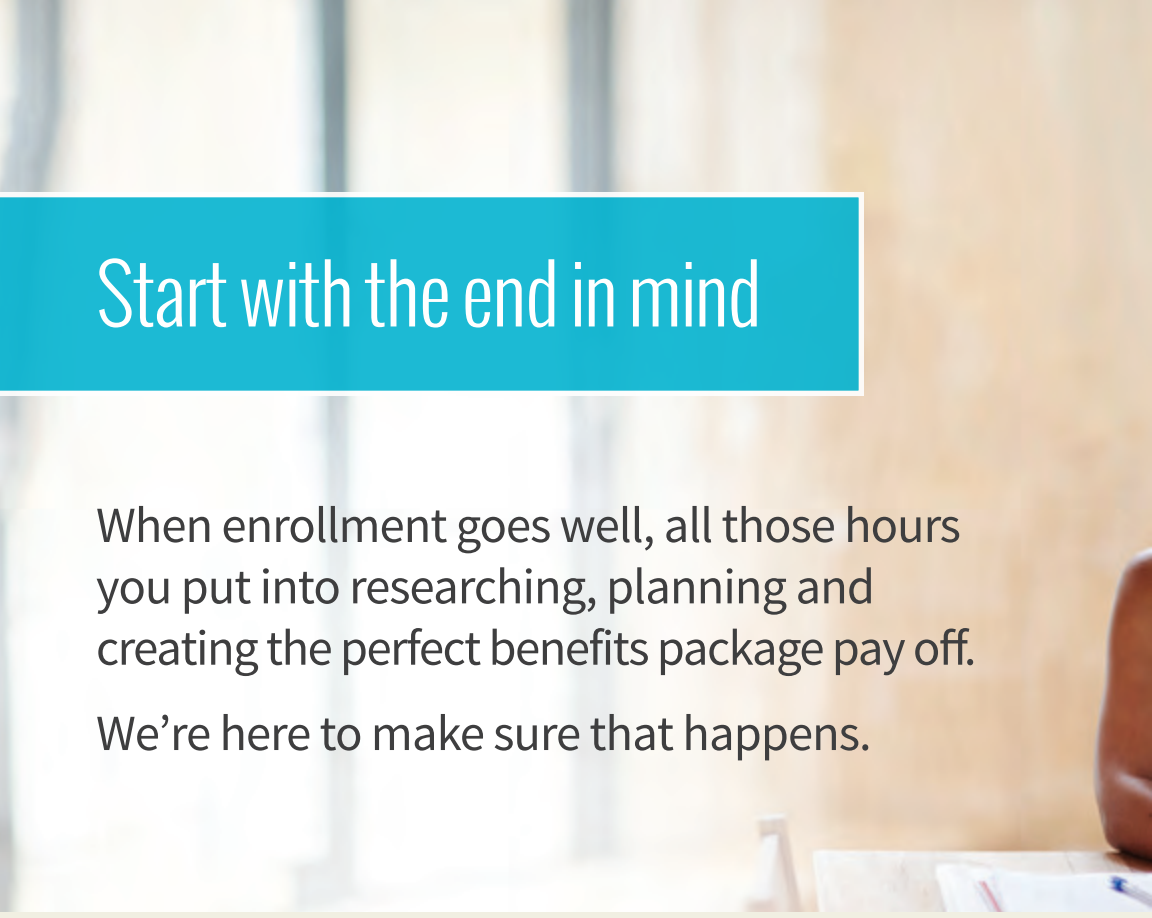
Colonial Voluntary Benefits℠

The benefits of good hard work.®



Meet your new enrollment partner



Start with the end in mind

When enrollment goes well, all those hours you put into researching, planning and creating the perfect benefits package pay off.

We're here to make sure that happens.

Trust the process

If 10,000 hours of practice can make you an expert, our 25,000 annual enrollments place us in a league all our own.

Our people and processes get put to the test with nearly 100 different clients every day. This is how we know our approach works.

OUR PROMISE TO YOU

We'll educate and enroll employees in their benefits, all year round, wherever they are.



OUR ENROLLMENT STRATEGY

EDUCATION

PARTICIPATION

INTEGRATION

Educate to empower

We've found that the more employees understand their benefits, the more empowered they feel – and the more likely they are to participate.

We begin every enrollment with a series of personalized communications, crafted to spark employees' interest and inform their decision-making. Then we meet with them 1-to-1 to answer questions and help them navigate their benefit options.

EMAIL

ONLINE

MATERIALS

COUNSELING



Tap into our technology

Integrate and innovate

Technology is always changing, making new options, functionality and solutions available.

Our enrollment platform is also always evolving. Whether you use it as a stand-alone system or plug into any of the leading enrollment platforms – it gives you and your clients the flexibility to work in any tech environment.

FLEXIBILITY

Your system
Our system
3rd party system

SECURITY

HIPAA compliant
SSL encrypted
Password protected

REPORTING

Daily participation
Total penetration
Overall satisfaction



Work together in Harmony

Our Harmony® enrollment system is a perfect complement for small business HR departments. It gives them all of the information and control they need without the time, training – and added expense – of a full ben admin system.

Whatever it doesn't offer in automation, we more than make up for in personal attention and service. No algorithm on the planet can do that.

Enroll more effectively

We've found that the key to enrollment is reaching employees where they are, how they want to communicate and with information that interests them.

Our system does that by making benefits counseling available however it works best for your clients and their employees.

IN PERSON **OVER THE PHONE** **ONLINE**

Know your net

Gross commissions may look great on paper.
But it's the net that goes into your wallet.

Take the long view

Traditional enrollment firms are great in the first year of a plan. But what happens in year two or three? You could find they want to add products or change the arrangement – costing you money.

Our education, enrollment and integration services are always free. We'll come back next year, the year after and any time your client needs us in-between.

It's your client and you're in control.

OUR PROMISE TO YOU



We'll come back next year, the year after and any time your client needs us

KEEP MORE OF WHAT'S YOURS

By removing enrollment expenses, our competitive net commissions help you keep more of every premium dollar.

	GROSS	NET
Commission	$ $ $	$ $
Enrollment Expenses	($ $)	—
Broker Income	$	$ $

Give us a call

We'll happily walk through how our enrollment process can work for one of your clients.

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Insurance coverage for

ACCIDENTS ■ ILLNESS ■ DISABILITY ■ LIFE

Insurance products are underwritten by The Paul Revere Life Insurance Company, and administered by Colonial Life & Accident Insurance Company.

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