

Benefit Communications That Count



As health care costs continue to rise, it's more important than ever that your employees understand and appreciate the benefits you provide for them. With these increasing costs come increasing competition for quality employees – and you want to ensure you attract and retain the best.

A sound benefits package is a plus - but only if employees know and understand what you make available to them. Colonial Life provides professional, consistent counseling and communications throughout the entire enrollment process to help your employees not only understand their benefits but also appreciate them.

And the best part? We can provide the communications for you, so you can focus on other important aspects of your job.

Research shows a critical need for employers and insurance carriers to offer more meaningful and personalized information to help guide employees through the benefits decision-making process.¹ Decision-making support for both their core and voluntary benefits can help employees choose the coverage that fits their individual lifestyles and budgets. In fact, employees want to meet with benefit counselors either annually or as needed.²



Pre-Enrollment Communications

Custom Communications

Colonial Life can provide quality enrollment communications – letters, fliers, PowerPoint presentations, brochures, e-mails, posters, tent cards – whatever works best to ensure your employees are aware of the details of your upcoming enrollment and the key details of your benefit offerings.

Group Meetings

To help provide background on the overall benefits program, highlight any major changes in the program and introduce any new offerings, we recommend that you begin your enrollment process with a group employee meeting. We can communicate whatever benefits you wish to highlight in a concise, professional manner.

¹"Industry Currents," produced by Employee Benefits News; "MetLife research spotlights thirst for life-stage guidance in open-enrollment season," Oct. 29, 2007.

²"Navigating the Workplace Benefits Landscape," Ron Neyer and Patrick T. Leary, LIMRA International, 2006

1-to-1 Meetings

Our trained benefit counselors meet individually with your employees to review the available benefits in a way that is easy to understand, discuss their own personal situation, and enroll them through our own enrollment technologies.

Our ability to provide consistent, clear communication through one-to-one meetings with employees helps ensure they understand the benefits available to them, which may create much greater employee satisfaction. Employees have the chance to confidentially review their current benefits, consider new options, and most importantly, see how their choices will affect their paycheck.

Our web-based Harmony® enrollment system provides online and offline capabilities:

- 1-to-1 enrollments that ensure all employees have an opportunity to meet individually with a benefits representative and understand the benefits you are providing.
- Self-enrollments and support for remote employees who can't meet with a benefits representative.
- Group enrollments that offer simplified methods to communicate and enroll benefits for groups of employees who are unable to meet individually with a benefits counselor.

ACME International

Patrick Anderson | 7652008

My Benefits

Click on each benefit below.

Medical Insurance*
Dental Insurance
Vision Insurance
Parking Allowance Parking Allowance \$29.60 \$0.00
401(k)
Health Care FSA
Colonial Accident*
Colonial Short-Term Disability
Colonial Universal Life

My Employer's Contribution: \$29.60

My Cost Per Deduction (12 per year): \$0.00

Reviewed each benefit? Click here to complete this enrollment. Finish

Estimated Savings from Pre-Tax Deductions: \$8.00*

* INFORMATION ABOUT PRE-TAX SAVINGS
By paying for your eligible products on a pre-tax basis versus post-tax, your savings would be approximately what is shown above. For more information, please be sure to click "View Paycheck details".
[View Paycheck Details](#)

Gross Pay	= \$1,567.00
Pre-Tax Deductions	= \$0.00
Taxable Income	= \$1,567.00
Taxes	= \$201.54
Post-tax Deductions	= \$0.00
Net Pay	= \$865.15

Colonial Life. Making benefits count.

Update Employee Data

Through the system's Employee Profile Update function, employers can receive updated personnel records on employees to ensure records are current.

Review Existing Benefits

Our web-based enrollment system, Harmony®(R), helps us fit almost any enrollment need. Employees can review their existing benefits and the current deductions as well as what the employer contributes.

Personal Salary Illustrations

Outline the employees' benefit selections and how each affects their paycheck, so there are no surprises later on when the first deductions are made.



Paycheck Illustration

1234

MM Manufacturing

6/4/2008

Pay to the order of **Charles Weathers**

\$550.94

Five Hundred Fifty One and 94/100 ***

Dollars

ACME BANK, INC

Memo Employee Pay

Signed President and CEO

⑆123456789⑆000987654321⑆1234

PAYCHECK TOTALS

PAYCHECK ESTIMATOR

Earnings and Deductions	Amount
Gross Pay / Pay Period	\$1,000.00
Spending/Savings Accounts (Click to collapse)	
<input checked="" type="checkbox"/> Dependent Care FSA (Applied)	\$100.00
	\$100.00
Deferred Compensation (Click to collapse)	
	\$0.00
Pre-Tax Benefit Cost (Click to collapse)	
<input checked="" type="checkbox"/> Aetna Group Health (Applied)	\$180.00
<input checked="" type="checkbox"/> Delta Dental (Applied)	\$27.00
Colonial Accident (Applied) Charles Weathers	\$16.18
	\$223.18
Taxable Income	\$676.82
Taxes (Click to collapse)	
Federal	\$34.35
Social Security	\$41.96
Medicare	\$9.81
State (SC)	\$34.88
Other	\$0.00
Post-Tax Benefit Cost (Click to collapse)	
Colonial's Universal Life (Applied) John Weathers	\$4.88
	\$4.88
Net Pay	\$550.94
+ Spending Accounts	\$100.00
After Reimbursement	\$650.94
Savings Total	
Savings by Pre-Taxing	\$81.02
Total Annual Savings	\$1,944.48

This Paycheck Illustration shows the impact of choices throughout your enrollment process and may not accurately reflect your final enrollment selections or your actual paycheck. Deduction periods per year may be different from pay periods per year. This illustration is an example of the paycheck from which deductions are made. For a copy and confirmation of final benefit selections, please consult your Election Form in the Finish Process.

After all, Colonial Life is all about **making benefits count** with options that mean the most to you. And we provide these services at no direct cost to you.



Benefit Statements

Provide a detailed overview of the benefits you contribute to or provide, so employees can see the true value of their benefits package. It's their "hidden paycheck" so to speak. They'll also see the dollar amounts that count toward additional benefits such as vacation days, parking passes or a paid uniform program.

TOTAL COMPENSATION STATEMENT

MM Manufacturing

Charles Weathers
 300 Cartgate Circle
 Chester, SC 29230

BENEFIT STATEMENT	Wednesday, June 04, 2008	
	Annual Cost	
Benefit	Employee	Employer
Aetna Group Health	\$4320.00	\$5280.00
Delta Dental	\$648.00	\$960.00
Dependent Care FSA	\$2400.00	\$0.00
Social Security	\$1007.11	\$1007.11
Medicine	\$235.53	\$235.53
Total Cost	\$8610.64	\$7482.64
Annual Income		\$24000.00
Total Compensation		\$31482.64

This statement is only an overview of your benefits. It is not legally binding, and should not be considered a contract. If you should discover errors in this statement or if you have questions, contact your supervisor or person responsible for your benefits administration.

Election Forms

Provide a detailed accounting of each employee's selections and contributions. It's a final clarification of the benefit selections and the cost involved.

MM Manufacturing

Enrollment Dates: 5/7/2008 - 7/31/2008
 Home Phone: 333-333-1111
 Work Phone: 333-111-2222
 Gender: Male
 Employee ID: 45045
 Birth Date: 3/16/1958
 Date of Hire: 6/1/2000
 Classification:
 Location: Chester
 Paychecks per Year: 24
 Department: Operations
 First Deduction Date: _____

ENROLLMENT ELECTION FORM for:

Charles Weathers
 300 Cartgate Circle
 Chester, SC 29230

NEW ELECTION FORM			Wednesday, June 04, 2008	
Benefit ID	Benefit Name / Option	New or Existing	Deduction Employee	Deduction Employer
002A	<input checked="" type="checkbox"/> Aetna Group Health Plan 2A (Plan 2A) Insureds: Charles Weathers (Employee) John Weathers (Son) DOB: 6/29/2003 Sex: Male Susan Weathers (Wife) DOB: 9/20/1975 Sex: Female	New	\$180.00 Pre-Tax	\$220.00
DD01	<input checked="" type="checkbox"/> Delta Dental Delta Dental Deluxe (Employee & Family) Insureds: Charles Weathers (Employee) John Weathers (Son) DOB: 6/29/2003 Sex: Male Susan Weathers (Wife) DOB: 9/20/1975 Sex: Female	New	\$27.00 Pre-Tax	\$40.00
CLA-Pre	<input checked="" type="checkbox"/> Colonial Accident* Colonial (Charles Weathers) Health Screening Rider Off-Job Accident Only Disability Rider - Employee (\$400.00 per Month)	New	\$16.18 Pre-Tax	\$0.00
CLA-Post	<input checked="" type="checkbox"/> Colonial's Universal Life* Colonial (John Weathers)	New	\$4.88 Pre-Tax	\$0.00
DEP	<input checked="" type="checkbox"/> Dependent Care FSA Dependent Care / Goal Amount \$2,400	New	\$100.00 Pre-Tax	\$0.00
			(Colonial Pre-Tax \$16.18)	Pre-Tax Subtotal \$323.18
			(Colonial Post-Tax \$4.88)	Post-Tax Subtotal \$4.88
			(Colonial Total \$21.06)	Grand Total \$328.06
(24 deductions per year)				

This summary only includes benefits that are processed by this system.

*This application for coverage has been submitted to Colonial for review. If the application is approved you will receive a policy. Coverage under the policy will

1-to-1 Communication With You

You know what's best for your business and for your employees. That's why our first step in benefits communication is to communicate with *you*. We will work with you to determine what you want to communicate and when and how to do it. You can count on Colonial Life's professional, consistent benefits counseling and communication to be tailored to meet your needs, not ours.

Save costs, save time, save energy – and gain greater employee satisfaction through our personal, quality benefit communications that count.

Colonial Life
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 coloniallife.com
 5/09

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

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