Colonial Voluntary Benefits℠

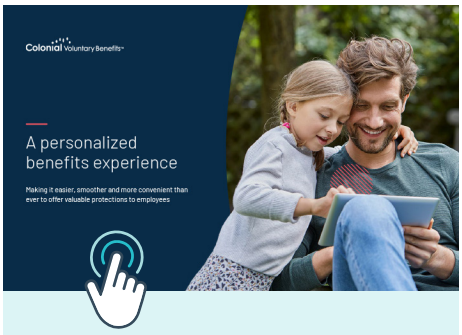


Digital Services Overview

We consider brokers to be valued partners. Our ability to offer flexible enrollment solutions and personalized support is what sets us apart from our competition. That's why we provide a wide array of tools and materials — so you're always a trusted source of information for your clients. Employers look to you for help selecting the right voluntary benefits for their employees. As your partner, we do all we can to prepare you for these discussions. Included are links to tools that provide valuable insights into our enrollment, how it works and why it's so important.

WHY VOLUNTARY BENEFITS?

- Voluntary benefits are a cost-effective solution that help protect employees against life's unexpected moments and help enhance their wellbeing.
- Voluntary benefits help fill the gaps that regular insurance doesn't cover. They are paid for by employees and can help with out-of-pocket medical and nonmedical expenses associated with a serious accident or illness, monthly household expenses and income loss during a medical event.
- They help provide the flexibility to choose benefits that meet employees' individual needs, while providing cost-containment strategies for the business.
- Programs that encourage employees' financial and physical wellness have countless benefits, including helping to lower stress, improve job satisfaction and increase productivity.



Use these talking points with the Colonial Voluntary Benefits Services Interactive Guide to support your conversations with employers about our personalized enrollment experience for their employees.

Over **80%** **of employess said benefits through their employer contribute to their feelings of financial security.**

Source: Employee Benefit Research Institute and Greenwald & Associates Workplace Wellness Survey, 2020.

All statistics/financial figures used represent national numbers.



OUR ROBUST SUITE OF INSURANCE BENEFITS INCLUDES:

- Accident Insurance
- Specified Disease Cancer Insurance
- Specified Disease for Critical Illness Insurance
- Dental Insurance
- Disability Income Insurance
- Hospital Indemnity Insurance
- Life Insurance

FLEXIBLE ENROLLMENT SOLUTIONS

Benefits are only an asset if you and your employees understand them. Our enrollment starts with benefits education and communication. We help you customize a variety of pre-enrollment communications — from digital postcards, customized websites, digital benefits booklets, emails and more, so you can engage employees in the best possible way for them to make their benefits decisions.

- No enrollment challenge is too great — whether multi-site, multilingual or multi-shift, a comprehensive, personalized benefit experience is at the heart of what we do.
- Enrollment doesn't have to be complicated. Our enrollment process is engaging, flexible and has a variety of methods to meet the needs of you and your clients.

VIRTUAL IN PERSON ONLINE TELEPHONIC

TECHNOLOGY WITH A HUMAN TOUCH

- We pair people with technology for ease and convenience in the benefits process. It's not one or the other — employees get both.
- Virtual is still personal. Skilled benefits specialists are available to assist employees in making well-informed decisions about customized protection. These personal conversations help employees make choices about coverage as their needs and goals change.
- Our convenient online Colonial Life for Policyholder Portal enables employees to file and manage their claims easily and quickly.

COMPREHENSIVE VOLUNTARY BENEFITS PORTFOLIO

- Voluntary benefits provide an affordable and adaptable way for companies to offer a more comprehensive benefits package that helps attract and retain top talent.

Over **99%** **of enrollees believed it was important for their employer to offer voluntary benefits such as life insurance, short-term disability insurance, critical illness insurance, etc.**

Source: Average from 1,918 Colonial Life benefits counselor surveys, 2021



Contact your benefits representative to learn more about partnering with us to help grow your business or send a request to brokermarketing@coloniallife.com

EASE OF BENEFITS ADMINISTRATION

- We handle the details of enrollment, no matter the scope of the business.
- With the Colonial Life for Client Portal, it's fast and easy to administer benefits on a computer, tablet or smart phone.
- Paperless billing makes it easy to pay bills and reconcile invoices in real time.

THE BROKER EXPERIENCE MATTERS. WE'RE COMMITTED TO YOUR SUCCESS.

We not only value the customer experience — we value the broker experience. Your long-term success as a broker depends on the quality of the service you provide. We can serve as a seamless extension of your staff, providing a level of personalized attention that distinguishes you from other brokers. Considering 67% of our business is broker-driven,[1] supporting our brokers is our top priority.

- With 4.5 million policyholders[1] and a 20-year average client relationship,[1] our stability and capabilities make us a solid partner to support your business needs.
- We hold 14% public sector market share, supporting 3,000 educational entities, 42 state governments and 5,000 local governments.[1]
- Benefits education and communication to your clients and their employees helps drive increased enrollment participation, which can positively impact your revenue potential.
- We provide broker-specific tools and resources, as well as access to training and continuing education.
- Our comprehensive set of voluntary benefits offers simplicity, convenience, and money-saving options for your clients' employees — all with one carrier.
- The Paul Revere Life Insurance Company offers best-in-class commissions and available broker bonus programs.

1. Colonial Life, internal data, 2020.

Insurance products are underwritten by The Paul Revere Life Insurance Company, Worcester, MA, and administered by Colonial Life & Accident Insurance Company.
©2021 The Paul Revere Life Insurance Company. All rights reserved. Colonial Voluntary Benefits is a trademark and marketing brand of The Paul Revere Life Insurance Company.