

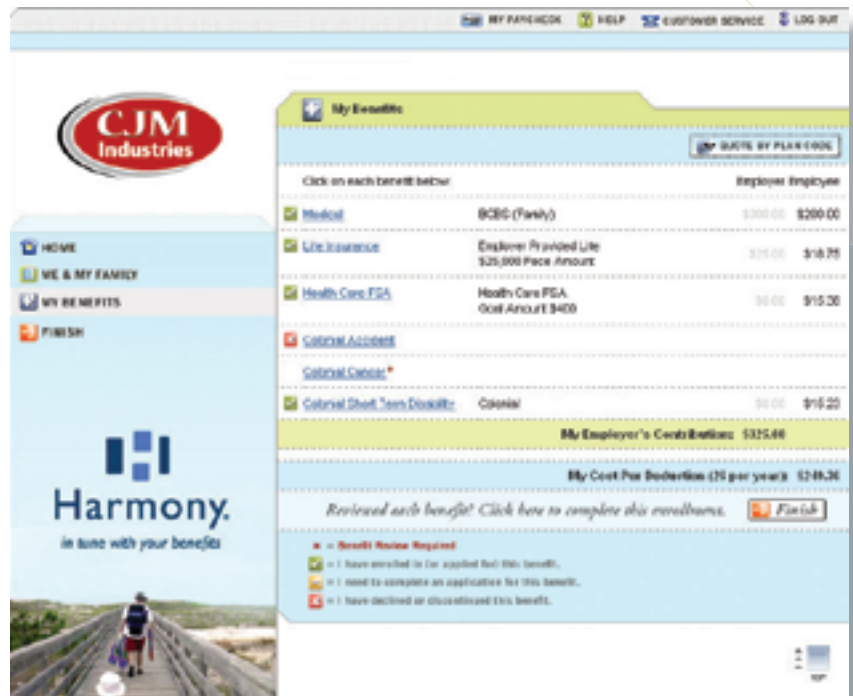
Harmony®

Colonial LifeSM
 Making benefits count.

Coordinating enrollments and consistently communicating benefits is a difficult proposition for any business. Yet, it's a necessary part of every company's benefits program, but the hassle doesn't have to be.

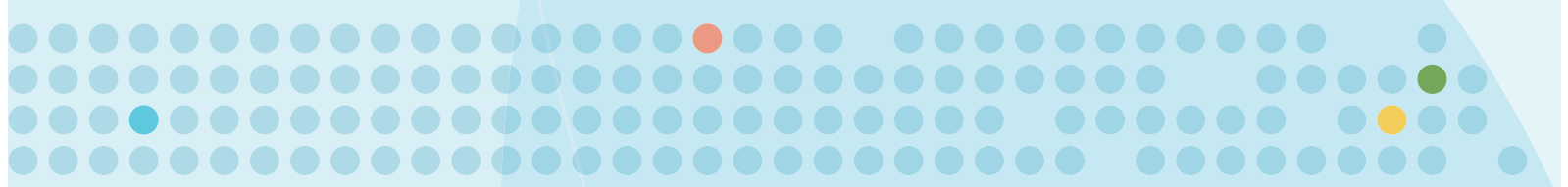
There are a number of different companies out there with just as many enrollment platforms that you could choose, but can any of those companies offer you the products and services that Colonial Life can?

Colonial Life developed the Harmony® enrollment system to offer you a simple, flexible enrollment option.



You need a system which offers:

- No direct cost.**
 That's right, it's free. All Colonial Life accounts are eligible to use Harmony for free.
- Streamlined benefit enrollments.**
 Employees can enroll in all their benefits – group and voluntary.
- Consistent communications.**
 Your company's benefits program is communicated consistently to all employees, regardless of location or enrollment method.
- Flexibility.**
 Your employees can make elections during one-to-one sessions with an enroller or self-enroll on their own or co-browse over the telephone with a Colonial Life benefits representative.
- Daily enrollment reporting.**
 The reporting tool allows us to provide you with data on who's enrolling, who's not, and details on elections being made each day during the enrollment.



- **Data security.**
Harmony utilizes procedural, technical and administrative safeguards as outlined by HIPAA, including password protection and 128-bit SSL encryption, so data on your employees and their elections are kept secure.
- **Integrated underwriting.**
Employees know immediately if they are eligible for the Colonial Life products they are applying for, which makes the first bill from Colonial Life more accurate.

- **Accurate post-enrollment data.**
Following your enrollment, Harmony provides payroll deduction information based on elections and updated personnel information on your employees.
- **Online Administrative Functions.**
Even after the enrollment is over, plan administrators will still have access to a website full of tools to help you with your day-to-day administrative tasks. All Colonial Life plan administrators have access to a specialized website specifically geared toward their account, including online bill view, payment, administrative changes and submission for reconciliation.

You need a system that takes the hassle out of enrolling and communicating your benefits.



Let Colonial Life help you make your benefits count.

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

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