

Do your employees understand and appreciate all you do?



Even though employers are offering more benefits than ever, their employees don't understand those benefits and are unable to appreciate the value of their benefits package.

That's the bad news, according to the Society for Human Resource Management 2008 Employee Benefits Survey sponsored by Colonial Life.

The good news? Colonial Life's benefits education sharpens employees' understanding and appreciation of the value of their employer-provided benefits.

"HR professionals should attempt to increase their employees' level of understanding by communicating the value of their benefits package. Total compensation statements, employee meetings and workshops are examples of communication methods that HR professionals can use..."

SHRM 2008 Employee Benefits Survey

We can help you design a flexible employee benefits package that fits the needs of your business as well as your employees. This enables you to build a more loyal and satisfied workforce, and ultimately, a stronger business.

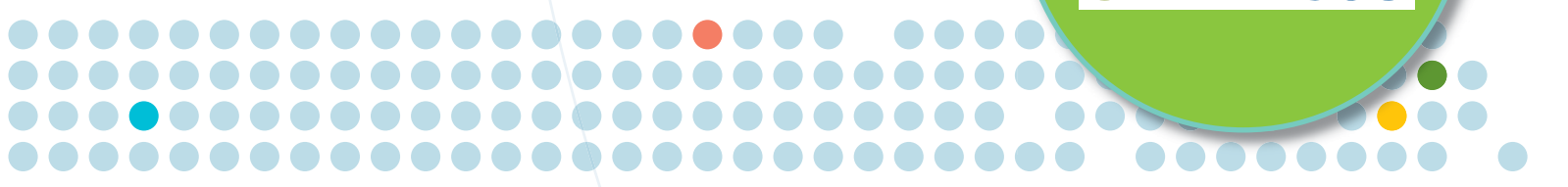
As counselors for your employees' benefits needs, we come to your worksite and spend one-to-one time with each employee to provide simple, straightforward advice about the benefits they have — and those they need to fit their individual lifestyles and budgets.

At no direct cost to you, Colonial Life can provide:

- One-to-one benefits counseling for the total benefits program – core and voluntary – to help your employees understand and appreciate their benefits and to help guide them through the decision-making process.
- Group meetings for a full overview of the entire benefits program and to help employees better prepare for individual enrollment sessions.
- Personal salary illustrations that outline employees' benefit selections and how each affects their paycheck, ensuring the employee knows what to expect when the first deductions are made.
- Benefit statements for a detailed overview of employer-provided benefits and their monetary value, helping employees understand and appreciate the true value of their "hidden paycheck."
- Election forms for a detailed accounting of each employee's selections and contributions. Gives plan administrators a concise summary of payroll elections for easy data input and employee records.

Colonial Life is the proud sponsor of The SHRM 2008 Employee Benefits Survey

SHRM2008



Even though benefits are important to employees, a disconnect exists between the dollar amount organizations spend on benefits and the employees' perception of the value of their benefits package. It is essential that HR professionals help employees fully understand all of their options and the true value of their benefits package.

SHRM 2008 Employee Benefits Survey

By packaging your core offerings with our personal insurance products, you can enhance your benefits program by:

- Offering new coverage options to help employees pay for what their group insurance doesn't, at no direct cost to you.
- Allowing employees to pay for coverage through the convenience of payroll deduction.
- Enjoying employer and employee tax savings by pre-taxing through Section 125.

We also provide enrollments that are personal with easy-to-use technology.

We work with you to determine which of our one-to-one enrollment options will best meet your business needs:

- In person
- On the phone
- Over the internet

Whichever option best fits your needs, the web-based technology that powers all of our enrollments is our award-winning and simple-to-use Harmony® system, which features online and offline capabilities.

The more employees understand their benefits, the more they appreciate them. The more work we can do for you, the less you have to do for yourself. With more than 60 years under our belts, administering more than 50,000 accounts and 2.8 million policies in force, Colonial Life has learned a thing or two about partnering with companies like yours.

Benefits are the second most important job satisfaction factor for employees, after job security.

SHRM 2008 Employee Benefits Survey

We make doing business with us as easy and as hassle-free as possible. It all adds up to Colonial Life. Making benefits count.

Colonial Life
1200 Colonial Life Boulevard
Columbia, South Carolina 29210
coloniallife.com

07/08

Colonial Life
Making benefits count.

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

70060