



Meeting your enrollment and voluntary benefits needs

No matter how hard we try to control it, life happens. That's why voluntary benefits are so critical. Your employees need protections for their families, finances and futures beyond core benefits – and you need a partner you can trust to help you do that.

UBA believes in delivering exceptional value to our clients, which is why we've selected Colonial Life as a preferred partner for voluntary benefits. Our relationship is rooted in our shared ideals:

- Benefit flexibility and personalization are essential to employees
- Businesses and employees have different needs that deserve equal attention
- Communicating the value of benefits to employees
- Results are what matter most

What are voluntary benefits?

Also called “supplemental insurance,” these benefits offer protections beyond major medical and other insurance coverages. They are often paid for by the employees themselves, allowing them to choose plans that meet their needs and goals.

They help employees personalize benefits packages to fit individual needs, including using them for co-pays or co-insurance, travel expenses, household bills and replacing wages or savings.

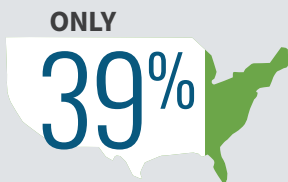
Colonial Life's offerings feature flexibility for your employees, so they can continue to have peace-of-mind.

Portability

- Keep coverage if employees retire or change jobs²
- Benefits paid regardless of other insurance coverage

Value Added Services³

- Access to programs like identity theft protection and AD&D coverage
- Help Increase enrollment
- Enhance coverage



of Americans would have enough savings to pay an unexpected expense of \$1,000.¹

Colonial Life's comprehensive portfolio includes:



ACCIDENT INSURANCE



CANCER INSURANCE



CRITICAL ILLNESS INSURANCE



DENTAL INSURANCE



DISABILITY INSURANCE

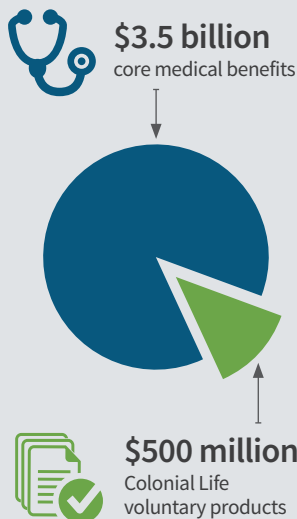


HOSPITAL CONFINEMENT INDEMNITY INSURANCE



LIFE INSURANCE

Colonial Life
enrolls billions each
year in core
medical benefits.*



*Internal Colonial Life data 2016.

Colonial Life makes the complex simple

Cost Management

- Increase employee cost sharing
- Boost tax savings
- Promote employee wellness

HR and Administrative Time Saving

- Streamline day-to-day benefits administration
- Help maintain compliance with employment laws
- Keep up with health care reform

Benefits Communication and Engagement

- Raise employee engagement
- Help employees understand their benefits
- Enable personalization of benefits plans

Employee Recruitment and Retention

- Provide robust benefits coverage
- Attract quality applicants
- Retain high-performing employees

They also empower participation through technology, while always providing personal assistance from their dedicated staff across the country.

Youville, a customizable education website for employees, is personally designed to help your employees determine the right benefits for their life, view personalized benefit recommendations, and ultimately take the mystery out of insurance.

VisitYouville.com/UBA

Enrollment expertise and services

Colonial Life has a simple enrollment promise: educate and enroll employees in their benefits, all year round, at their convenience. Whether it be voluntary and core benefits or just voluntary, enrollment is a breeze. This yields even more benefits in the short and long-term.

With 6,300 nationwide enrollment coordinators, convenient employee administration tools and industry-leading benefit offerings, Colonial Life is ready to make your enrollment simple.

ColonialLife.com

Talk with your benefits representative for complete details.

1 Bankrate.com, Most Americans Don't Have Enough Savings to Cover a \$1K Emergency, Jan.18, 2018.

2 Most coverage offered is portable.

3 Some programs require minimal participation.