
More than just voluntary benefits





Enjoy single-source simplicity

What happens when your insurance carrier is also your enrollment partner? Your enrollments grow easier, your planning gets smarter, and your daily activities run smoother.

That's why we're here.



Relationships matter

Our long-standing relationships stem from who we are and the 80+ years of service we've established.

- **4.5 million** policyholders and dependents¹
- **20 years** average client relationship¹
- **Still working with our first public sector client** since 1955¹

A TRUSTED PARTNER

We have a proven track record built on trust.

67% of our total sales involve brokers¹

30% of sales come from clients with 1,000+ employees¹

14% public sector market share¹



42 State governments



5,000 Local governments



3,000 Educational entities

#1

**Newsweek #1 award
in customer service²**

Your enrollment, your way

Our flexible enrollment solutions help boost employee engagement and dramatically increase satisfaction levels.

And we're committed to helping your clients enroll employees in both core and voluntary benefits.



EXPERTISE

- Highly trained benefits counselors
- Personalized experience
- Benefits communication and education of all benefits



TECHNOLOGY

- High-tech, high-touch approach
- Online scheduling tool
- Integrated enrollment technology



FLEXIBILITY

- Virtual
- Telephonic
- Face-to-face
- Online



BENEFITS COUNSELORS MAKE A DIFFERENCE

Our dedicated benefits counselors are focused on helping employees make the best decisions to protect themselves and their families. They work as an extension of your team, meeting with employees face-to-face, virtually or telephonically.

\$10 = \$1

For every \$10 of core benefits enrolled in our Harmony® enrollment system, we enroll \$1 of voluntary benefits.

Source: Colonial Life, internal data, 2020.

Engagement: reaching your clients' employees

Benefits are only an asset if employees understand them, so benefits communication and education is our top priority.

- Digital postcards
- Custom websites and mobile apps
- Digital benefit booklets
- Emails
- Group meetings
- Product videos
- Posters and flyers



Only a third of employees understand their benefits very well.³

ENROLLMENT TECHNOLOGY: COMPATIBLE WITH YOUR NEEDS

We can provide you with a system if you don't have one or integrate with 85+ third-party platforms.



OUR HARMONY® SYSTEM



SECURE INTEGRATIONS



HOSTED SOLUTIONS

Customize your clients' benefits offering

OUR PRODUCT LINES



Accident
insurance



Dental
insurance



Disability
insurance



Life
insurance



Special risk
insurance



Supplemental
health insurance



SEAMLESSLY INTEGRATE VOLUNTARY BENEFITS

Health care premiums and deductibles are climbing, but we're making it easier with voluntary benefits that help fill those gaps. Every year, we release new and updated products that can be tailored for your clients' needs and budgets.

- Group or individual
- Guaranteed issue
- Rate stable
- Pretax eligible
- Employer and employee-paid options



YOUR GOALS ARE OUR GOALS

We'll help you maximize your income potential for first year and ongoing enrollments by building a multi-year benefits strategy.



YEAR 1

Educate and communicate during initial enrollment



YEAR 2

Adjust enrollment strategies to increase participation



YEAR 3

Introduce new products and diversify benefits offering



YEAR 4
AND BEYOND

Continue to evaluate and adapt to employee needs



ColonialLife.com

Injury | Illness | Dental | Vision | Life

1. Colonial Life, internal data, 2020.
2. *Newsweek*, America's best customer service, 2019 (disability insurance).
3. Colonial Life, Consumer survey, 2019. 1,505 U.S. consumers working full time responded to the survey from January 29-February 1, 2019.

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