insurance agency offering a wide range of group and individual benefit options.

The company's foundation dates back to 1994, when ADDvantage CARE developed a Healthcare Discount Organization (HDO). The program was created to give employees and individual members access to wellness





services often excluded from traditional insurance plans. The HDO focused on areas such as preventive screenings, vision services, and other wellness-oriented benefits. Over time, the program expanded into a Member Benefit Plan that now offers more than ten ways for members to save through wellness and insurance options.



Family-owned businesses are the backbone of communities across Louisiana"

Eric Yeates

As the HDO gained popularity, demand grew for broader insurance solutions. In early 1998, ADDvantage Insurance was established as an agency, leveraging the HDO's strength and membership base to provide small businesses with benefit packages once reserved for larger employers.

"Family-owned businesses are the backbone of communities across Louisiana," said <u>Eric Yeates</u>, owner of ADDvantage Insurance in Houma, Louisiana. "By creating customized benefit packages, it becomes possible for these businesses to compete with larger companies in attracting and retaining employees while also supporting long-term wellness."

Comprehensive Benefits for Small Employers

ADDvantage Insurance offers medical, dental, vision, life, disability, and a full line of voluntary benefits. The agency works with employers to design benefit plans that reflect the size, needs, and financial considerations of each business. This flexibility has been particularly valuable for family-owned and locally operated companies, which often face unique challenges in providing competitive benefits to employees.

The focus on customization allows employers to blend traditional insurance products with the supplemental services of the HDO. This approach ensures that employees receive both coverage for major healthcare expenses and support for wellness services that may otherwise fall outside traditional plans.

Expanding to Meet Individual Needs

The agency has also expanded into individual insurance solutions, offering products such as accident, cancer, long-term care, disability income, and Medicare plans. Seniors in particular benefit from guidance in selecting Medicare Advantage and Medicare Supplement coverage that best fits their needs.

This dual emphasis on group and individual products reflects the agency's commitment to addressing a wide range of coverage needs within the community. From family businesses seeking group benefits to individuals requiring specialized coverage, ADDvantage Insurance has evolved into a resource for both segments.

The Importance of Wellness Services

One of the defining elements of ADDvantage Insurance's approach is the continued role of wellness services introduced through ADDvantage CARE's HDO. Services such as preventive screenings, vision exams, and dental checkups support healthier lifestyles while reducing long-term medical costs. By integrating these services into broader benefit packages, businesses and individuals gain access to support that complements traditional insurance.

Wellness-focused benefits also align with a growing recognition of preventive care as a key component of health management. Employers increasingly view these services as valuable tools for supporting employee well-being, reducing absenteeism, and promoting healthier workplaces.

Supporting Family-Owned Businesses

Family-owned businesses often face barriers when competing with larger corporations for talent. Access to tailored benefit packages helps level the playing field. By offering medical,

dental, vision, and supplemental options, smaller employers are able to provide coverage that encourages employee retention and strengthens long-term operations.

The flexibility of ADDvantage Insurance's approach allows family businesses to choose benefits that match their resources while still providing employees with meaningful protection and wellness support.

Looking Ahead

The insurance landscape continues to evolve with changes in healthcare policy, consumer expectations, and market dynamics. Small businesses and individuals face increasing complexity in navigating available options. ADDvantage Insurance positions itself as a guide through this environment, combining decades of experience with a foundation rooted in wellness and community needs.

"Healthcare and insurance continue to change, but the need for accessible, reliable benefits does not," Yeates said. "By continuing to support family businesses and individuals with tailored solutions, the goal remains to help people secure both protection and peace of mind."

A Legacy of Service

From its beginnings in 1994 with the creation of ADDvantage CARE's Healthcare Discount Organization to its current role as a full-service agency, ADDvantage Insurance has grown by adapting to the needs of Louisiana residents. The journey reflects a steady commitment to both innovation and tradition: innovation in developing wellness-focused services, and tradition in supporting family-owned businesses that anchor local communities.

About ADDvantage Insurance

ADDvantage Insurance, headquartered in Houma, Louisiana, was established in 1998 following the success of ADDvantage CARE's Healthcare Discount Organization. The agency provides custom benefit packages for family-owned businesses, as well as individual insurance products including medical, dental, vision, life, disability, accident, cancer, long-term care, and Medicare plans. With a focus on wellness and comprehensive coverage, ADDvantage Insurance continues to serve employers and individuals across Louisiana.

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