

## The Value of Benefits Communication

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Even though employers are offering more benefits than ever, employees may not understand those benefits or appreciate the value of their benefits package. The good news? Colonial Life's benefits education sharpens employees' understanding and appreciation of the value of their employer-provided benefits.

The 2008 SHRM Employee Benefits Survey found that benefits are the second most important job satisfaction factor for employees, after job security. Colonial Life 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.
- Enrollment options to fit your needs.

### **By packaging your core offerings with our supplemental 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.

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 70 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.

Call Dana at 702-468-7900 for additional information on Colonial Life's products and services.



Colonial Life

Proud sponsor of  
The 2008 SHRM  
Benefits Survey

SHRM2008

Service Goal Report Card

- [Offsetting the rising costs of employee benefits](#)
- [Voluntary Products](#)
- [Benefits Communication & Enrollment Services](#)
- [Enrollment Support & Options](#)
- [Plan Administrator Electronic Services](#)

**Benefits Solutions  
that Count!**



*Six is the perfect number!*

*The 2008 Benefits Selling Readers' Choice Awards  
add up to another big win for Colonial Life!*

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