

Back to the Basics, Back to Business

As market reforms and exchanges become reality, they present new challenges and questions. And they all point back to one basic solution: benefits communication.

Through our nearly 75 years of expertise in insurance and voluntary benefits, we've learned the importance of benefits communication. Our benefit counselors are highly trained to meet with employees, review their options and help them make informed decisions about their benefits. No matter what size business you have or how you plan to approach health care reform, we can help you:

- Better understand the market reforms so you can make timely decisions.
- Implement the benefits program that you decide works best for you.
- Prepare your employees for the exchanges and educate them on the available options — if that's the direction you choose.



Help With Your Own Plans

If you are sponsoring a health insurance plan, it's more than likely impacted by the reforms. We'll work with you to sort through those impacts and determine if they've created gaps that voluntary benefits could help fill.

Through our core benefit services, we can work with your employees to do the same, at no additional cost to you. Our trained benefit counselors will meet individually with each of your employees to:

- Communicate major health plan changes, highlighting what's covered and what's not.
- Review any additional coverage options, along with their personal situation, so they can make informed benefit choices.
- Determine where they may need the added financial protection of voluntary benefits.

Help With the Exchanges

If you determine that it's best to direct your employees to the exchanges, or if you have part-time employees who don't qualify for your health insurance plans, we can help them understand their options.

Our benefit counselors can educate your employees on health insurance basics, provide guidance on the exchanges and prepare them to enroll — at no additional cost to you. We can also review their available benefits and individual situation, so they can determine if they need the added financial protection of voluntary benefits.

Health care reform may present many questions, but we have solutions to guide you and your employees through the process. Let us provide the basics of benefits communication, so you can get back to your business.

Contact your Colonial Life benefits representative or learn more at coloniallife.com/health-care-reform.