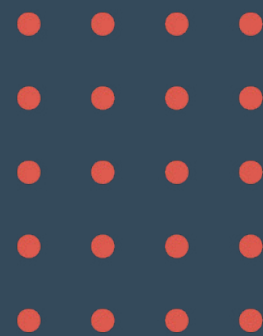


Colonial Life[®]

Better benefits for small business.

gathr

Our cloud-based platform that
brings benefits and HR together



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Why Colonial Life

We design and facilitate enrollment

No two employees are the same. That's why we offer flexible enrollment options and have highly trained benefits counselors to walk each employee through the process.

We market benefits to your employees

Benefits communication and education are our top priorities. We provide customized educational materials and digital resources that engage your employees no matter where they're located.

We provide voluntary benefits

You can offer additional employee-paid benefits at no cost to you. These portable policies promote overall wellness while helping protect employees and their families financially if they become ill or disabled.



gathr

We provide a user-friendly, cloud-based platform.

Take HR to a higher level – saving time, enhancing benefits and empowering employees.

Enrollment strategy

Education

Employee care is paramount to us, so we go the extra mile to ensure that each individual gets the most out of their benefits. We begin every enrollment with a series of personalized communications, including emails and digital postcards, that are designed to educate. We also create custom websites where employees can learn about which benefits are needed at different stages of life.

Empowerment

When employees understand their benefits and how each can affect their lives, they become empowered to take control of their security and wellness. Treating them as valued individuals can increase participation as well as aid in both employee recruitment and retention.

Engagement

Over the years, we've learned that 1-to-1 benefits counseling is a powerful tool to ensure employees feel comfortable as they move through the enrollment process. We offer multiple options to fit every company and every employee.

Face-to-face

We'll come to your workplace and meet in person with your employees to discuss the benefits you've made available and how they can protect their families and finances.

Online

Employees can explore choices on their own time or through an online video chat with a benefits counselor.

Telephonic

Whether your teams are remote, work multiple shifts, are in multiple locations or multilingual, we'll connect with them individually by phone to help them understand their benefits.

Focus on benefits education

Among workers who took advantage of benefits education and advice, 84% reported significantly higher understanding, and 76% reported higher satisfaction with their benefits.¹ In order to ensure employees understand their options, in addition to our 1-to-1 counseling with each employee, we use various marketing and technology tactics to facilitate the educational process.

Digital benefits booklets

An engaging way to educate employees on their benefit options through dynamic content such as embedded videos and links to internal communications and external resources.

Emails

A series of emails providing learning opportunities and simple steps your employees can take during enrollment, including signing up for their benefits counseling session through our scheduler.

Digital postcards

Customizable landing pages you can share with your employees, with useful links to keep your core medical and voluntary benefits together. You can also embed videos and track employee engagement through detailed analytics.

Custom websites

Our customizable benefits learning website can be used before and during enrollment to supplement your employees' benefits counseling sessions. You can offer personalized benefit recommendations based on changing needs and different life stages.

1. Source: Employee Benefit Research Institute and Greenwald & Associates, Workplace Wellness Surveys, 2021.



Our portfolio of benefits

Disability Insurance

Disability insurance can replace a portion of an employee's income if they are sick or injured and unable to work.

Life Insurance

Life insurance helps provide peace of mind and financial security for the people who matter most in your employees' lives.

Accident Insurance

Accident insurance helps employees pay for out-of-pocket costs associated with minor and major accidents — costs their medical insurance may not cover.

Hospital Indemnity Insurance

Hospital indemnity insurance can help with expenses due to a covered surgery or stay in the hospital that may not be covered by most medical plans.

Critical Illness Insurance

Critical illness insurance provides a lump-sum benefit to cover out-of-pocket costs if an employee is diagnosed with a covered illness.

Cancer Insurance

Cancer insurance can help offset costs associated with cancer treatment and recovery, so employees can focus on getting well.

Dental and Vision Insurance

Dental insurance keeps employees smiling by helping cover both routine and more costly dental procedures. Optional vision coverage available.



What are “voluntary benefits”?

Voluntary benefits are often employee-paid policies that can stand alone or fill gaps in major medical and other insurance coverage. Payable directly to the employee, they can be used for co-pays, travel expenses, household bills, and replacing wages and savings.

Our experience. Your peace of mind.

Your Colonial Life team makes account setup, enrollment, billing and claims easy. Additionally, our benefits counselors create personalized solutions to fit the needs of each employee. All of this is backed by decades of experience and industry leadership.



- Has been protecting employees and their families for more than 75 years¹
- Pioneered payroll-deducted benefits in 1955¹
- Has more than \$1 billion in in-force premiums¹
- Is currently covering more than 3.8 million employees and family members¹
- Provides more than 9,500 locally based benefit counselors, serving the employees of more than 90,000 businesses and organizations nationwide¹

1. Colonial Life internal data, 2023

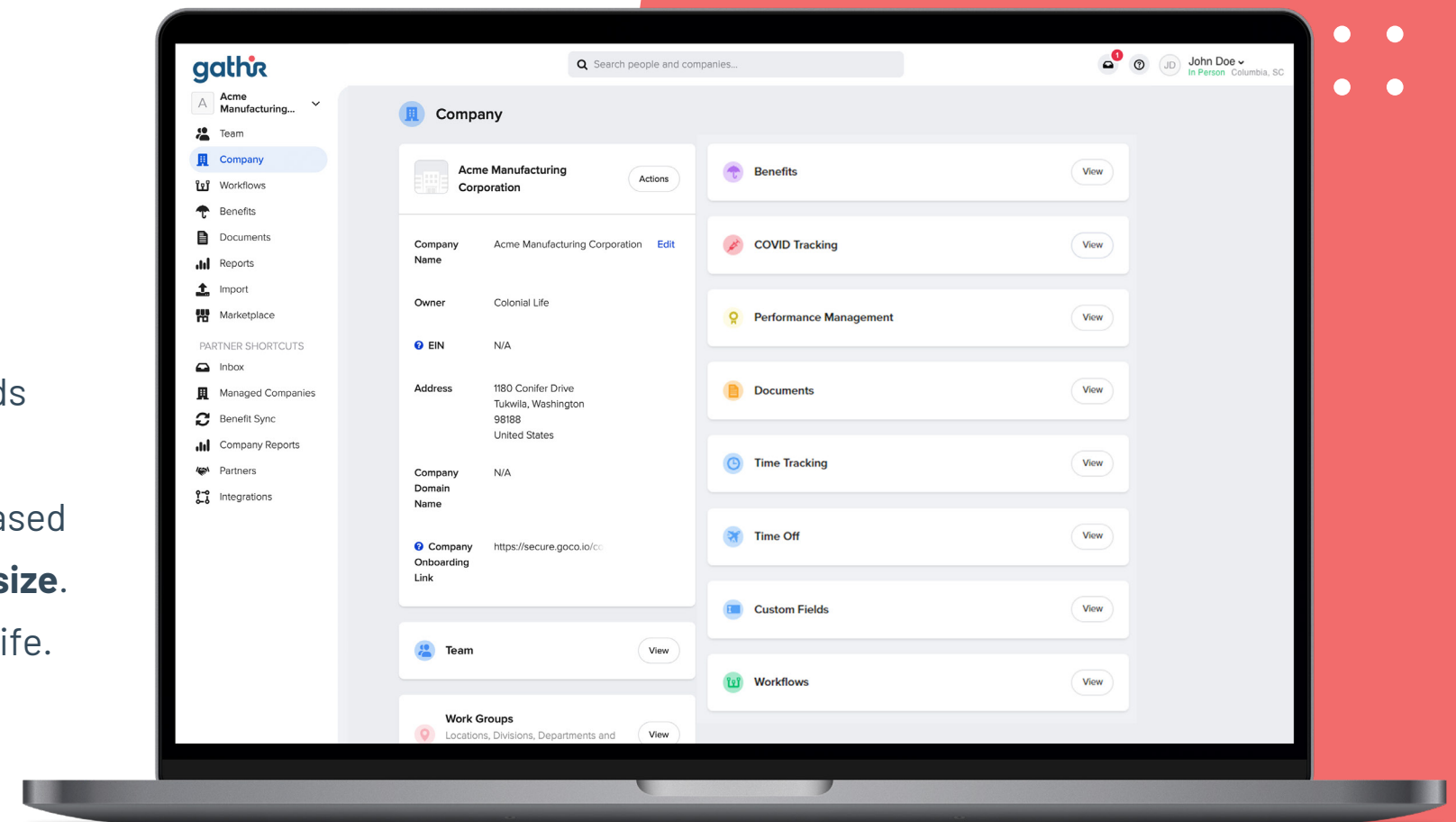


Introducing

gathr

by Colonial Life®

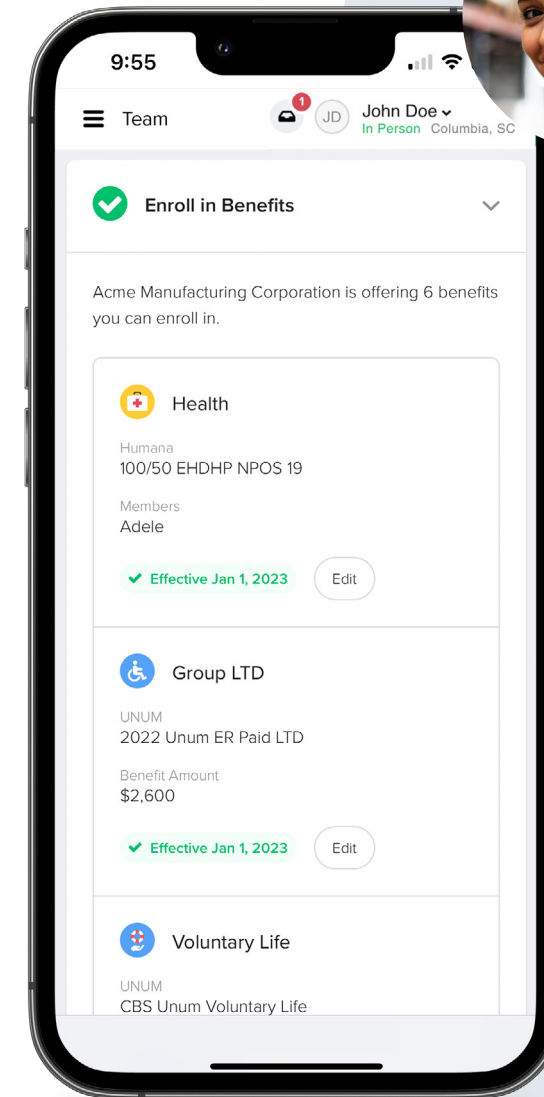
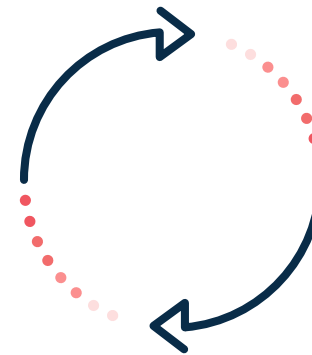
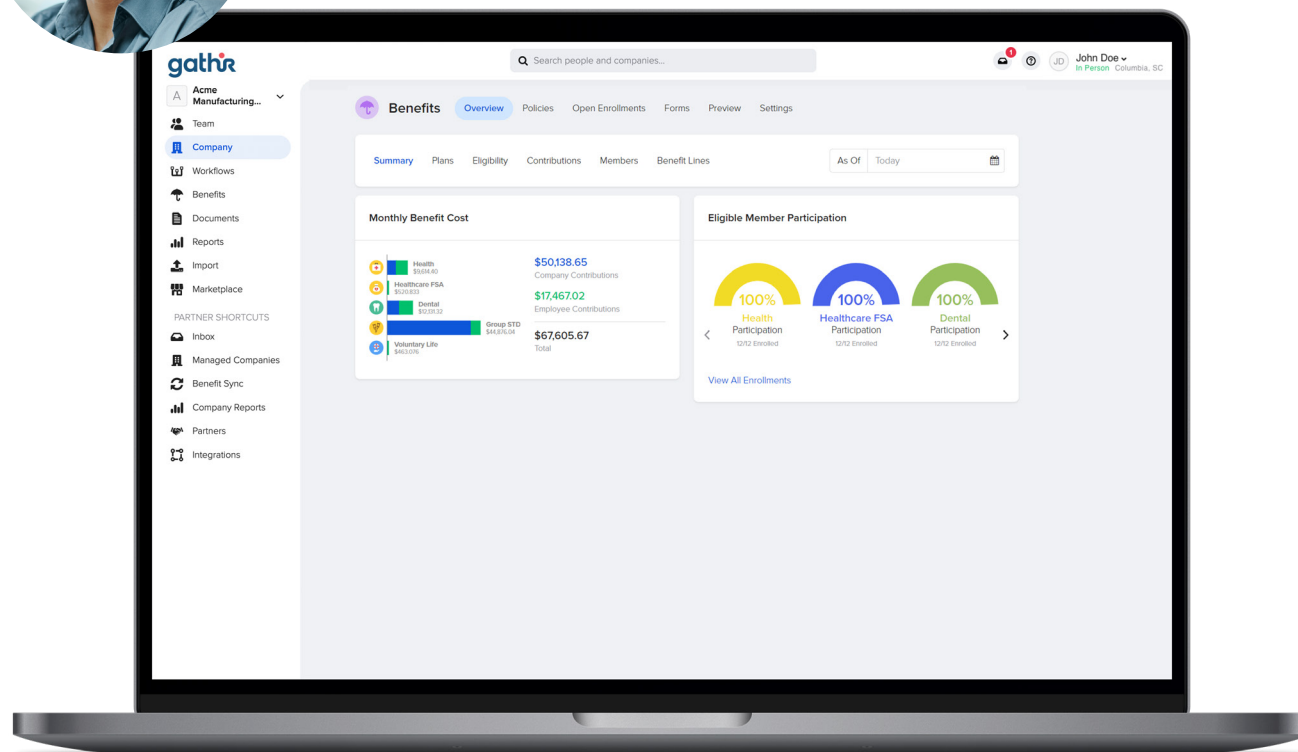
Take advantage of a **single, digital platform** that enables you to improve the efficiency of various HR functions that is built specifically for the needs of small business. **Streamline enrollment** onboarding. **Unify benefits enrollment and administration and employee records.** Gathr is a cloud-based system with add-on HCM functionality that **scales for businesses of any size.** With its user-friendly online interface, it truly brings human resources to life.



For HR, for employees



HR Manager



Employee

Employees can keep track of their benefits

It used to be that whenever an employee had a benefits question, they needed to ask HR. With Gathr, each employee has easy access to their account, which can include everything from benefits status to time tracking.

HR managers have a broad view

Gathr collects your most important benefits and HR data into a single, cloud-based system that puts key files and information about your employees at the fingertips of leaders and managers. Intuitive dashboards provide an at-a-glance view, while robust digital document and information storage keep things organized – without a file cabinet.

Features at a glance

Gathr is a powerful new benefits enrollment and administration platform with built-in human capital management tools designed to grow with your business.

Benefits administration



Benefits enrollment & administration

Gathr saves significant time by managing all open enrollments, including core and ancillary, providing HR managers with ample flexibility, customization and visibility. The user-friendly interface makes the process easy for employees.



Employee records

Reduce paperwork with a single, cloud-based source for all employee information, including emergency contacts, payroll and taxes, benefits, certifications, performance reviews and paid time off.

Scalable human capital management



Onboarding

Comprehensive process includes every step from offer letter to benefits enrollment and onboarding coordination with other departments.



Flexible payroll options

Provides easy ways to keep Gathr and your payroll in sync.



Custom workflows

Different organizations have different structures and needs. Gathr makes it easy to create custom workflows for any HR function.

ADD-ON



Time tracking

This convenient add-on provides at-a-glance visibility, showing employees clocked in/out as well as timesheets that need review.

ADD-ON



Time off

Process requests efficiently, get a comprehensive view of current time off as well as upcoming time off for company's entire staff.

ADD-ON



Feedback & performance

Gathr comes with preloaded templates for performance reviews, plus a convenient review scheduling tool to help ensure implementation.

ADD-ON

Payroll services are not included in Gathr. Integration and embedded options are available via partners. Additional fees apply.

Benefits administration

Your **best-ever** open enrollment

Unified

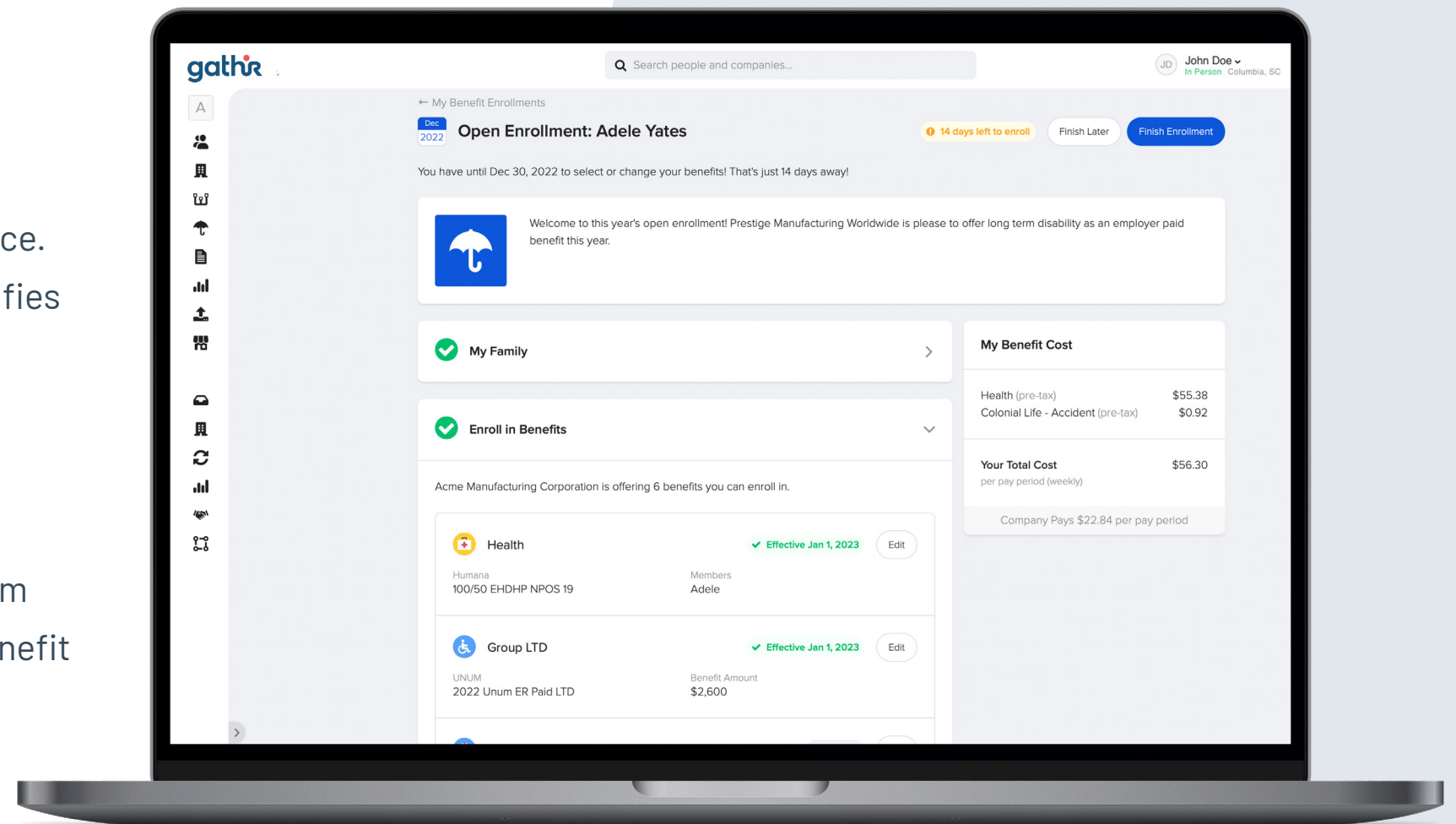
Gathr connects all your benefits and all your carriers in a single, secure place. Eliminating the need to coordinate with each carrier saves time and simplifies open enrollment for HR and employees.

Visible

Every benefit your business offers is displayed on one screen. This user-friendly interface makes it easy to start the enrollment process and perform other tasks, like add dependents or waive coverage. The status of each benefit always displays (incomplete, enrolled, waived, etc.).

Flexible

The Gathr platform also provides agent support, either in-person or virtual, call center, self-service, or a combination of methods for a hybrid approach.

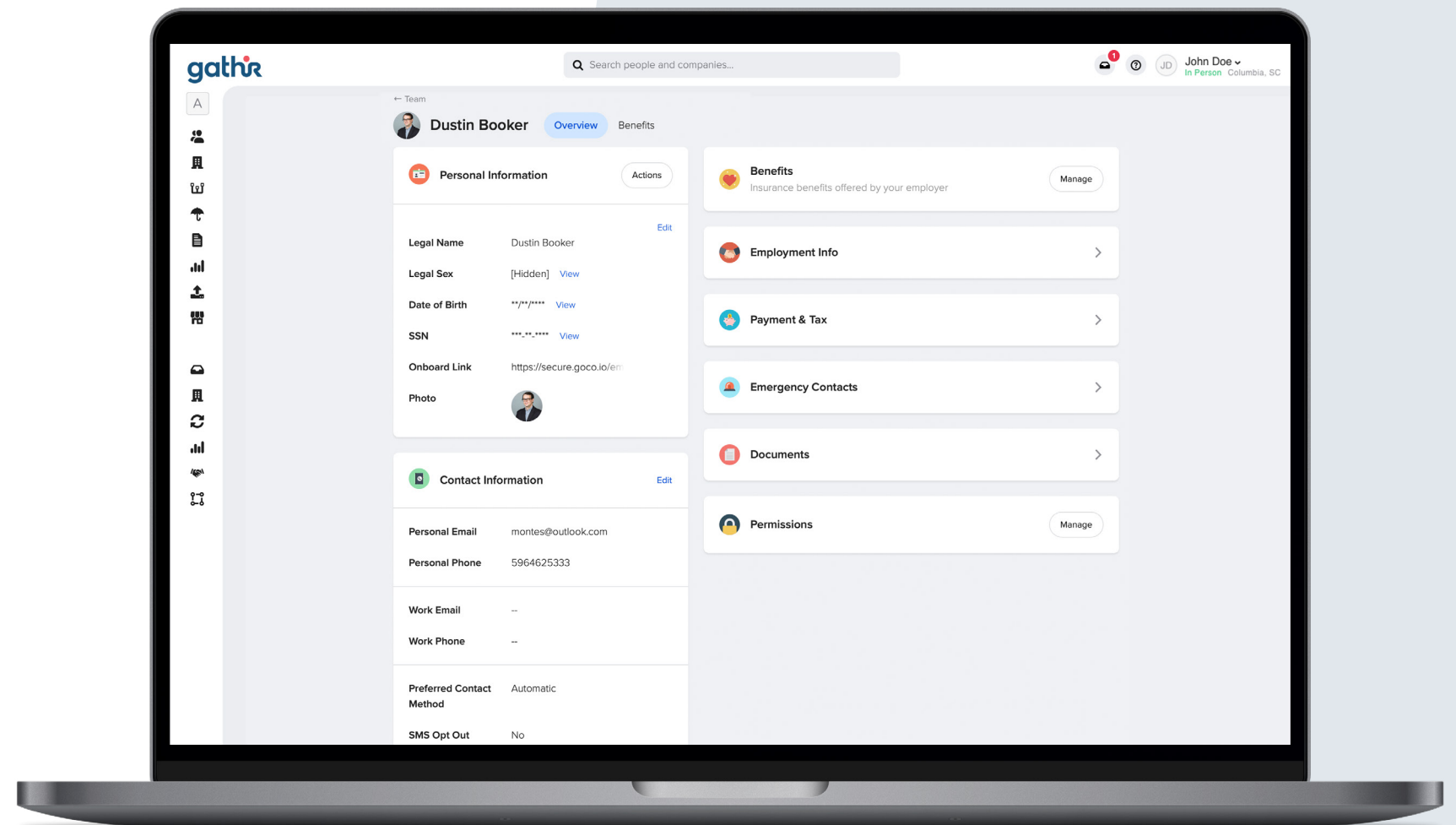


Benefits administration

Employee records

Gathr acts as a single source of truth for employee records, making it easy to collect and keep track of a spectrum of information – from initial offer letter, compensation, tax information and emergency contacts to benefits participation, PTO, certifications and performance reviews.

Your new digital home for benefits and HR, Gathr helps you maintain compliance with regulatory requirements thanks to secure document creation, signing, sharing and storage. It also facilitates day-to-day tasks, improving organization and saving valuable time.



Scalable Human Capital Management

Onboarding

Gathr automates common onboarding tasks so HR can focus more time and resources on your employees.

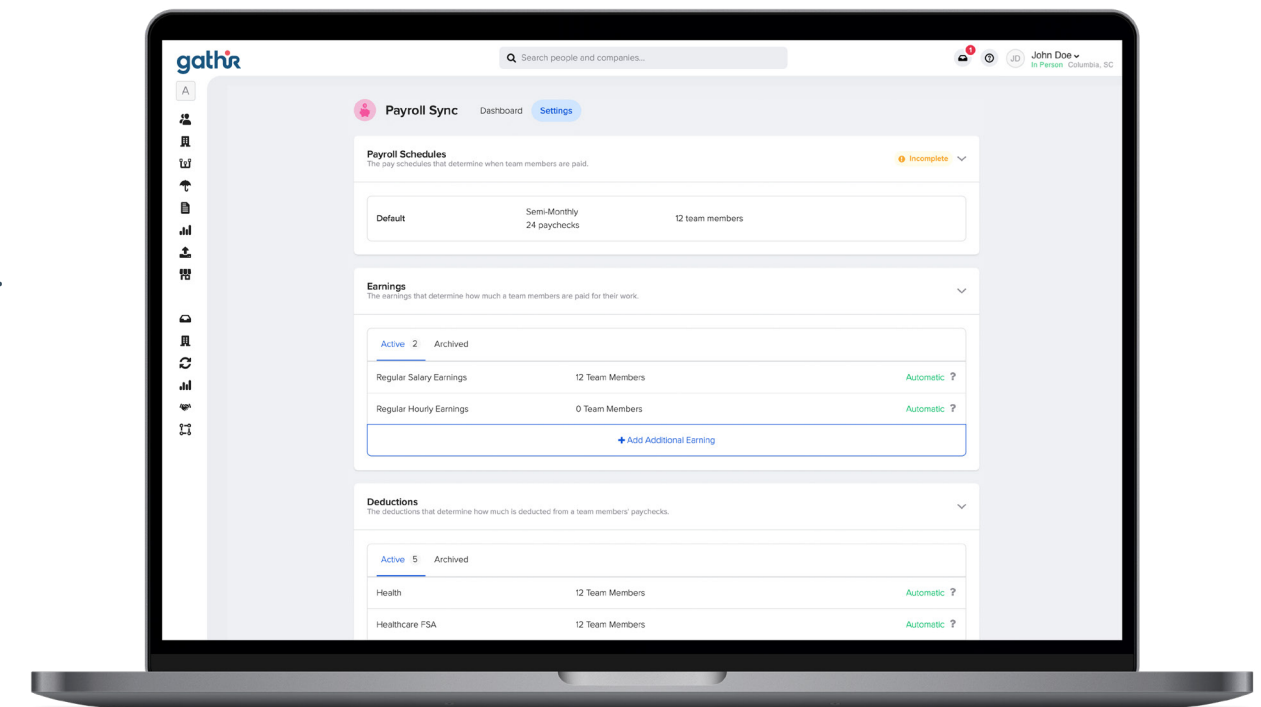
- Step-by-step, intuitive process for adding team members
- Custom workflows to account for all aspects of onboarding specific to your organization
- Easy way to invite employees to sign important documents and verify their information
- Reduce onboarding time from days down to minutes

Flexible payroll options

Gathr provides three options for payroll – by default, you get an intuitive dashboard and checklist to help ensure key changes made in Gathr are also made in your payroll system.

Gathr can also connect with your existing payroll solution, with current and future integrations to a growing number of payroll systems.

Additionally, Gathr can be configured to use an embedded payroll solution directly in the system, making it your single source of truth for all things HR.



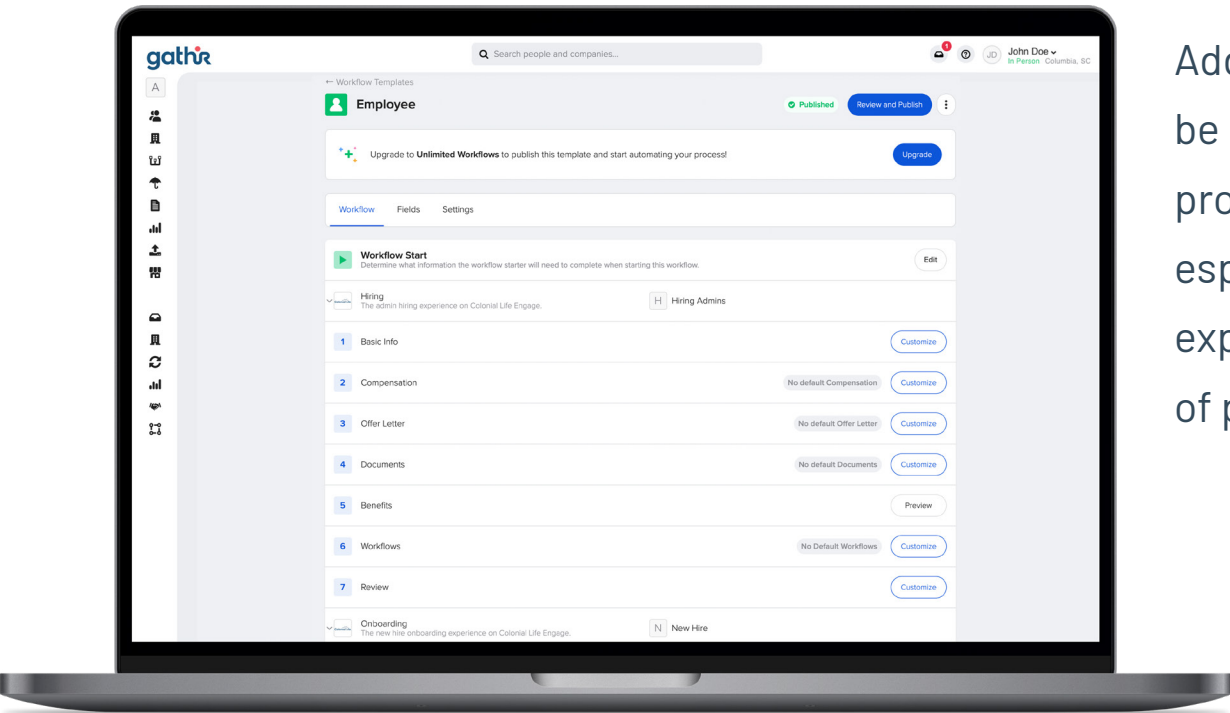
Payroll services are not included in Gathr. Integration and embedded options are available via partners. Additional fees apply.

Scalable Human Capital Management

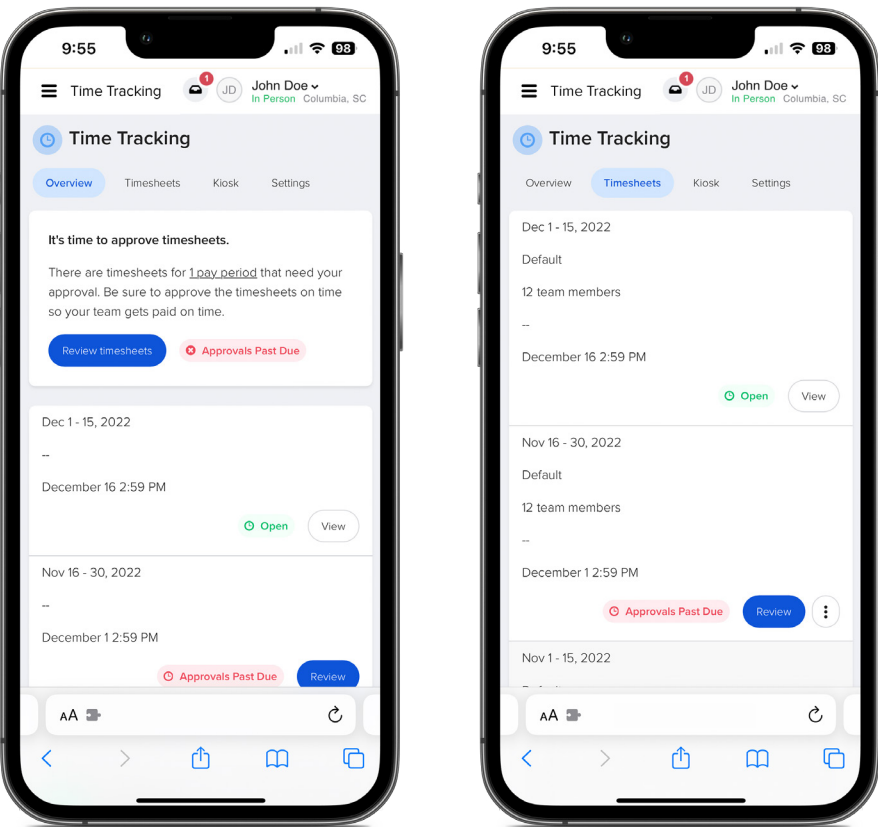
Custom workflows ADD-ON

Workflows can be created for any HR function from hiring and onboarding to expense reporting.

Variations can be established. For example, hiring a part-time employee vs. a full-time employee – the workflows are different and can be tailored accordingly.



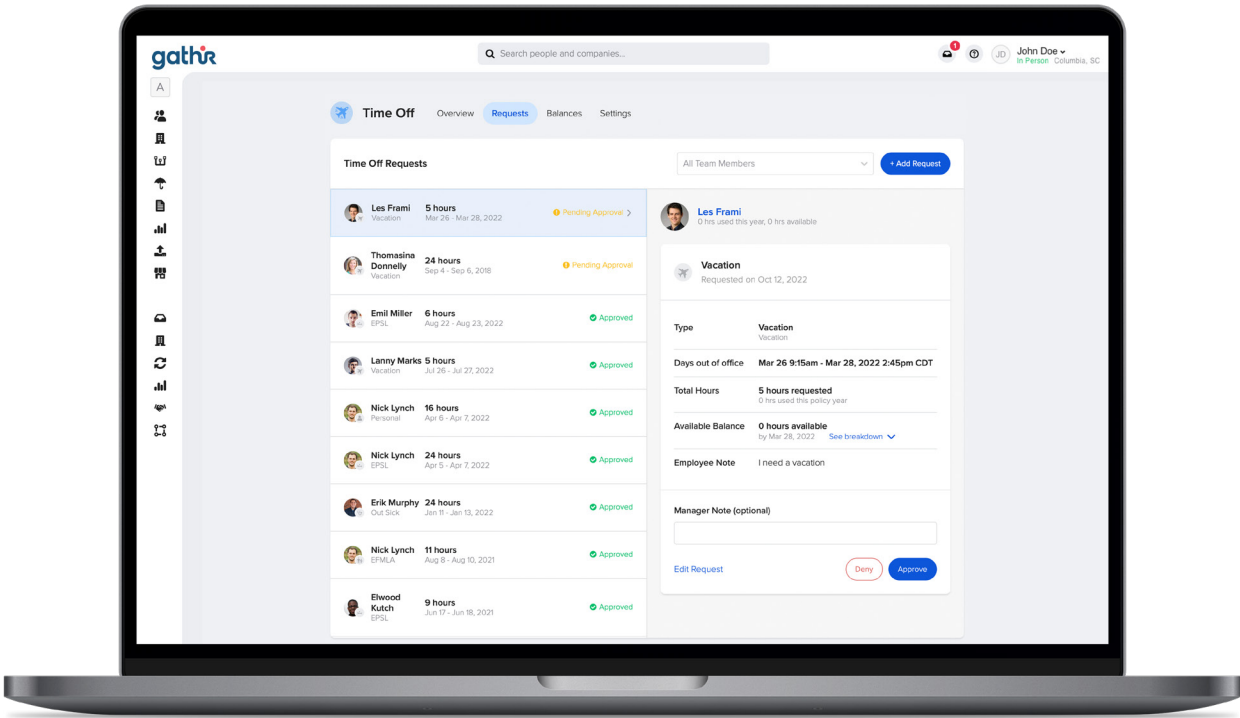
Additionally, custom workflows can be used to assign and document progression on a set of tasks, especially useful for things like expense reporting or keeping track of prerequisites for promotions.



Time tracking ADD-ON

The Time Tracking add-on provides managers with online visibility of when employees are clocked in or out, as well as timesheets that require review.

Scalable Human Capital Management

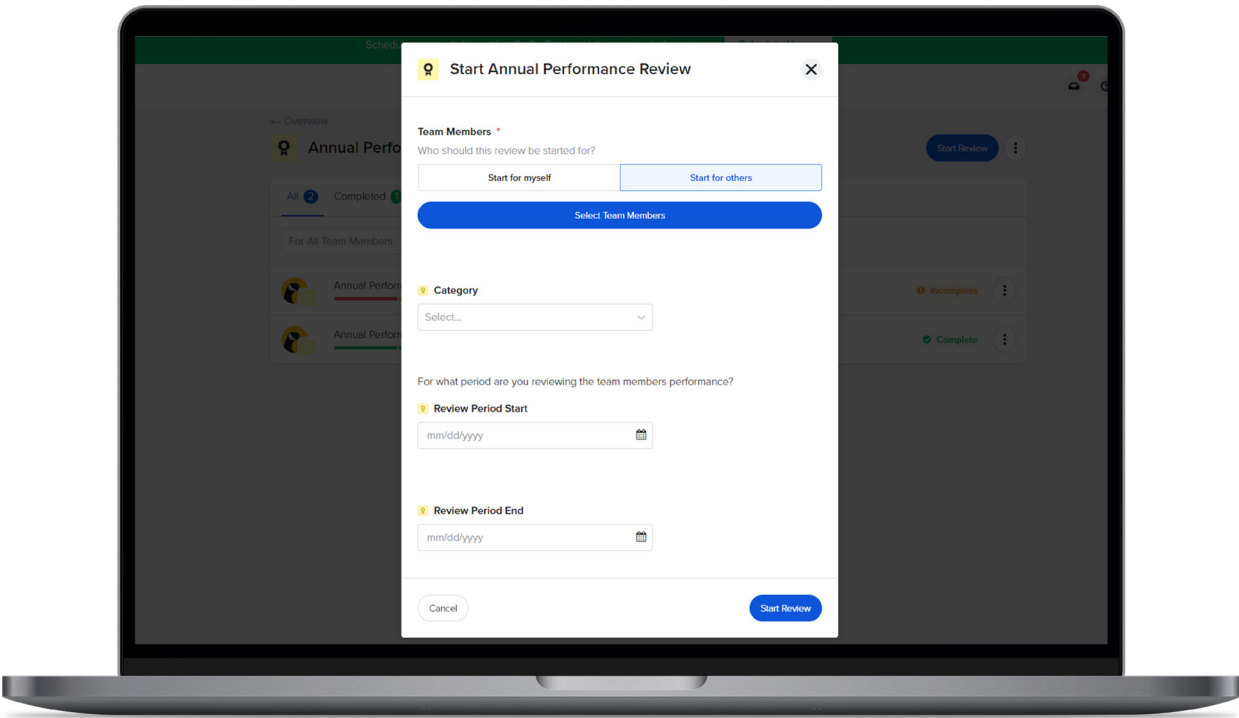


Time off ADD-ON

The Time Off add-on displays time-off requests, employees currently out of the office and any upcoming time off. The dashboard makes it easy to see which requests are still pending approval and which have been approved or denied.

Feedback & performance ADD-ON

Gathr does far more than onboarding, recordkeeping and benefits enrollment and administration. It is designed to integrate ongoing employee development features, providing HR managers with performance review templates and review scheduling capabilities.





Ready for a transformation?

When you work with Colonial Life, you get an experienced partner dedicated to enhancing your organization's benefits package and HR functionality. With the addition of Gathr, HR managers can improve enrollment efficiency, recordkeeping and employee education, freeing up time and saving money. And because Gathr is scalable, small businesses have access to corporate-level sophistication regardless of company size.

To learn more, visit **ColonialLife.com/Gathr**, and be prepared for life's unexpected moments.

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All screens shown are simulated and for illustrative purposes only.

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