





Protecting your employees against the unexpected, wherever they are.

Life is full of unexpected moments.

That's why we are strongly committed to providing financial protection and personalized benefits through an engaging and flexible enrollment experience.

WE HELP EMPLOYEES UNDERSTAND THEIR BENEFITS

Benefits communication and education is at the core of employees' understanding and appreciation of the benefits you provide to them.
Our multi-channel approach ensures employees are engaged and informed.

WE PAIR PEOPLE WITH TECHNOLOGY

From virtual 1-to-1 enrollments to easy online scheduling, there is always a member of our team behind our technology dedicated to creating an engaging experience for employees.



EXPERTISE



TECHNOLOGY



FLEXIBILITY

WE MEET YOUR EMPLOYEES WHERE THEY ARE

With multiple enrollment methods, we're able to empower every one of your employees to make informed decisions about the benefits best suited to their families and lifestyles.



The 1-on-1 meeting that my employer offered me that day was life changing.

99

Paula Lee, Colonial Life policyholder

THE POWER OF 1-TO-1 COUNSELING

No two employees are the same. Everyone's needs are different, and those needs evolve over time.

From new babies to senior care, college tuition to retirement planning, life changes — sometimes unexpectedly. Our benefit counselors use 1-to-1 sessions to get to know your employees and help them tailor benefits that meet their needs.

Whether you need a counselor who is bi-lingual, has experience communicating complex benefits or is proficient with third-party enrollment platforms, our behind-the-scenes technology ensures you are paired with the right person.

Additionally, our counselors can enroll and communicate your core medical offerings saving you time and ensuring your employees get a comprehensive review of all the benefits you are providing to them.



The relationship you and your employees share with your counselors is deeply important to us, and our goal is to grow those relationships year after year.



We have over 5,000 highly trained benefit counselors, including more than 700 who are specialists supporting large businesses.

Colonial Life internal data, March 2020.

Flexible options to connect with your employees

Multiple enrollment solutions give you endless combinations for your employees' convenience.









1-to-1 benefits counseling is a powerful tool for engaging your employees and helping them understand the best protections available to them and their families.

That's why we're committed to meeting with your employees in multiple ways that are convenient for them, wherever they are.

Face-to-face

We can come to your worksites and meet in-person with your employees to discuss the benefits you've made available and how they can protect their families and finances.

Telephonic

Whether your teams are remote, multilingual, in multiple locations, work multiple shifts or all of the above, we'll connect with them individually by phone to help them understand their benefit options.

Our licensed telephonic benefit counselors offer nationwide support from 8 a.m. to 8 p.m. EST, Monday through Friday, including a callback service for added employee convenience.



97%

of consumers surveyed **AFTER** their enrollment experience agreed that their benefits counselor improved their understanding of benefits²

Virtual

Through co-browsing and video chat, we can ensure employees are given the attention they deserve with a friendly and knowledgeable benefits counselor on the other side of the screen.

Co-browsing is a convenient way to share an employee's benefit options with them online. They are sent a link to their enrollment and, with one click, can be connected to their benefits counselor via conference call, video chat or screen-share. It puts control in their hands, enabling them to select the coverage they want while a benefits counselor walks them through everything.

Online

The convenience of online self-service enrollment allows employees to make their choices on their own time.



Never miss an enrollment session

It's easy for employees to schedule benefits counseling sessions through our online scheduler. In just minutes, employees can register for their appointment and receive a calendar invite — ensuring they don't miss their enrollment session.

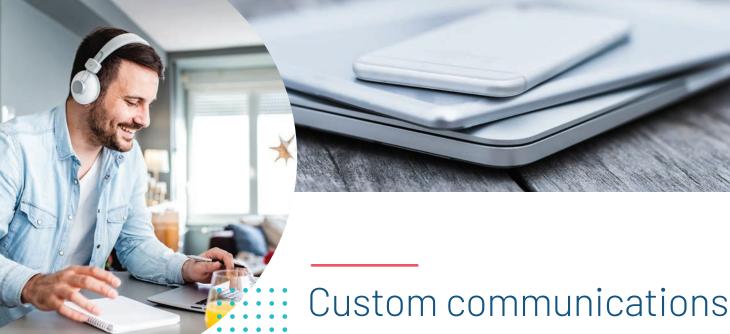


We are truly grateful for the Colonial Life agents who travel to our many locations and help our employees with their benefits to make our enrollment smooth every year.

Mylene Virata

Benefits Manager, South Carolina Department of Juvenile Justice





deliver clear messages



Over a third of employees who said they understand their benefits very well said they felt highly cared about.

Colonial Life, Consumer Survey, 2019. 1,505 U.S. consumers working full time responded to the survey from January 29-February 1, 2019.

Benefits are only as valuable as your employees' understanding of them, so benefits communication and education is our top priority.

In addition to personalized counseling, we provide customized educational materials and digital resources that engage your employees no matter where they're located — all at no cost to you.



EMAILS



DIGITAL



CUSTOM WEBSITES & MOBILE APPS



DIGITAL BENEFIT BOOKLETS

FLEXIBLE SOLUTIONS FOR UNEXPECTED CHALLENGES

Even in the best of times, life doesn't always go as planned.

We offer flexible solutions to tailor enrollment to meet your needs so you and your employees can get the most out of your benefits — ensuring everyone is informed, engaged and protected.

Emails

A series of emails providing learning opportunities and simple steps your employees can take during enrollment, including signing up for their benefits counseling session through our scheduler.

Digital postcards

Customizable landing pages you can share with your employees, with useful links to keep your core medical and voluntary benefits together. You can also embed videos and track employee engagement through detailed analytics.

Custom websites

Our customizable benefits learning website can be used before and during enrollment to supplement your employees' benefits counseling sessions. You can offer personalized benefit recommendations based on changing needs and different life stages.

Digital benefits booklets

An engaging way to educate employees on their benefit options through dynamic content such as embedded videos and links to internal communications and external resources.

Colonial Life Benefits App

Our mobile app educates your employees on their core and voluntary benefits. Features include medical ID cards, provider info and a prescription pricing tool. Telemedicine and co-browsing are also available, if included with core benefits.



SEAMLESS INTEGRATION

We cater technology solutions to meet your needs and work with any of your existing enrollment systems. This ensures seamless and accurate data transfers that make benefits administration simpler for you. Or, if you don't have a system, we can provide our enrollment software, Harmony, that integrates with over 30 benefits administration systems at no cost to you.

Whatever option you choose, our team will support you every step of the way. That's technology with a human touch.

WE NEVER STOP IMPROVING

Our expertise is rooted in years of experience. We're always listening to our clients and learning from their unique perspectives. A comprehensive enrollment survey sent to each of your employees affords us the opportunity to make your experience even more impactful over the course of our partnership together.

Life is anything but expected. Including our approach to benefits.

Contact your Colonial Life representative to learn more.



- 1. Colonial Life, Consumer Survey, 2019. 1,505 U.S. consumers working full time responded to the survey from January 29-February 1, 2019.
- 2. Benefits Enrollment Survey Results, June 2008 March 2020.

ColonialLife.com

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