

Powerful Partnerships



Meeting your enrollment and voluntary benefits needs

No matter how hard we try to control it, life happens. That's why voluntary benefits are so critical. Employees need protections for their families, finances and futures beyond core benefits — and you need a partner you can trust to help you do that.

Alera Group believes in delivering exceptional value to our brokers, which is why we've selected Colonial Life as a preferred partner for voluntary benefits. Our relationship is rooted in our shared ideals:

- Benefit flexibility and personalization are essential to employees
- Businesses and employees have different needs that deserve equal attention
- Communicating the value of benefits to employees
- Results are what matter most

WHAT ARE VOLUNTARY BENEFITS?

Also called "supplemental insurance," these benefits offer protections beyond major medical and other insurance coverages. They are often paid for by the employees themselves, allowing them to choose plans that meet their needs and goals.

They help employees personalize benefits packages to fit individual needs, including using them for co-pays or co-insurance, travel expenses, household bills and replacing wages or savings.

Colonial Life's offerings feature flexibility for employees, so that they can remain in control of their options.

Flexible Coverage

- Keep coverage if employees retire or change jobs²
- Benefits payable regardless of other insurance coverage

Value-added Services³

- Access to complimentary services like Telemedicine and Student Loan Assistance
- Help increase enrollment participation
- Enhance benefits portfolio



Imagine a \$1,000 emergency

46% of Americans say they do not have this amount at any given time¹

48% could only maintain finances for two months due to injury¹

Colonial Life's comprehensive portfolio includes:



Accident Insurance



Cancer Insurance



Critical Illness Insurance



Dental Insurance



Disability Insurance



Hospital Confinement Insurance



Life Insurance

Multiple enrollment solutions give you endless combinations for employees' convenience.



Virtual



Face-to-face



Telephonic



Online

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COLONIAL LIFE MAKES THE COMPLEX SIMPLE

Cost management

- Increase employee cost sharing
- Boost tax savings
- Promote employee wellness

HR and administrative time saving

- Access to Colonial Life for Clients portal
- Streamline day-to-day benefits administration
- Help maintain compliance with employment laws
- Keep up with health care reform

Benefits communication and engagement

- Boost employee engagement
- Help employees understand their benefits
- Enable personalization of benefits plans

Employee recruitment and retention

- Provide robust benefits coverage
- Attract quality applicants
- Retain high-performing employees

They also empower participation through technology, while always providing personal assistance from their dedicated staff across the country.

Youville, a customizable education website for employees, is personally designed to help your employees determine the right benefits for their lives, view personalized benefit recommendations, and ultimately take the mystery out of insurance.

ENROLLMENT EXPERTISE AND SERVICES

Colonial Life has a simple enrollment promise: educate and enroll employees in their benefits, all year round, at their convenience. Whether it be voluntary and core benefits or just voluntary, enrollment is a breeze. This yields even more benefits in the short- and long-term.

With 6,300 nationwide enrollment benefit counselors, convenient employee administration tools and industry-leading benefit offerings, Colonial Life is ready to make your enrollment simple.

1. Unum, Survey of 1,000 Full-time U.S. Workers, November 2022.
2. Some coverage options may not be portable.
3. Some programs require minimal participation. Not all programs are available in all states.

ACCIDENT, CANCER, CRITICAL ILLNESS, DENTAL, AND HOSPITAL CONFINEMENT INSURANCE ARE LIMITED BENEFIT POLICIES.

This information is not intended to be a complete description of the insurance coverage available. The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Colonial Life representative for specific provisions and details of availability.

Insurance products are underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

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