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NEWS RELEASE

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Colonial Life Survey Shows Personal Benefits Counseling Rates High With Employees

Employees say enrollment counseling helps them better understand their benefits.

COLUMBIA, S.C. (Feb. 28, 2011) — Employees who participate in one-to-one benefits counseling sessions during enrollment say they have a greater understanding of the benefits their employers offer.

Ongoing post-enrollment surveys by Colonial Life & Accident Insurance Company show that 97 percent of employees who take part in individual benefits counseling sessions say they better understand their benefits.[1] Forty-four percent of employees say the sessions *significantly* improve their understanding.

The same survey shows that 98 percent of employees believe one-to-one benefits counseling is important, with 61 percent saying it is *very* important.

"With more costs and decision-making being shifted to employees, benefits communication and education is more important than ever," says Randy Horn, president & CEO of Colonial Life. "These surveys clearly show that employees understand their benefits better after meeting with a personal benefits counselor. They also value the opportunity to discuss their individual benefits situation with a counselor."

Employers spend a lot of money providing benefits for their employees, yet research shows the vast majority of them don't think their employees really understand their benefits packages. In fact, less than 19 percent of employers think their employees have a very good understanding of their benefits. And nearly 5 percent think their employees know nothing at all about their benefits.[2]

"Employers that provide good benefits communication and education through one-to-one counseling can feel better knowing they are maximizing their benefits investment," says Horn. "With an overall employee satisfaction rate of 94 percent, one-to-one benefits counseling offers employers confidence that enrollers are actually educating their workforce—not simply selling products."

Colonial Life & Accident Insurance Company is a market leader in providing insurance benefits for employees and their families through their workplace, along with individual benefits education, advanced yet simple-to-use enrollment technology and quality personal service. Colonial Life offers disability, life and supplemental accident and health insurance policies in 49 states and the District of Columbia. Similar policies, if approved, are underwritten in New York by a Colonial Life affiliate, The Paul Revere Life Insurance Company,

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Worcester, Mass. Colonial Life is based in Columbia, S.C., and is a subsidiary of Unum Group, one of the world's leading providers of employee benefits.

For more information about Colonial Life, call the company at (803) 798-7000 or visit www.ColonialLife.com

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[1]Results based on an online, post-enrollment survey of approximately 5,000 employees conducted by Colonial Life & Accident Insurance Company, Jan. to Dec. 2010.

[2] Colonial Life, SHRM National Conference Survey, July 2009.

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