

A photograph of a man with short dark hair and a beard, wearing a light blue denim jacket over a pink shirt, carrying a young girl with large, curly brown hair on his shoulders. Both are smiling broadly. The background is a soft-focus green outdoor setting.

Benefits that work for
your employees



We exist to help employees
protect their families, finances
and futures

One company that can
do the work of three



BENEFITS
COMMUNICATION



FLEXIBLE
ENROLLMENT



VOLUNTARY
BENEFITS

Household budgets are tight. The future is
unpredictable. And life always brings changes.

That's why we're here.

We can help provide stability and peace of mind, by protecting your employees should something unexpected come along to derail their plans.

Our shared ideals

- Helping protect employees' families, finances and futures is the right thing to do
- Flexibility and personalization are essential benefits
- All businesses grow from an entrepreneurial mindset
- Businesses and employees have different needs that deserve equal attention
- Results are what matter most

Trust the numbers

- Protecting employees and their families for more than **75 years**
- Pioneered payroll-deducted benefits in **1955**
- More than **\$1 billion** in in-force premium
- Currently covering more than **3.8 million** employees and family members
- More than **9,500** locally-based benefit counselors, serving the employees of more than **90,000** businesses and organizations nationwide

Source: Colonial Life internal data, 2017.

Take a total benefits approach

Employees rely on you for more than wages – they rely on you for security. That’s what a total benefits approach can provide.

- **Wages**
- **Medical insurance**
- **Health & wellness benefits**
 - Accident insurance
 - Dental insurance
 - Hospital confinement indemnity insurance
- **Income protection**
 - Disability insurance
- **Survivor benefits**
 - Life insurance
- **Catastrophic illness**
 - Cancer insurance
 - Critical illness insurance



83% 

of workers with health care coverage would enroll in a voluntary benefits program without expecting their employer to pay for it

Source: Benefits Pro, Voluntary benefits: 3 key insights on purchasing behavior, 2017.

What are voluntary benefits?

Sometimes called “supplemental insurance,” these often employee-paid benefits can stand alone or fill gaps in major medical and other insurance coverage.

Paid directly to the employee, they help personalize benefits packages to fit individual needs. Employees use them for:

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CO-PAYS OR CO-INSURANCE
- 
TRAVEL EXPENSES
- 
HOUSEHOLD BILLS
- 
REPLACING WAGES OR SAVINGS

If you could add one benefit to your current package without adding cost, what would it be?

-  ACCIDENT INSURANCE
-  CANCER & CRITICAL ILLNESS INSURANCE
-  DENTAL INSURANCE
-  DISABILITY INSURANCE
-  HOSPITAL CONFINEMENT INDEMNITY INSURANCE
-  LIFE INSURANCE



Many policies include a wellness benefit that helps pay for certain wellness screenings, such as mammograms, colonoscopies, cholesterol tests and more.

We're always here to help

Explore our online resources while we're developing your custom recommendations:

- **ColonialLife.com**
Our flagship website for corporate information
- **WorkLife.ColonialLife.com**
Helpful tips you can share with employees to raise their quality of life
- **BenefitsLearningCenter.com**
Engaging information to help employees understand voluntary benefits
- **ColonialLife.com/employer-resource-center**
Articles, eBooks and other materials to help you manage your business



ColonialLife.com/employer