

# Benefits Renewal Time... Medical Plan Design Changes?

## How will we take care of your employees?

As a concerned employer, you're committed to offering your employees the protection they need. But like most employers today, you're faced with increasing deductibles and co-pays and/or decreasing limits to afford your benefits program.

Voluntary benefits is an ideal solution. And we've found a company that is as committed to your employees' benefit concerns as you are — Colonial Life & Accident Insurance Company.



The Increasing Popularity of Voluntary Benefits	
Employers currently offering voluntary benefits	84%
Reasons for offering voluntary benefits: To offer employees access to a greater array of benefits and support employee choice and flexibility	68%
To fill gaps in employer-sponsored benefits	42%
Indicate that their employees have an overwhelmingly positive reaction to voluntary benefits	89%
Agree or strongly agree that voluntary benefits are a win-win supplement to an organization's benefits package	76%
<i>Top Trends in Voluntary Benefits: Survey Results, 2009. Responses received from 833 U.S. individuals, most of whom represent corporations (91%). Participants were corporate members of International Foundation of Employee Benefit Plans, members of International Society of Certified Employee Benefit Specialists, and subscribers to Employee Benefit News.</i>	

## Help your employees pay their out-of-pocket expenses with Colonial Life's voluntary benefits

With Colonial Life, your employees can purchase voluntary benefits to help cover the gaps in their current coverage. Your employees will appreciate the option to cover their out-of-pocket expenses and to choose products that fit their personal needs.

### Voluntary Benefits Menu

- Short-term disability insurance
- Accident insurance
- Hospital confinement indemnity insurance
- Cancer and critical illness insurance
- Life insurance
- Section 125 Premium-Only Plan to make premiums more affordable.

## Let us show you Colonial Life's voluntary benefits solution.

### Presented By:

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