

Benefit Communications That Count



As health care costs continue to rise, it's more important than ever that your employees understand and appreciate the benefits you provide for them. With these increasing costs come increasing competition for quality employees – and you want to ensure you attract and retain the best.

A sound benefits package is a plus but only if employees know and understand what you make available to them. Colonial Life provides professional, consistent counseling and communications throughout the entire enrollment process to help your employees not only understand their benefits but also appreciate them.

And the best part? We can provide the communications for you, so you can focus on other important aspects of your job.

Research shows a critical need for employers and insurance carriers to offer more meaningful and personalized information to help guide employees through the benefits decision-making process.¹ Decision-making support for both their core and voluntary benefits can help employees choose the coverage that fits their individual lifestyles and budgets. In fact, employees want to meet with benefit representatives either annually or as needed.²



Pre-Enrollment Communications

Custom Communications

Colonial Life can provide quality enrollment communications – letters, fliers, PowerPoint presentations, brochures, e-mails, posters, tent cards – whatever works best to ensure your employees are aware of the details of your upcoming enrollment and the key details of your benefit offerings.

Group Meetings

To help provide background on the overall benefits program, highlight any major changes in the program and introduce any new offerings, we recommend that you begin your enrollment process with a group employee meeting. We can communicate whatever benefits you wish to highlight in a concise, professional manner.

¹"Industry Currents," produced by Employee Benefits News; "MetLife research spotlights thirst for life-stage guidance in open-enrollment season," Oct. 29, 2007.

²"Navigating the Workplace Benefits Landscape," Ron Neyer and Patrick T. Leary, LIMRA International, 2006

One-to-One Meetings

Our trained benefit representatives meet individually with your employees to review the available benefits in a way that is easy to understand, discuss their own personal situation, and enroll them through our own enrollment technologies.

Our ability to provide consistent, clear communication through one-to-one meetings with employees helps ensure they understand the benefits available to them, which may create much greater employee satisfaction. Employees have the chance to confidentially review their current benefits, consider new options, and most importantly, see how their choices will affect their paycheck.

We also offer web-based and laptop enrollment methods that provide:

- One-to-one enrollments that ensure all employees have an opportunity to meet individually with a benefits representative and understand the benefits you are providing.
- Self-enrollments and support for remote employees who can't meet with a benefits representative.
- Group enrollments that offer simplified methods to communicate and enroll benefits for groups of employees who are unable to meet individually with a benefits representative.

Update Employee Data
Through the system's Employee Profile Update function, employers can receive updated personnel records on employees to ensure records are current.

Review Existing Benefits
Our web-based enrollment system, Harmony[®], helps us fit almost any enrollment need. Employees can review their existing benefits and the current deductions as well as what the employer contributes.

Click on each benefit below.	Employer	Employee
<input checked="" type="checkbox"/> Medical	BCBS (Family)	\$300.00 \$200.00
<input checked="" type="checkbox"/> Life Insurance	Employer Provided Life \$25,000 Face Amount	\$25.00 \$18.75
<input checked="" type="checkbox"/> Health Care FSA	Health Care FSA Goal Amount \$400	\$0.00 \$15.38
<input type="checkbox"/> Colonial Accident		
<input type="checkbox"/> Colonial Cancer*		
<input checked="" type="checkbox"/> Colonial Short Term Disability	Colonial	\$0.00 \$15.23

My Employer's Contribution: \$325.00
My Cost Per Deduction (26 per year): \$249.36

Reviewed each benefit? [Click here to complete this enrollment.](#) **Finish**

* = Benefit Review Required
 = I have enrolled in (or applied for) this benefit.
 = I need to complete an application for this benefit.
 = I have declined or discontinued this benefit.

Personal Salary Illustrations

Outline the employees' benefit selections and how each affects their paycheck, so there are no surprises later on when the first deductions are made.

JANE EMPLOYEE

ABC Company
2121 International Way
Columbia, SC 29210

PayCheck Information

Gross Pay:	900.54	Deduction Periods/Year:	26
Federal Marital Status:	M	Pay Periods/Year:	26
State Marital Status:		# of FSA Deductions:	26
State Exemptions:	2		

Salary Illustration

	<u>Without Flex</u>	<u>With Flex</u>
Gross Pay Per Pay Period	900.54	900.54
Spending Accounts	0.00	100.00
Insurance (pretax)	0.00	121.07
Taxable Amount	900.54	679.47
Federal Tax	35.00	13.00
State Tax (SC)	23.67	12.64
FICA	68.89	51.98
Insurance	121.07	0.00
NetPay (\$772.98)	651.91	601.85
+ Spending Accounts	0.00	100.00
After Reimbursements	651.91	701.85
Savings from Tax Reduction		49.94
Total Annual Savings		1,298.44

Elections

<u>ID#</u>	<u>Coverage</u>	<u>Plan Information</u>	<u>Policy</u>		<u>Ded</u>	<u>Pretax</u>	<u>Aftertax</u>	<u>ER Paid</u>
			<u>Type</u>	<u>Per</u>				
DENT	Dental Insurance	Cigna Indemnity, Employee	N	26	9.23	0.00	0.00	
DEPC	Dependent Care FSA - Dependent	2,600.00/year	N	26	100.00	0.00	0.00	
MED	Medical Insurance	Cigna Health Care, Family	N	26	92.47	0.00	272.77	
VPROD22	Hosp Inc - Medical Bridge		Q	26	8.31	0.00	0.00	
VPROD6	Short Term - Disability 1000		Q	26	11.06	0.00	0.00	
Totals:					221.07	0.00	272.77	

Policy Type Legend

'N' - New
'E' - Existing
'Q' - Quote

Notice: The information provided in this document is not intended to be a guarantee of the actual results that you will receive from a salary reduction under a cafeteria plan. Furthermore, this document is not, nor should it be construed to be, tax advice. You should contact your own tax advisor concerning the effect of a salary reduction.

This form is only to be used for quoting purposes and does not constitute any authorization for payroll deduction or validation that coverage has been issued.

Benefit Statements

Provide a detailed overview of the benefits you contribute to or provide, so employees can see the true value of their benefits package. It's their "hidden paycheck" so to speak. They'll also see the dollar amounts that count toward additional benefits such as vacation days, parking passes or a paid uniform program.

**ABC Company
Benefits Statement**

JANE M EMPLOYEE
123 ANY STREET
COLUMBIA, SC 12345

Dear JANE:
This benefit statement is a brief outline of your 2006 company provided benefits. It is our way of showing you how much we appreciate your contribution to the success of ABC Company.

Annual Summary of Benefits Costs

<u>Benefit</u>	<u>Employer Cost</u>	<u>Employee Cost</u>
Health\Dental Insurance	\$3,640.00	\$910.00
STD Contribution	\$780.00	\$0.00
Vision Care	\$390.00	\$0.00
401(K) % Deduction	\$702.42	\$1,404.84
UNIFORMS	\$260.00	\$0.00
FICA	\$1,756.05	\$0.00
Total Benefits Cost	\$7,528.47	\$2,314.84
Annual Income	\$23,414.04	
Actual Realized Income	\$30,942.51	

Your total benefit cost equals an additional 32.15% of your annual salary. Annual summary costs and income may vary slightly due to rounding.

Time-Off Compensation

Based on your current service, you are eligible for the following leave annually:

Holidays:	6	Dollar Value:	\$540.32
Paid Time Off:	10	Dollar Value:	\$900.54

Total value of time off: \$1,440.86

Errors occasionally occur in the calculation of benefit amounts. If you should discover errors in this statement or if you have questions, contact your supervisor or person responsible for benefits administration.

This statement is only an overview of your benefits and has been prepared by Colonial Life & Accident Insurance Company based on information provided by your employer. It is not legally binding and should not be considered a contract. This information does not alter or amend any original plan documents.

Election Forms
 Provide a detailed accounting of each employee's selections and contributions. It's a final clarification of the benefit selections and the cost involved.

Enrollment Election Form

ABC Company

Employee: EMPLOYEE, JANE
 ID #: SSN: 111-22-3333 Classification: FT
 Department/Division: OFFICE Gender: F

Address: 124 ANY STREET
 City: COLUMBIA State: SC Zip: 29210

Home Phone: (803) 888-8888 Business Phone: (803)555-1234 Ext.: 457

Deduction Periods: 26 Hire Date: 05/09/1998
 Paychecks: 26 Birth Date: 08/15/1958

ID#	Coverage	Plan Information	Policy Ded		Pretax	Aftertax	ER Paid	
			Type	Per				
DENT	Dental Insurance	Cigna Indemnity, Employee	N	26	9.23	0.00	0.00	
DEPC	Dependent Care FSA - Dependent	2,600.00/year	N	26	100.00	0.00	0.00	
MED	Medical Insurance	Cigna Health Care, Family	N	26	92.47	0.00	272.77	
					Totals:	201.70	0.00	272.77

(SON) JIM EMPLOYEE SSN: DOB: 04/10/2000 Sex: M
 (DAU) JEANNA EMPLOYEE SSN: DOB: 08/20/1998 Sex: F

Policy Type Legend	Total Deductions:	\$201.70		
'N' - New	Colonial Life & Accident Totals:	\$0.00	\$0.00	
'E' - Existing	Non-Colonial Life & Accident Totals:	\$201.70	\$0.00	\$272.77

One-to-One Communication With You

You know what's best for your business and for your employees. That's why our first step in benefits communication is to communicate with *you*. We will work with you to determine what you want to communicate and when and how to do it. You can count on Colonial Life's professional, consistent benefits counseling and communication to be tailored to meet your needs, not ours.

Save costs, save time, save energy – and gain greater employee satisfaction through our personal, quality benefit communications that count.